



Financial Management Policy Waikato Table Tennis Association

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Background

In practice very few situations should occur that requires intervention where a member owes monies (e.g. membership fees, event entry fees, coaching fees etc) to the Association.

Members are expected to clear any monies owing in a timely manner.

This policy document defines the process and responsibilities should such interventions be required.

Financial management

Sound financial management is required to ensure:

- all monies owing are collected in a timely way, thus reducing the risk of write -off on the accounts
- ensuring fairness, so that fully paid-up members are not financially supporting others

The aim is to resolve any outstanding debt quickly and amicably and thus avoid further escalation whilst removing Event Managers from potentially difficult situations.

The Association will adopt a **NO PAY NO PLAY** policy

Responsibility

Day-to-day responsibility for enforcing this policy will rest with the Hello Club Administrators who are in the unique position to track fees owed.

Despite the best efforts of the Administrators, should the debt remain outstanding, then this will be raised with the Management Committee to determine a course of action.

Debt Mitigation

The Association will be *pro-active* to prevent debt occurring in the first instance:

- through clear communication to members around year end indicating that membership renewal must be taken out to benefit from lower entry fees
- by stopping partial payment of fees - all fees must be paid in full
- by ensuring Event Managers collect fees before playing commences

Debt

Typically, a member's debt arises from:

- a member running up a negative Account Credit (Note 1)
- a member attending an event and not being able to pay by EFTPOS (Note 2)



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Debt Process

Step 1 : Administrator

Typically, a 2 week's grace will be allowed before a member is first contacted.

The Administrator will contact the member and draw their attention to the debt and request them to clear this within a reasonable timeframe. This may be facilitated by the Administrator offering to redeem any unused coupons for this purpose.

Step 2 : Administrator

Typically a further 2 weeks will elapse before a member is contacted again for full settlement.

Step 3 : Escalation to the Committee

Typically this will be 4 weeks or more after the member was first contacted.

The Committee will discuss the situation and consider a way forward. This will be dependent on a number of factors including the member's circumstances, the length of membership, the amount of the debt and what payments (if any) have been received to date.

The member will be contacted by email indicating what actions will be taken in the event that the debt is not settled.

Should the member disagree with the decisions taken by the Committee they may of course appeal using the Association's Disputes Resolution Policy.



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NOTES

The following additional information is provided as referenced above.

Account Credit Account Credit is designed for members to preload monies and then to draw down on this amount. Hello Club allows the member to go into a negative account credit with the system emailing the member ONCE when their account balance drops below a specified value (currently set at \$5).

Members are to be actively encouraged to maintain a positive account balance at all times.

Overdue fees Event entry fees including coaching fees could be overdue where a member has not pre-paid for the event within Hello Club and then does not pay by EFTPOS at stadium. This is typically where the wrong type of card is presented or a pin is forgotten.

Hello Club will send weekly email reminders to members where any such fees are unpaid.

Re-purposing payments Where multiple differing fees make up the debt, the amount paid / owing may be allocated differently to that originally intended.

In such a situation, the order of clearing a member's debt will be:

- Competition fees
- Group coaching fees
- Event entry fees
- Membership fees