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PIMBs Briefing

Winter 2020

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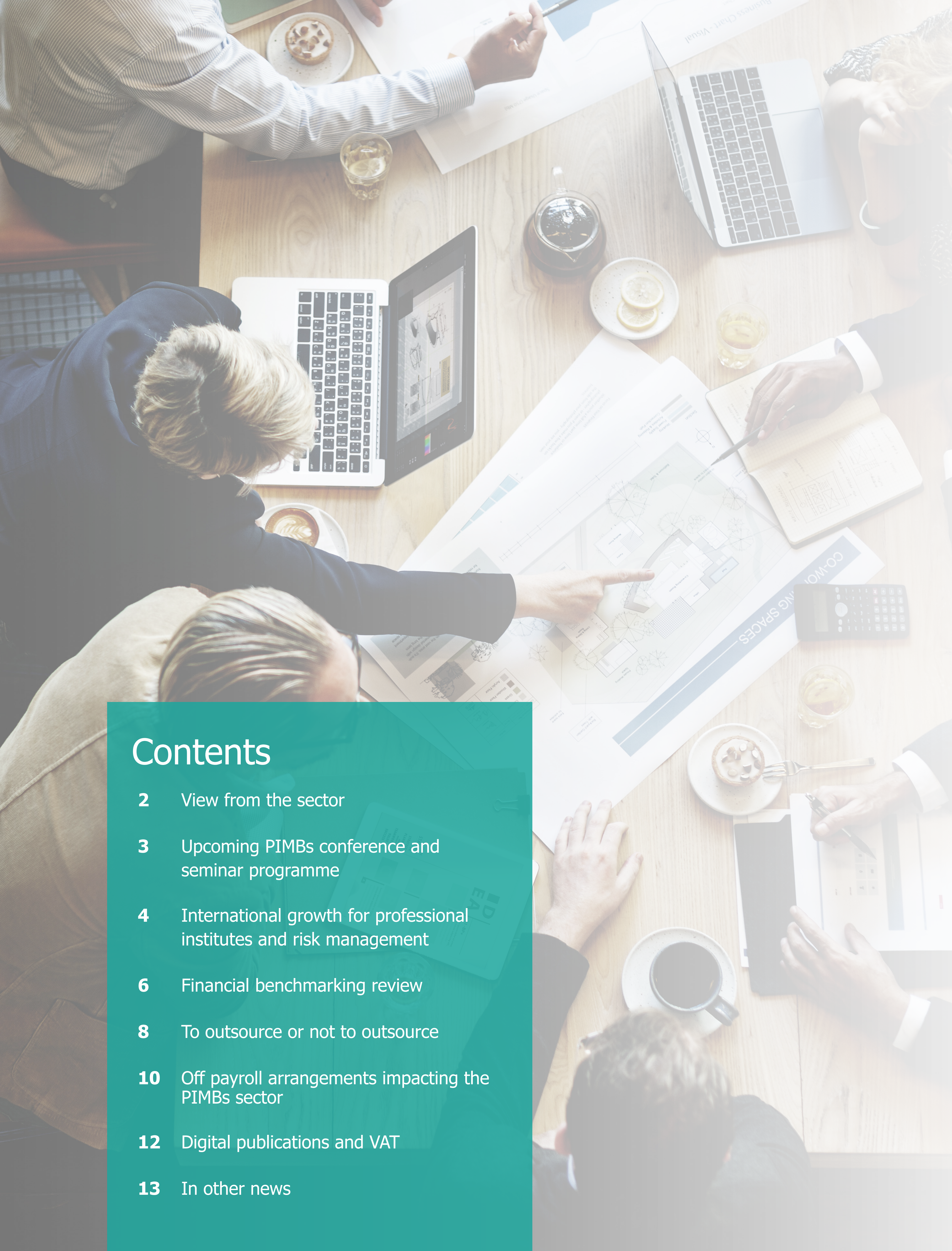

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From the editor

Welcome to the Winter 2020 edition of our briefing for Professional Institutes and Membership Bodies (PIMBs).

It has been a tumultuous year both politically and economically, and it doesn't seem like 2020 will bring any more stability. In this issue of the PIMBs Briefing, we will be examining the past year through recent financial benchmarking, as well as exploring challenges faced by the sector for the year ahead and potential opportunities to overcome them.

