



**THE
CAMOGIE
ASSOCIATION**
An Cumann Camógaiochta

Role of a Treasurer and Mandatory Financial Procedures Manual for County/Provincial and Educational Units



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Introduction

THIS Booklet is a guide to help Treasurers know their role and responsibility when they take on the role as Treasurer of a County Board/Provincial Council or Education Council. The Treasurer has responsibility for the safe keeping of the funds of the Unit. He/she is responsible for recording all income and expenditure, for reporting on the financial position of the unit on an ongoing basis and preparing year-end financial statement in accordance with Rule 18.5. (Section Two of booklet)

The booklet is here to help treasurers know their role and also what Mandatory Financial Controls and Procedures are required for all County/Provincial and Education Councils as per Rule 22.3. This will ultimately provide a more effective protected unit in relation to the financial affairs of the unit. A treasurer's job is a vital part to any unit but all board executives must work together to ensure financial procedures are adhered to.

Key Financial Dates to Remember

<i>30th April</i>	Final Date for Registrations (Rule 4.2.2)
<i>30th September</i>	County Board and Education Councils Financial Statements Year End Date (Rule 18.5)
<i>30th November</i>	Provincial Board Financial Statements Year End Date (Rule 18.5)
<i>10 days prior to AGM/Annual Convention</i>	Unit Secretary to forward Financial Statements prepared by Independent Accountant (Rule 18.5)
<i>Before December 8th</i>	County Board AGM/Annual Convention (Rule 18.2)
<i>Before third weekend of January</i>	Provincial AGM/Annual Convention (Rule 18.2)
<i>Post AGM</i>	Forward Accounts to Camogie Association (Rule 18.8)

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Section 1

Role of the Treasurer

(County, Provincial and Educational Councils)

- i. Receive and pay out money on behalf of the Unit
- ii. Lodge all monies to the Unit accounts and collect all fees due to the Unit
- iii. The treasurer must be the cheque signatory for all unit Financial Institutions, and ensure all activity in these accounts are reported (Rule 22.4)
- iv. Adherence to Financial Procedures. See Section 3 for mandatory financial procedures set by Ard Comhairle (Rule 22.3)
- v. Maintain monthly book keeping records
- vi. Present up-to-date Income and Expenditure to each meeting of the Unit. See Section 2 of booklet
- vii. Present Annual Financial Statements to the Annual Convention AGM (Rule 18.5)
- viii. Oversee that gates are completed (Rule 34.5 and Appendix D)
- ix. Keep a record of all transactions, i.e.
 - a. Obtain receipts for money paid
 - b. Make payments by cheque or by electronic transfer only
 - c. Give receipts for money received
 - d. Use a lodgement book/Lodgement card for all lodgements
 - e. Record details of all income in a book
 - f. Retain bank statements and cheque stubs
- x. Submit, through Secretary appropriate fees to appropriate bodies

- xi. If the unit has a Camogie Supporters Club, the Treasurer must also be the treasurer of the supporters club as per rule on the Camogie Supporters Club Constitution
- xii. Give ample warning to the unit executive should funds be dwindling
- xiii. Prepare a budget at start of year
- xiv. Review budget on a regular basis
- xv. Oversee all fundraising activity. Note the treasurer cannot be expected to take on this major activity on his/her own
- xvi. Treasurers Equipment
 - a. Cheque Book
 - b. Lodgement Book
 - c. Index folder for payments – to include all invoices
 - d. Index folder for lodgements
 - e. Notebook to record details of cash received
 - f. Duplicate Receipts Book
 - g. Index folder for Bank Statements

Section 2

Unit Reporting: Monthly and Yearly Reporting Requirements

One of the key responsibilities of a treasurer is recording all income and expenditure and for reporting on the financial position of the unit on an ongoing basis. With this the treasurer has responsibility to complete the following reporting requirements:

1. **Monthly Book Keeping Requirement** and
2. **Mandatory Yearly Financial Statements as per Rule 18.5**

1. Monthly Book Keeping Requirements

The treasurer should provide unit meetings with regular updated information on the financial affairs of the unit. (The unit should decide themselves if this is at the executive meeting if applicable or each board meeting, this is usually dependent on size of unit). All meetings should have 'Unit finances' on the agenda where a current financial position of the unit is outlined and discussed. This is an invaluable source of information for your unit and will assist with financial planning and budgeting. It's vital that monthly records are kept up to date and the following is completed on a monthly basis.

