



Finance Policy

1. Membership and Term Fees

- a. Junior and senior membership permits participation in swimming and lifesaving classes, subject to availability.
- b. Associate membership entitles the associate member to enter the Harrow Leisure Centre for the purposes of accompanying junior swimming members, and also to help in running the Club.
- c. Where a new associate, junior and senior member does not join the club at the beginning of the club year (as defined by the Club's Constitution), the membership fee shall be calculated by the treasurer on a pro-rata basis, after taking into consideration any ASA membership and regional fees payable.
- d. Where a new junior or senior member joins the Club during a swimming term, the term fee shall be calculated by the treasurer on a pro-rata basis.
- e. Any membership benefits relating to previously paid membership and term fees cannot be transferred to any other individual.

2. Course Fees

- a. Lifesaving course fees are charged to each member at cost, and will vary according to the prices published by the Royal Life Saving Society (RLSS) UK.
- b. Payment of the course fees will entitle the member to receive the course book relevant to his/her course and/or take the appropriate exam.
- c. The benefits of previously paid course fees cannot be transferred to any other individual.

3. Methods of Payment

- a. The Club accepts payments by cash (at the club desk), cheques payable to 'The Survive and Save Club', and debit / credit card (not Amex) via the Club's website).
- b. Payments will only be accepted by other means (e.g. by mobile phone) after approval to use the new method of payment by the Club's Executive Committee.

4. Unpaid Cheques

- a. The Club will charge members for unpaid cheques etc at a rate of £25.00 per cheque to cover bank charge and administration costs.

5. PayPal Charges

- a. The fees payable by the Club to PayPal in order to receive a debit or credit card payment will not be passed on to the individual making the payment.



- b. PayPal charges will be deducted from the refund payment where the original payment was made to the Club in error.

6. Discounts

- a. The Club may from time to time offer discounts in membership and term fees to support promotional activity to recruit new members, and reward existing members.
- b. All such discounts will require ratification by the Executive Committee.
- c. The terms and conditions of these offers will be determined at the discretion of the Executive Committee.
- d. Discount offers will not be cumulative. The highest discount offer will apply if a swimmer qualifies for more than one at a given time. The exception is any MGM scheme, which will be additional to all other discount offers (including paying term fees annually in advance).

7. Payments to Teachers / Lifeguards / Volunteers and Others

- a. Teachers, lifeguards and other officials will be paid by cheque, or other payment method as agreed by the Executive Committee.
- b. The hourly rate of payment for teachers, trainers, and lifeguards officials shall be determined by the Executive Committee, and reviewed on an ongoing basis.

8. Hardship Policy

- a. The Club may offer a hardship discount on term fees to swimming members who meet the criteria as determined by the Executive Committee.
- b. The hardship discount cannot be combined with any other discount offer – if the swimmer qualifies for a number of discount schemes, the discount scheme that offers the highest level of discount will apply. The exception is the MGM scheme, which will be additional to the hardship discount.
- c. If a swimmer, or his/her parent/guardian, disputes the decision of the treasurer in awarding this discount, they have the right to appeal to the Executive Committee.

9. Late Payments for Existing Members

- a. Term Fees for the next term are payable by 9pm, on the last session of the preceding term. Membership Subscriptions for the following year are due to be paid by 9pm on the last session of December in each year.
- b. Any fees received after that will be subject to an administrative levy of 10% of outstanding amount. This levy can be waived by the treasurer.
- c. A further 10% may be charged for any fees received after the second deadline (deadline to be defined in an email to Members).



- d. Where fees are not fully paid by the notified deadline members cannot swim until these are paid..
- e. Members will receive a communication by email from the treasurer at least three weeks before the due date, advising the amount of fees due per family, and detailed for each member.
- f. The email address used will be as previously advised to the Club. It is the member's responsibility to ensure that they advise the Club of any changes to their address, telephone numbers, and email addresses.
- g. If members anticipate that they will have difficulty in paying the fees as advised, they should contact the treasurer at the Club desk, by telephone, or email to info@surviveandsave.org, before the fees are due. The treasurer has discretion to agree instalment arrangements, or review the situation in the light of the Club's current hardship discount policy.

10. Accounting Policies

- a. The accounts shall be conducted on an accrual basis (as opposed to a cash basis).
- b. Fixed assets / Equipment shall be depreciated over the expected life of the asset, but the maximum period will be 3 years. Any items that cost £200 or less will be written off in the year of purchase.
- c. Other purchases of materials, such as marketing material and policy documents, should be written off over their expected life, but with a maximum period of 2 years.
- d. Course fees are paid in advance, and shall be applied against the year that the course assessment is passed.
- e. Stock consists of items that are sold to members and the Executive Committee considers can be resold. This includes Badges & Certificates.

11. Expenses

- a. Any expenses incurred by teachers, lifeguards, or other officials will require written pre-authorisation by the Chairman, or as otherwise decided by the Executive Committee.
- b. Payment of authorised expenses will require receipts to be provided, as well as evidence of the required authorisation.

12. Cash Management

- a. Cash and other reconciliations must be provided by the Treasurer at the request of the Executive Committee.
- b. Any anomalies identified by the Executive Committee will be investigated by the treasurer. A report detailing the anomalies identified and the treasurer's



responses will be sent to the Executive Committee members within two weeks of the meeting where the anomalies were identified.

- c. If the Executive Committee is concerned about the Club's accounting records after this report is issued, it has the power to appoint an independent third party to review the Club's books.

13. Other

- a. Swim hats and duplicate ASA membership cards will be provided to members at the respective cost price.