One such opportunity we've identified is an emerging trend where more and more PIMBs organisations are considering, or already pursing, opportunities available from the international markets. When making the decision to expand abroad, it's vital to also consider and manage the risks involved. Rakesh Vaitha provides some insight into why so many are looking across the channel, and how you can best protect your organisation from pitfalls.

We are delighted to have as guest author Robert Pitts from the Professional Associations Research Network (PARN). Through the lens of the PARN annual benchmarking report, Robert looks at reserves held within the sector, and how benchmarking data can assist with balancing the need to reassure members without hoarding funds.

After years of austerity, and more recently years of political and economic uncertainty, many organisations are challenged with ensuring strong financial management on a tight budget. Wesley Parker explores the potential benefits and pitfalls in outsourcing your accounting function.

In the gig economy where organisations of all shapes and sizes are working with freelancers, contractors, or consultants, it's vital to know how to classify and treat these engagements with HMRC. Nick Bustin looks at off payroll arrangements, the new regulations you need to know, and how to insulate your organisation from a penalty.

If you produce digital publications for members or stakeholders, Phil Salmon's article on the recent Upper Tribunal decision could impact the way you apportion subscriptions or consider your publication strategy.

We again finish off with a selection of emerging issues that impact the wider sector.

If you have any questions or would like to discuss any of the topics raised in this edition, please feel free to get in touch using the contact details below.

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View from the sector

Happy New Year.

As we begin 2020, it certainly seems there are continuing challenges for the sector. The Brexit Withdrawal Bill Agreement has been passed by the House of Commons and we wait to see how this will progress and the impact on professional institutes and membership organisations.

In addition to this, there seems to be no let-up in other legislation and regulations impacting the sector, VAT continues to provide updates, IR35 will certainly impact many within the sector, there is a revised Stewardship Code and no end in sight to the political and economic volatility in the UK and internationally. Our PIMBs team will continue to provide updates throughout the year with our events focussing on the key challenges within the sector.

For our sports clients and all spectators, this promises to be an exciting year with Euro2020 and the Tokyo Olympic and Paralympic Games taking place over summer. We're looking forward to cheering on our teams and providing commentary on our sports twitter account @haysmacsports.

We're proud to be continuing our work with the PARN and memcom, and we'll be offering another slate of informative events and publications, including our annual benchmarking report with PARN and the memcom annual conference and awards – have you nominated an FD of the Year yet? Nominations close 31 January 2020.

In addition, we've got a wide range of sector-specific events coming up in 2020, and you can see a preliminary schedule overpage. Our team of specialists host topical seminar updates, alongside speaking at other organisations' events – presenting the latest developments within the not for profit sector. A highlight we're looking forward to is our PIMBs discussion series featuring Anne Godfrey CCMI FCIM, Chief Executive of the Chartered Institute of Environmental Health and memcom's CEO of the Year.

Finally, we would like to congratulate Tom Wilson, Partner, a valued member of our team who was ranked number 18 in Accountancy Age's Top 35 under 35 as recognition of his work in our sector and specifically for our sports clients.

I hope you enjoy reading this edition of the PIMBs Briefing, please do get in touch with us if you'd like to discuss any of our topics further.

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Upcoming PIMBs conference and seminar programme

We have one of the largest charity and not for profit teams in the country, acting for over 700 clients. Our team of specialists host topical seminar updates, alongside speaking at other organisations' events – presenting the latest developments within the not for profit sector.

PARN Conference
Tuesday 28 January 2020
10:00 - 16:00
Royal College of Nursing 20 Cavendish Square
London W1G 0RN

PARN Special Interest Group
Thursday 27 February 2020
16:15 - 19:00
haysmacintyre, 10 Queen Street Place
London EC4R 1AG

PIMBs Discussion Series: Governance, what does good look like? with Anne Godfrey
Tuesday 24 March 2020
17:30 - 20:00
haysmacintyre, 10 Queen Street Place
London EC4R 1AG

memcom Conference
Tuesday 4 June 2020
8:30 - 18:45
133 Houndsditch
London EC3A 7BX
Book via memcom:
memcom.org.uk/memcom20-conference/