- i. Cheque Payments book – payments records
- ii. Receipts Book – Lodgement record
- iii. Income and Expenditure Analysis
- iv. Bank Reconciliation

Templates can be obtained from the Camogie Association head office. See Appendix A for a sample Income and Expenditure Account for a monthly meeting.

2. Mandatory Year End Financial Reporting Requirements

The main duty of the Treasurer for the AGM is to prepare an Annual Financial Statement and Balance Sheet (Rule 18.5).

All County/Provincial and Education Units must comply with the procedures detailed below. Failure to comply with these procedures may result in Rules 22.3 or 22.5 applying.

- i. Ensure Units year-end Financial Statements are prepared and issued in accordance with Rule 18.5
- ii. The Financial Statements must be prepared to a professional accounting standard, by a member of a Professional Accountancy Body (PAB), and must include the following:
 - a. Independent Accountant's report
 - b. Income and Expenditure Account for the current year with prior year comparative figures
 - c. Balance Sheet as at 30th September for County and Education Councils, and at 30th November for Provincial Councils. Balance Sheet must show current and prior year figures
 - d. Notes to the Financial Statements
 - e. The following units must prepare full audited accounts:
 - a. Units that are in receipt of funding where an audited statement of accounts is a condition of funding
 - b. Units that have employees
 - c. Any other circumstances determined by Ard Chomhairle of funding bodies

A Template for Financial Statements may be obtained from the Camogie Association. The Template headings in the Income and Expenditure Account can be amended to suit each Unit.

Approval and Administration requirements of Year End Financial Statements:

The Financial Statement should be first reviewed at the Unit's Executive Committee meeting and this should be minuted and signed by two of three officers – Chairman, Secretary and Treasurer.

All Financial Statements must be approved at the Unit AGM/Annual Convention. Accounts must be forwarded to the Camogie Association after the AGM/Annual Convention. **Failure to comply with the procedures set out above may result in the withdrawal of voting rights at annual congress as per rule 22.3.**

Please note: The Financial Statements that must be presented at the Unit's AGM/Convention are those signed off by the Independent Accountant.

Key Points for Financial Statements that must be adhered to:

1. Year-end date
 - County Board and Education Councils 30th September
 - Provincial Board 30th November
2. The Financial Statements must be prepared to a professional accounting standard, by a member of a Professional Accounting Body (PAB) and include the following:
 1. Independent Accountant's report
 2. Income and Expenditure Account for the current year with prior year comparative figures
 3. Balance Sheet as at 30th September for County and Education Councils, and as at 30th November for Provincial Councils. Balance Sheet must show current and prior year figures
 4. Notes to the Accounts
 - Clearly state if unit has a loan with a financial institution
 - Clearly state what amount is owed to suppliers/GAA Boards/Ard Comhairle
 - Clearly state what amount is still due from debtors and list any large amount

Section 3

Mandatory Financial Procedures

The following Financial Procedures must be in place in all County Boards, Education Councils and Provincial Councils. A Unit failing to comply with these procedures will be suspended until the procedures are implemented.

The following financial procedures must be implemented:

- i. Cheques must never be pre-signed
- ii. All payments by cheque/bank transfer must be approved by the treasurer and one other member of the core executive committee (Rule 22.4)
- iii. Cash payments be avoided for paying for goods/expenses where practicable. Avoid receiving cash as payment for goods where possible
- iv. The Unit Executive should agree an Expenditure Approval Policy. This must be drafted by the core executive/unit in charge and minuted at the first executive meeting of the year and reviewed every year thereafter.
An Example approval policy is set out in Appendix B
- v. Agree an Expense Claim Policy for officers/players and managers.
An Example Expense Claim Policy is set out in Appendix C
- vi. Ensure Gates collected on behalf of the Camogie Association as per Rule 34.5 are collected as per Gate Procedures as issued by Ard Comhairle. Appendix D

County, Education and Provincial Boards will be subject to financial review by the Camogie Association to verify that appropriate financial procedures are in place.

Section 4

Financial Rules for noting as per Official Guide

The Official Guide outlines a number of rules relevant to Financial Procedures and Controls. These are:

Rule 12.1 Annual Congress is the supreme governing body of the Association and as such it will be required to:

- b. Consider audited annual accounts of Ard Chomhairle to 31st December and accounts of Provincial Councils to 30th November, prepared in accordance with Rule 22.3. Sanction for failure to submit these audited accounts is withdrawal of voting rights for the subsidiary Unit concerned at Annual Congress. (Ref Rule 22.3)

Rule 18.5 At least 10 days prior to the date of the AGM/Annual Convention, the Unit Secretary will forward to the Unit's Executive Committee and to those relevant parties as listed in Rule 18.5

- d. Accounts prepared to professional accounting standards prepared by an independent accountant, except for the following, who must provide audited accounts:
 - i. Units that are in receipt of funding where an audited statement of accounts is a condition of funding
 - ii. Units that have employees
 - iii. Any other circumstances determined by Ard Chomhairle or funding bodies

All Clubs, except those whose accounts are included with the GAA Club accounts, all Education Councils and County Boards will

prepare accounts to year end 30th September. Provincial Councils will prepare accounts to year-end 30th November.

