My expectation is that there will be a need for cash into the foreseeable future. This arises from the impossibility for small organisations, such as our own, to get electronic banking services such as card readers or direct debit facilities. This sort of problem even arises for moderately large voluntary organisation, For example, Enfield Over 50s Forum cannot get direct debit facilities in spite of nearly 6000 members and an annual turnover around £100000.