Sports Webinar
Wednesday 15 July 2020
12:00 - 13:30
Online

PIMBs Discussion Series with memcom
Wednesday 14 October 2020
8:30 - 10:00
haysmacintyre, 10 Queen Street Place
London EC4R 1AG

Sports Conference and NGB Benchmarking report launch
Wednesday 11 November 2020
10:00 - 18:00
haysmacintyre, 10 Queen Street Place
London EC4R 1AG

PARN Benchmarking seminar
Wednesday 11 November 2020
16:00 - 19:00
haysmacintyre, 10 Queen Street Place
London EC4R 1AG

To book your place at any of the events, please visit **haysmacintyre.com/events**

International growth for professional institutes and risk management

Going global provides opportunities for professional institutes to grow international membership and brand awareness, however, this comes with risks that need to be considered and managed.

There are several advantages to growing internationally for professional institutes. Research carried out by PARN reported that overseas members constitute around 10% of total membership (by number of members). This research also highlighted 82% of UK-based professional bodies are planning to grow their international membership in the future.

There are key risk areas that require careful consideration when looking at international growth, which include:

- Structure: careful consideration is required on the most appropriate structure from a tax and legal point of view that could support international activities. Getting the right structure from the outset is key and therefore investing time and engaging with advisors who are able to inform on the best possible structure is recommended. This will also provide insight over any restrictions that apply for a UK based professional institute wanting to expand internationally.
  - Partnering with local organisations to support international membership and activities can be helpful.
  - This is likely to be based on a service-level agreement between the local organisation and UK-based professional institute.
  - However, opening a new entity to support the activities of the UK based professional institute provides control over how the activities are delivered.
- Regulatory registration and reporting requirements: once the appropriate structure is finalised, local professionals should be engaged to allow the correct level of registration with local regulatory bodies. This will define key reporting guidelines and compliance requirements.
- Compliance with local accounting and tax reporting requirements at local level will be driven by the type of registered branch or entity. The focus would be to meet local accounting and tax reporting requirements, however, organisations should be mindful of their parent company's accounting and tax compliance requirements also. Therefore, having an accounting platform that is able to work internationally would be beneficial and worth consideration.
- Reputation risk and control: there should be clear agreement over how the international branch or partner organisation is to utilise the UK based professional institute branding and promotion. Managing and controlling brand usage will ensure that the activities driven by staff meet parent company expectations. This reduces the risk of adverse publicity and ensures that the brand builds a strong presence in the international market.
- Compliance with employment laws and regulation: Careful consideration is required when taking on employees or consultants to work for the international branch to ensure compliance with local rules and regulations. A local specialist would be useful to advise on employment laws and regulations.

The above are some of many risks that require consideration when exploring the international market. Other challenges that organisations need to be mindful of include limited or lack of insight of the local markets, language barriers and cultural differences, and local and other competition.

The greatest benefit of going international is the potential membership growth and raising the global brand, so it's no surprise that these markets are an increasingly appealing area for many UK organisations. While it's not uncommon to make a successful expansion abroad, risks require careful consideration and professional advice from both UK and local authorities to navigate international markets.

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A member of
msi Global Alliance
Independent legal & accounting firms

haysmacintyre is a member of MSI Global Alliance (MSI), which we co-founded over 30 years ago, with the aim that it would support our clients' international business operations and growth plans. MSI is the eighth largest alliance in the world, involving over 260 independent legal and accounting firms in more than 100 countries.

Financial benchmarking review

Many things have changed over the ten years since we first started reviewing the professional body sector via financial returns made to the Charity Commission and Company's House.

When we started out, much of our attention was focused on the global financial meltdown of 2008 and the significant fallout we could expect. Years of austerity and belt tightening followed. It's fair to say the professional body sector was certainly not immune to the pain.

Today, we might at last pocket that tarnished 2008 coin but only to replace it with an equally tarnished, if newly minted, Brexit coin.

So how has the sector been surviving - even perhaps thriving in such a challenging landscape?

For me, there is one thing I should like to highlight from the 2019 Financial benchmarking report; something that highlights what has happened since 2008, and something that remains very much as a last line of defence when it comes to the uncertainties of the current economic climate - reserves, in all their different guises. What would we do without them?