Should any Unit executive committee deem an audit necessary they are empowered to make that decision on an individual basis.

22. Code of Conduct and Accountability:

Rule 22.1 That all Officers of the Association shall comply with the Code of Practice for all Officers of the Camogie Association. Any alleged breach of the Code must be investigated according to the procedure outlined in the Code. This procedure only applies to non-games related breaches.

Rule 22.2 Each Unit within the Association is responsible for its finances. Financial management practices must be compliant with all legal requirements. All Units will have power to acquire, hold and develop, sell, lease, mortgage charge, exchange or sell Real and Personal Property, and to borrow or raise money in promotion of the objects of the Club, subject to the overall authority of Ard Chomhairle. The property shall not be leased, mortgaged, charged, exchanged, sold, conveyed, transferred or otherwise dealt with without the consent of Ard Chomhairle, or as may be set out in any separate Declaration of Trust.

Rule 22.3 All county boards and national education councils must comply with financial procedures as agreed and issued by Ard Comhairle. Sanction for failure to comply is withdrawal of voting rights for the unit concerned at Annual Congress.

Rule 22.4 The funds of any Unit of the Association must be lodged in a bank or other financial institution approved by the Unit. All payments issued on behalf of the Unit must be authorised by at least two members of the core Executive Committee of the Unit concerned. All payments are required to have at least two signatories from the core Executive Committee of the Unit concerned one of which must be the treasurer. Decisions on signatories and payment procedures must be formally agreed and recorded at Executive Committee meeting(s) of the relevant Unit.

Rule 22.5 A unit failing and refusing to comply with Rules 22.2 and 22.4 will be suspended until compliance is agreed and implemented.

Appendix A

Sample Income and Expenditure template for monthly reporting

Income and Expenditure Account: March xxxx			
	Balance C/F (Closing figures on 29.2.xxxx) €	Month	Year to date €
		March €	
Sources of Income			
Fundraisers:	o	o	o
Gates Board	o	o	o
Gates County	o	o	o
Sponsorship	o	o	o
Affiliations	o	o	o
Appeals and Fines	o	o	o
Dinner Dance	o	o	o
Other	o	o	o
Total Income	o	o	o
Expenditure			
Team Expenses	o	o	o
Catering/hotel accommodation	o	o	o
Cups, medals, trophies	o	o	o
Provincial Affiliations fees	o	o	o
Cost of Sliotars, Hurls	o	o	o
Congress	o	o	o
Bank Charges	o	o	o
Accountancy	o	o	o
Printing	o	o	o
All-Ireland Club tickets	o	o	o
Dinner Dance	o	o	o
Other	o	o	o
Total Expenditure	o	o	o
Total Income Less Expenditure	o	o	o
Bank Account Balance as at 29.2.xxxx			
Bank Account Balance as at 31.3.xxxx			

Appendix B

Policy Name: **Example Unit Expenditure Approval Policy**

The following policy is formulated by the core executive of _____

Date _____

(Please note this can be amended to suit your unit, these are only examples)

This policy relates to the initial approval for ordering goods/services for a unit, i.e. before the goods/services are purchased.

Approval of Expenditure/ Approval to Order Goods/Services

Chairperson Approval Limits – approval for ordering goods

- 1) A Chair can approve routine expenditure up to €xxx per transaction, and up to a maximum of €xxx over the year.
- 2) All expenditure over €xxx must be approved by the full executive.

(Please note it will be up to the executive to decide what the approval limits are)

Executive Approval is required to establish expenditure limits for the following and/or in the circumstances below:

- a) Transport required for inter-county teams during the year. Procurement should be completed for this to ensure value for money is obtained

- b) Where buses are required in addition to the estimate agreed at start of the year
- c) Food budget per team per journey to away venues
- d) All overnight travel and subsistence
- e) Medal procurement for the year
- f) Equipment/Gear budget for inter-county teams
- g) Executive Officer travel

Appendix C

Policy Name: **Example Personal Expense Policy**

1. Records to be kept of all expense claims within the Unit

For reimbursement of expenses for travel and subsistence, a record of the following should be kept:

- i. The name and address of the recipient
- ii. The date of the journey
- iii. The reason for the journey
- iv. The starting point, destination and finishing point of the journey and the distance involved
- v. The basis for the reimbursement of travel and subsistence expenses; and
- vi. The amount of expense paid

For reimbursement of actual expenses necessarily incurred, and vouched by receipts, all receipts submitted must be retained and the details at (a) to (f) above must be kept.

