



# Policy 4 – Team Finance, Sponsorship & Fundraising Policy

**Club Name:** Manitoba Rush FC  
**Policy Version Number:** Version 1.0  
**Effective Date:** April 2026  
**Approved By:** Board of Directors  
**Next Review Date:** April 2027

## 1. Purpose

This policy creates one consistent framework for team bank accounts, budgeting, fundraising, sponsorship, expense approvals, transparency, and year-end reconciliation.

## 2. Scope

This policy applies to team managers, treasurers, coaches, team officials, parent fundraising committees, and any person handling team money or sponsor relationships.

## 3. Policy Statement

Team money belongs to the team community and must be handled transparently, responsibly, and through controlled processes. Personal bank accounts and informal sponsorship arrangements are not permitted for Club or team business.

All financial decisions must consider the Club's current operating model, insurance obligations, and risk-management requirements.

## 4. Key Definitions

**Team funds:** money collected, raised, or received for a specific team.

**Club-level sponsorship:** a sponsorship or partnership benefiting the Club as a whole.

**Team-level sponsorship:** a sponsorship benefiting a specific team, subject to Club approval.

**Individualized fundraising:** a fundraising model in which the amount raised by an individual participant is tracked separately.



## **5. Team Bank Account and Financial Controls**

### **5.1 Dedicated Account Required**

Each team handling funds must use a dedicated team bank account or another Club-approved controlled account. Personal accounts must not be used.

### **5.2 Dual Authority**

Each account must have at least two unrelated adults with signing or approval authority. Coaches should not be the sole signing authority.

### **5.3 Transparency**

Teams must share monthly statements or a monthly financial summary with families, including:

- opening balance
- income received
- expenses paid
- fundraising activity
- closing balance

### **5.4 Budget Approval**

At the start of the season, teams must present a budget to families showing expected team expenses and expected funding sources. Material budget changes must be communicated promptly.



## **6. Allowable and Prohibited Team Expenses**

### **6.1 Allowable Expenses**

Reasonable team expenses may include:

- tournament fees, including registration and associated travel costs
- approved team equipment
- team events
- approved apparel
- approved external facility rentals
- travel cost recovery for approved team personnel
- approved coach gifts of a modest and reasonable nature
- other approved team purposes consistent with Club policy

### **6.2 Prohibited Expenses**

Team funds must not be used for:

- alcohol, cannabis, tobacco, vaping products, or adult entertainment
- personal purchases unrelated to team activity
- undocumented or unapproved expenses
- private benefit to selected families outside approved individualized fundraising rules
- unauthorized sponsor recognition items
- any expense that creates safety, legal, insurance, or reputational risk for the Club

## **7. Coach and Team-Staff Travel Cost Recovery**

Where travel cost recovery is approved, it is intended to support safe supervision and team participation. Team funds may cover reasonable travel costs for designated team personnel only. Reimbursement is cost recovery, not compensation.

Any travel reimbursement must be:

- included in the team budget
- communicated to families in advance
- supported by receipts or a documented reimbursement standard
- consistent with the Club's travel policy



## **8. Sponsorship Standards**

### **8.1 Approval Requirement**

All Club-level sponsorships are approved by the President or Board as applicable. All team-level sponsorships require written approval from the Club before funds are accepted, public recognition is offered, or branding is displayed.

### **8.2 Prohibited Sponsor Categories**

The Club will not approve sponsors that are inconsistent with youth sport values, Safe Sport expectations, or the Club's reputation, including:

- alcohol, cannabis, tobacco, or vaping businesses
- gambling or betting businesses
- adult entertainment
- political campaigns or partisan advocacy
- hateful, violent, discriminatory, or exploitative organizations
- other sponsors the Club reasonably determines are unsuitable

### **8.3 Branding and Recognition**

Sponsor logos may only appear on approved assets and in approved locations. Game-uniform use requires explicit Club approval and, where applicable, approval under the Club's current operating model.

## **9. Fundraising Standards**

### **9.1 Approval and Safety**

Fundraising activities must be safe, lawful, age-appropriate, and communicated to the Club. Raffles or gaming activities may proceed only if legally permitted, licensed where applicable, and properly managed.



## 9.2 Ledger Requirement

Teams must maintain a clear fundraising ledger showing:

- activity date and description
- participants involved
- amounts raised
- whether the campaign is team-wide or individualized
- how proceeds were distributed or applied

## 9.3 Distribution Rules

**Team-wide fundraising:** proceeds benefit the team collectively and are applied fairly.

**Individualized fundraising:** participant balances must be tracked accurately and used only for that participant's approved team costs.

## 9.4 Year-End Balance and Carry-Over Rule

The Club adopts the following rule:

- the default expectation is year-end reconciliation and distribution or credit of remaining funds
- carry-over into the next season is permitted only if approved by a documented majority of contributing families and approved by the Club
- any carry-over must have a clear stated purpose and must not unfairly benefit or burden families outside the contributing group
- where no carry-over is approved, remaining funds must be distributed according to the ledger and the contribution method used

## 10. External Rentals and Other Team Commitments

Team-paid rentals, travel deposits, and other commitments must be paid through the team account and documented with receipts. Where possible, coaches or parents should not personally fund team commitments. When necessary, any such payment should be reimbursed from the team account upon presentation of the receipt and approval through the Club process.



## **11. Financial Misconduct**

Misuse of funds, hidden accounts, falsified records, undisclosed conflicts, or unauthorized sponsorship arrangements may result in removal from role, repayment, discipline, and referral to external authorities where appropriate.

## **12. Related Policies**

Policies 1, 3, 6, 7, 8, and 13.

## **13. Review and Policy Owner**

**Policy owner:** Treasurer

**Review authority:** Board of Directors