According to NCVO (2019 UK Civil Society Almanac), Reserves held by all UK charities amount to some £56.5bn. They equate to roughly 14 months of spending.

By any account, this is a huge amount of funds being held, as the Charity Commission suggests, for the next 'rainy day' or perhaps against the vagaries of a tumultuous Brexit sea.

Professional bodies (that are constituted as charities at least) are charged with developing a reserves policy that can be fully justified. They need to be able to demonstrate the reasons for holding such funds, and not using them towards their stated charitable objectives.

Their reserves policies should record how funds will be used for the maintenance of key services for beneficiaries, reflect the risk of unplanned closure associated with the business model, and also reflect the risk to beneficiaries (predominantly their members) of closure.

Reserves must be comprised of unrestricted funds that are freely available. This then means that restricted and endowed funds cannot be included. That they need to be freely available would also usually mean that tangible fixed assets (land and buildings) should also be excluded.

We may well be incorrect in concluding that in the UK there are £56.5bn of free funds sufficient to keep the entire charitable sector afloat for the next 14 months. But these reserved funds do raise two key questions.

Firstly, what will happen when interest rates eventually climb, as they surely will sometime soon? Will the value of Reserves change dramatically? Will that £56.5bn generate further free funds? Will this herald a new high watermark for Reserves in the UK or will the buoyancy drive a confidence that allows a reduction in Reserve levels? Maybe there will be no change and the interest will simply be skimmed off and used to support increased operational costs.

Secondly, what would happen if an enterprising insurer made a bid for a slice of these Reserves? £56.5bn would surely be a tempting reward even for the most hard bitten of national corporations. What might this look like?

Perhaps a product that in effect, would be something close to insurance origins, something that perhaps was formed of a sector collective reserve underwritten by the insurer. Could such an idea be made to work and would the market respond? It would definitely give charities a chance to make their free funds available for their charitable objectives. And they would of course need further funds to contribute to the scheme (the premium). It is quite possible that charities would wish to remain masters of their own destiny. However, there is much in the old adage that a problem shared is a problem halved. By my reckoning this 'solution' has the potential to quite literally billions of pounds across the charity sector.

When we specifically look at professional bodies and their remit, we can see that the Reserves policy plays a double role:

1. It should serve to reassure members that their host association is here to stay and is not about to disappear into the ether any time soon. In other words, professional bodies' Reserves should reassure in terms of organisational resilience and sustainability in times of attrition.
2. Closely linked with this, the policy should also explain why funds are held (exactly for those reasons above) rather than simply being spent on member benefits and other charitable objectives.

Getting these to balance is really a troublesome act to pull off. If reserves are too high, membership (and a host of other stakeholders and regulators) will rightly complain; if reserves are too low, membership will get 'twitchy'.

But getting any sort of buy-in from your membership about the correct level of reserves can be equally problematic and would signal a significant departure from the Board's fiduciary duties.

However, setting Reserve levels backed up with thoughtful communication (explaining why) needs to take place. And this means more than just a two-line entry in the annual accounts.

I will not attempt to set out here what correct levels of reserves are. Indeed, it seems likely there are as many ways to formulate reserve levels as there are organisations engaged with the process. Much will depend upon the liabilities and the activities undertaken by the professional body. It is rarely a simple process of divining how many 'working months' need to be funded should income stop overnight. Much rather it is about an honest and realistic evaluation of risk.

Benchmarking against similar organisations can really help establish where the reserves level might lie across the sector and with similar organisations. A process, that can help to reveal other challenges, needing consideration before setting an appropriate level of reserve.

To learn about our research into professional body finances, order our Financial Benchmarking Report.

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To outsource or not to outsource

In recent years, outsourcing of the accounting function has become a practical choice for many not for profit organisations. This trend is reflected in the growth of outsourcing departments within advisory firms. However, whilst many benefit from outsourcing, it may not always be the right path to follow.

In this article, we discuss some of the areas to consider when deciding whether or not to outsource all or part of your finance functions, some of the potential issues that may arise, and how to pick the right outsource service provider for your business.

Key considerations for outsourcing

What is your internal skillset?