The period of retention of records is 6 years after the end of the tax year to which the records refer. Please refer to the revenue website document IT54 for the civil service rates for reimbursement of expense. This is the maximum amount that can be paid tax free.

The following policy is formulated so that a balance is struck between being

fair to the individual incurring expenses and what the unit can afford from resources.

(Please note this can be amended to suit your unit, these are only examples)

2. Expense Policy for County/Provincial Units

An expense policy should be set by the unit/executive at the first unit meeting of the year. Once agreed Incoming officers, players, managers and referees should be issued the policy and this should be noted in the minutes.

In deciding the Expense policy, the following should be agreed:

- i. Which expenses are considered allowable for reclaiming?
- ii. Mileage rate per mile/km should be agreed, if it is considered appropriate to pay mileage
- iii. Template form for officer/player, manager or referee to claim expenses

Please note the following:

- No round sums can be paid for expenses. Round sum expenses are not in line with Revenue Guidelines
- Whether or not mileage is to be paid in full should be considered at County/Provincial Board meeting. This rate cannot exceed revenue approved guidelines
- Only receipted expenses should be reimbursed, except for mileage

Examples of receipts that units might consider an allowable expense:

- Receipted phone costs for completing Unit duties. The board can decide to get a phone specifically for board business if they wish; decision should be with the Unit
- Receipted postage expenses
- Receipted stationery expenses

3. Referee Expenses

Units have the discretion to implement the following options for payment of referee expenses.

- i. A set fee can be paid for each match. (Please see Note 1 below re tax relating issues for payment of flat fee for referee expenses)
- ii. Pure mileage and subsistence, please note as with expenses noted above for Player/Manager/Official Expenses, please refer to the revenue website document IT54 for the civil service rates for reimbursement of expense. Anything paid over this rate is taxable

Note 1: Flat fee for referee expenses

Following discussions with the Revenue Commissioners with the GAA, a concessionary arrangement was agreed to allow a round sum amount be paid to Referees. If this system is to be adopted by a County, the County Treasurer is obliged to keep the necessary records and pay any tax liability that may incur. A template can be provided to county boards for this calculation from the Camogie National Office if required.

4. Tax issues relating to payment of expenses to Player/Manager/Official Expenses and Referees

The Association does not allow payments under our Amateur Status rule and the Revenue Commissioners have also outlined that the following items are taxable:

- i. Salary, Wages, expenses, bonuses, grants, honoraria, perquisites, benefits etc
- ii. Inducement payments
- iii. 'Round Sum' expenses payments (e.g., a lump sum payable, say, weekly, monthly or other such periodic payments deemed to cover "expenses" (See exception for referees noted below)
- iv. Round Sum fees for, say, training sessions (for example, €x per training session)

- v. Payment in respect of a potential loss of occupational or other earnings (e.g. monies to compensate for an individual's absence from his/her other occupation)
- vi. Payment of bills on behalf of individuals
- vii. And such like (regardless of the source or manner of the payment/benefit) are taxable

However, set out below are the circumstances under which the Revenue Commissioners are prepared to allow tax free reimbursement of expenses to Managers and Management Teams:

a) Expenses

It is a long established principle of tax case law that the expenses incurred in travelling from home to work to home are expenses which are not necessarily incurred in the performance of the duties of Players & Managers & Officials and the reimbursement of such expenses is taxable and subject to PAYE.

The Revenue Commissioners are prepared to accept that the reimbursement of expenses of travelling and subsistence to individuals involved in Camogie games – for example, managers of sports teams, management team, players, officials and such like – may be paid tax-free provided that such reimbursement:

- 1. is the only payment made to the individuals
- 2. merely puts the individuals in a position to attend training, games or meetings; and
- 3. no more than reimburses the individuals for the expenses actually incurred by him/her to attend training, games or meetings and do not exceed what are known as the Civil Service rates for reimbursement of expenses of travel and subsistence

This is subject to proper books and records being maintained and the expenses that may be reimbursed free of tax should be based on the shorter distance between an individual's home and the designated County or Club training ground/meeting venue and any shorter actual distance which the individual may have to travel to training (e.g. where the individual travels to training directly from work and this is a shorter distance).