It is important to consider the skillset of current employees. Bookkeeping and accountancy experience are essential if you plan to keep your accountancy function in-house. A basic checklist to assess the team's accounting expertise could include the following:

- Knowledge and experience of accountancy software
- Relevant bookkeeping experience
- Experience of producing management accounts
- Basic knowledge of accountancy standards and applying these correctly
- VAT compliance knowledge
- Payroll compliance experience and knowledge

If you conclude that there is a gap in experience or knowledge in any of these areas then appointing an external supplier to provide that function could be a sensible option.

Do you have internal resource available?

Not for profit organisations tend to opt for a 'lean' cost approach, but this could be a false economy. This can result in the team 'wearing many hats' and fulfilling several different roles. It is worth assessing your team's capacity for accounting tasks or if outsourcing could free up resource for other tasks allowing for the managers to focus on special projects or even just 'get on with the day job'.

The cost of outsourcing plays an integral part in the decision-making process. While cost is a significant factor, careful consideration of the benefits of outsourcing should not be overlooked, especially in a sector where regulation and compliance requirements feature heavily.

What are your members reporting requirements?

The reporting requirements to trustees will be another key factor when deciding whether to outsource. Comprehensive financial reporting from an independent party may be considered a necessity when assessing financial performance or reporting to members.

Are you scaling up?

Many membership organisations might consider outsourcing on a temporary basis, particularly during early stages. The growth of the organisation will naturally result in increased income which in turn will provide the additional cashflow required to set up the in-house accountancy department or function.

Early outsourcing allows the accounting software, systems, processes and reporting to be built and implemented with confidence, allowing for a seamless transfer if the decision is then made to take the accounting function in-house.

What are your compliance requirements?

Compliance requirements will also need to be carefully considered when making the decision on whether to outsource. VAT, Payroll and corporate tax are just a few of the key areas to consider.

Potential outsourcing issues

As with any business service, outsourcing of the accountancy function does not work for all organisations. It is possible to come across issues, however, in most cases, these can be resolved with the right outsourcing partner on board. Some of the areas to look out for include:

Poor communication

A communication breakdown between the membership body and outsourcing provider is a common downfall in unsuccessful outsourcing arrangements. This is often due to an over reliance on email communication, resulting in delayed responses or misinterpreted emails.

It is therefore critical that you set communication expectations at the start of the engagement to ensure a healthy flow of communication between all parties.

Missed deadlines

Timeliness of work and missed deadlines is another issue that can arise. A combination of statutory requirements, compliance, regulation and internal and external reporting creates a number of important deadlines that must be met.

Set and agree deadlines from the start of the engagement and create a timeline to ensure that both parties understand their responsibility in providing what information is required and when.

Delegation of responsibilities

Sometimes, responsibility for tasks can fall between the cracks during outsourcing engagements. Make sure that you draw up a clear list of responsibilities and agree them at the proposal stage to ensure all tasks are delegated accordingly.

Managing expectations

Expectation gaps surrounding reporting requirements are another common pitfall. Giving your outsourcing provider clear instructions from the outset about the type of reports you are expecting, for example, KPI reporting, budget vs actual variance reporting or cashflow forecasting should avoid any misunderstanding at a later date.

Assuming your provider has all the facts

When there is regular interaction between the outsource provider and client, it is easy to assume that the provider is part of the internal team and fully aware of all relevant developments. This is unlikely to be the case and it is best to proactively update your provider with any changes that might be relevant.

Choosing the right outsourcing provider

Once you have made the decision to outsource, it is crucial to select the right provider for your business to ensure a successful partnership. Here are five key steps to help you select the right provider for you:

1. Meet the team

Meeting the outsourcing team is a crucial part in ensuring that the provider is right for you. The engagement partner and manager should be the bare minimum of the team that you meet during the initial scoping process. Once the team for the engagement is fully assembled a meeting should then be arranged as early as possible.

2. Ask for references

Do not be afraid to ask for references and testimonials from your potential outsourcing partners' clients. The likelihood is that you were referred to the outsource provider, however, a second and third reference will ease any reservations that you may have.

3. Be sector specific

Ensure that the engagement partner and manager are specialised and experienced in the specific area in which you operate. Again, asking for references can help eradicate any doubt in a provider's lack of sector knowledge.

4. Ask for costs upfront

Ask for a three-year fee plan as part of the proposal. This will allow you to accurately budget the costs of engaging with an outsource provider over a prolonged period, but also importantly limit any unexpected fee increases.

It is also recommended to obtain quotes from at least three providers to compare and contrast with each other.

5. Assess their tech

Given it plays such a prominent part in outsourcing, it is important that your provider is embracing and integrating technology, but without sacrificing data security.

Cloud accounting and integrated applications have opened up a whole new world for outsourced accounting services; a provider that views such technology as a critical cog of the engagement will result in seamless and efficient systems and processes.

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Off payroll arrangements impacting the PIMBs sector

Many clients we work with in the PIMBs sector deploy off-payroll working arrangements with contractors building their careers on freelance work.

The Government has become increasingly concerned by an emerging tax gap in this area and HMRC has expressed considerable concern about the lack of revenue the IR35 legislation has generated.

This has been hilighted by several high-profile IR35 cases published over recent months with the published decisions providing varying outcomes despite what appears to be a similar fact pattern in each case. This only heightens the need to carefully consider all the facts connected with each engagement and not assume a 'broad-brush' approach.

The first steps to rectify the ineffectiveness of the IR35 legislation started in April 2017 and saw changes within the public sector. This was highlighted within the media with various cases against BBC presenters. The draft legislation aligning the legislation to the private sector will likely come into effect from 6 April 2020. This is despite the Government announcement made on 8 January 2020 that a review into the implementation of the legislation will be undertaken.

At present, where a medium or large business engages an individual via an intermediary, normally a personal service company (PSC), then the PAYE and Class 1 National Insurance compliance obligations rest with the service company.

The test for incorporated businesses

Where two of the following conditions are met during two consecutive accounting periods, the incorporated business will need to operate the off-payroll worker legislation:

Details	Amount
Turnover	£10.2m
Balance sheet total	£5.1m
Number of employees	50 or more

Where an engager is caught by the legislation, any payments it makes to intermediaries will need to be considered as part of the Apprenticeship Levy calculation. Where an engager only meets one of the above tests, responsibility for implementing the legislation will stay with the PSC which is currently the case (before 6 April 2020).

For unincorporated engagers only, the turnover test will need to be considered on an annual basis.

Grant income

HMRC have indicated that for organisation who are in receipt of grant income or voluntary donations, these amounts will not form part of the turnover test. However, further details are awaited as to how the 'exclusion' will be implemented.

Engager responsibilities

Where the legislation is due to apply on payments made to an off-payroll worker the engager must:

- Provide the worker and any agency in the supply-chain with details of their decision as to whether the legislation will apply.
- The decision which determines whether the worker would be a direct employee of the engager were it not for the presence of the intermediary must be provided with 31 days.

Right of appeal

The draft legislation makes provision for a right of appeal against the decision.

The engager must respond within 45 days setting out the reasons why they believe the legislation is applicable or provide confirmation that they have changed their mind and the worker is not caught by the legislation.

The legislation does not provide the right of appeal to HMRC and it will be a matter for the two parties to resolve. However, HMRC will be issuing guidance to help resolve disputes.

Transfer of debt

Where there is a failure by any intermediaries within the labour supply-chain to operate PAYE and Class 1 National Insurance, the legislation provides HMRC with powers to recover any unpaid liabilities from, typically, the first intermediary in the supply-chain.

The Government has stated that the powers are only to be applied in cases of deliberate default or where the arrangement is part of a structured tax avoidance scheme.

Summary of the proposed changes

- The engager will be responsible for operating the legislation which will apply where the services are provided via an intermediary, typically the worker's PSC, but would otherwise be considered an employee of the engager.
- Where the PSC is supplied via an agency, or agency supply chain, the agency closest to the worker in the supply chain will be responsible for operating PAYE and Class 1 National Insurance on the fees paid.
- Workers will no longer be able to claim the 5% deduction for general costs.
- Where the engager is deemed to be small, the intermediary will retain responsibility for operating the legislation.
- For incorporated businesses, the Companies Act definitions test will need to be considered to see whether the legislation will apply and currently, it is drafted for medium and large sized entities only.
- Where the engager is an unincorporated business, only the annual turnover test will apply, but it will need to be considered on an annual basis, rather than every two years, which still applies to incorporated businesses.
- For both incorporated and unincorporated businesses, where they cease to be regarded as small, the legislation will need to be operated from the beginning of the next tax year.
- Guidance is awaited in respect of the exclusion of grant income and voluntary donations from the turnover test.
- The Government will be conducting a review but this will not result in any delay in the legislation being implemented.