- b) **Meals provided after training** – a taxable benefit does not arise. However, a subsistence expenses should not be paid free of tax in such circumstances.

Units please beware:

Who must account for the tax etc. under the PAYE system

The Payer of the emoluments has an obligation to make statutory deduction such as tax, PRSI and the Universal Social charge when paying such emoluments and to account for such deductions to the Collector-General.

Where such deductions are not made, Revenue will apply whatever statutory remedies they deem necessary to recoup from the *Payer (i.e. the County Board)* the necessary tax.

An Example expense template can be proved by The Camogie Association.

Appendix D

Gate Receipts Procedures: Pilot for Championship

The Official Guide has a specific rule related to the collection and safeguarding of Gate Receipts from all inter-county fixtures – Rule 34.5. This Rule is reproduced below and the [proposed] procedures for ensuring that All Gate Receipts [initially focusing on inter-county Championship matches] are collected, protected and returned to the Camogie Association, are set out after the reiteration of Rule 34.5.

Rule 34.5. Unless notified by Ard Chomhairle the home County Board/Provincial Council will make arrangements to collect gate receipts at all fixtures under the auspices of Ard Chomhairle. Such gate receipts must be forwarded by the County/ Provincial Secretary to the Ard Stiúrthóir within fourteen days of the date of the fixture. Failure to do so will result in a fine being imposed by Ard Chomhairle on the County/Council. Gate receipts from National League games run under the auspices of Ard Chomhairle excluding the semi-finals and finals will be shared on a 50/50 basis with the host county.

Gates must be taken at the following national fixtures:

- U16 Championship – all rounds
- Minor Championship – all rounds
- Division 1 to 4 League – all rounds
- Senior, Intermediate, Premier Junior, Junior A Championship – all rounds

Proposed Gate Procedures for all inter-county fixtures under Rule 34.5

All Gates Receipts that come under rule 34.5 are subject to the following procedure:

- i. A minimum of two people should operate all gate entrance systems
- ii. A numbered ticket system, or alternatively a counting system should be used at all gates
- iii. Two Officers should sign off gate returns to be submitted to the Camogie Association
- iv. All people with An Cumann Camógaióchta Passes have free admission
- v. GAA Passes do not entitle holders to free admission to Camogie matches
- vi. A 'Gate Receipt Template' (see Appendix E) with details of the number of people attending the game based on the numbered tickets/counting system must be completed for every game and noted on the Gate Receipt Template. The cash collected at the gate should be agreed with the amount calculated on the Gate Receipt Template. Completed Gate Receipt Templates should be sent back to Paula Bruen, The Camogie Association, Croke Park, Dublin 3. Or alternatively email a scanned version of the Gate Receipt Template to paula.bruen@camogie.ie
- vii. Proceeds must be lodged within 14 days directly into a Cumann Camógaióchta bank account. Bank account details are available from Paula Bruen (paula.bruen@camogie.ie)
- viii. If sending proceeds by cheque, please attach the cheque to the Gate Receipts Template and send it to Paula Bruen at the address in (vi) above

Please note: The Gate Receipt Template form can be used for inter-county league, and club games within counties, before its use is **required** in these contexts.

Appendix E

Cumann Camógaíochta				
Páirc an Chrócaigh, St Joseph's Avenue, Áth Cliath 3				
Guthán: 01-865 8652 Email: paula.brueen@camogie.ie				
Gates Receipt Template Form				
Team for 1st Match		v		
Team for 2nd Match		v		
Name of Person doing gate:				
Location		Date		
Competition				
Adult tickets	@			
Start ticket				
Finish Ticket				
Sold		0		
			Price per ticket	Total Collected
Total tickets	0	@		€ -
Student and O.A.P	@			
Start ticket				
Finish Ticket				
Sold		0		
			Price per ticket	Total Collected
Total tickets	0	@		€ -
Juveniles	@			
Start ticket				
Finish Ticket				
Sold		0		
			Price per ticket	Total Collected
Total tickets	0	@		€ -
Due for all tickets				€ -
Expenses:				
Name				Amount
Total Expense				€ -
Summary				
Sale of Tickets				€ -
Less Expenses				€ -
Programmes Sales				€ -
Amount				€ -
Signed 1.				
Signed 2.				
Date				
Proceeds given to Camogie via				
				Proceeds by: 1) cheque 2) Given to Camogie Rep 3) Lodged into bank

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