Visit haysmacintyre.com to find out more about IR35 legislation and how haysmacintyre can help you.

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Digital publications and VAT

In what can fairly be described as a landmark decision, the Upper Tribunal has decided that digital editions of News Corp's newspapers, such as The Times and The Sun should be zero-rated.

This is a major defeat for HMRC, who it must be presumed will appeal the decision to the Court of Appeal and is based on the 'always speaking' principle of statutory interpretation. This principle means that when a court gives a decision it is not changing the law, it is simply saying how the law should always have been interpreted.

In this case, the Court held that since the original purpose of the zero-rate for printed matter was to promote literacy, the dissemination of knowledge and democratic accountability by having informed public debate there was no reason that the zero-rate which applies to hard copy publications should not be extended to digital versions of the same item.

This was notwithstanding that the zero-rate is an exception to the normal rule, and that it is a standstill provision introduced on accession to the then EEC in 1973 which could not be extended to things which had not even be contemplated over 40 years ago.

What is also striking is that the zero-rate has traditionally applied to supplies of goods, and it was common ground that digitised publications are a supply of services. Moreover, the Court held that recent EU law allowing for digital publications to be treated in the same way as hard copy publications was irrelevant as that law referred to reduced-rates of VAT, and that the zero-rate was not a reduced rate.

For now, organisations who produce digital publications have a decision by a Court of record which says that such publications can be zero-rated but should be mindful that the decision is likely to be appealed.

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IN OTHER NEWS

New Charities SORP (FRS 102)
A new Statement of Recommended Practice (SORP) applicable to charities when preparing their financial statements has been released. There are no significant changes to what we have seen previously, but additional bulletins have now been combined within the original document to provide clarity around charity accounting.

From 2020, there will be changes to the way the SORP is developed with the SORP Committee looking for more representation from smaller charities and a greater focus on the users of the accounts. New members are being sought to work with the SORP Committee in eight new engagement strands that looks at the development of the SORP. Applications close on 31 January 2020.

Charity Commission guidance all in one place
The Charity Commission website has been updated to show all Charity Commission guidance in one place. Don't forget there are lots of useful tools for charities to use, with key guidance available on:

- Reporting to the Commission
- Managing your information
- Charity trustees
- Running your charity
- Financial reporting and accounts
- Changing what your charity does
- Land, property and assets
- Working with other organisations
- Public benefit and charitable purposes

Going Concern auditing
The Financial Reporting Council (FRC) have issued a revised Going Concern auditing standard as a result of recent high profile corporate failures where the audit report did not highlight concerns over entities' ability to continue operating. The new standard requires auditors to: more robustly challenge management's going concern assessment; provide a clear, positive conclusion on management's assessment on public interest, listed and large companies and to consider all evidence, both corroborative and contradictory, when forming their conclusion on going concern. Membership organisations may well find that their auditors are now probing going concern assessments in more detail.

Revised UK Stewardship Code issued
The FRC have issued the Stewardship Code 2020 (Code) to replace the 2012 edition of the Code. The new Code is effective from 1 January 2020 and provides a framework for those investing on behalf of savers and pensioners.

The Code consists of twelve principles for asset managers and owners and six principles for service providers which are supported by reporting expectations indicating the information that should be publicly reported in order to become a signatory. Organisations wanting to be a Code signatory will need to produce an annual report explaining how they have applied it.

Rise of the terminator
The tax and national insurance (NI) rules regarding termination payments are gradually being aligned. Currently, genuine termination payments (excluding any post-employment notice payments, accrued holiday or contractual payments) are not liable to NI. However, from 6 April 2020, whilst the first £30,000 will be exempt from NI, the excess will be liable to an employer only charge of 13.8%. Payment of the NI will be due under 'real time' payrolling principles but further guidance is awaited as to how details are reported to HMRC. Please contact Nick Bustin for further details.

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Top adviser to the top 5,000 charities, Charity Financials' league table 2019

Top ten by audit fees in the 2019 Charity Finance Audit Survey