

ECHO 2020 PLAYER PAYMENT POLICY

Eastern Christian Hockey Organisation Inc. (ECHO) has been established as a sporting club that seeks to provide interested individuals with the opportunity to play, or support the playing of hockey in a supportive and enjoyable environment. To help promote club financial stability and the ability to pay outgoings in a timely manner the club has deemed it appropriate to formalise a player payment policy.

Hockey Victoria 2020 individual registration player fee

Hockey Victoria (HV) requires each player to pay a separate registration fee when they complete the HV online registration form. **This amount is in addition to ECHO Club fees. DO NOT pay this amount to ECHO Hockey Club.**

This fee covers player insurance, a hockey 'development levy' and 'Hockey Australia levy' aimed at growing hockey as a sport. HV will also issue each player with a membership card as proof of membership that can be used in case you need to lodge an insurance claim.

Please note that fill-in players are also required to pay this fee prior to playing.

Hockey Victoria/Hockey Australia Fee Structure

	Fees
Winter 2020 Players (Senior 18+ years)	\$100
Winter 2020 Players (Youth 11-17 years)	\$72
Winter 2020 Players (Junior 9-10 years)	\$51.5
Winter 2020 Players (Junior 8 or less)	\$30
Summer 2019-2020 Players (Senior Over 18)	\$25
Summer 2019-2020 Players (Senior Under 18)	\$15

ECHO Hockey Club Fee Structure: October 2019 – September 2020

Winter (2020) Season fees	Fees
Winter Regular player ¹	\$425
Winter Masters playing Seniors for ECHO	\$220
Winter Student	\$365
Winter U16	\$320
Winter Juniors – under 12's and 14's	\$280
Winter Juniors – under 10's	\$190
Winter Minkey Program	\$60
Winter goal-keeper fees (own gear) ⁴	60% discount
Late payment penalty	\$20 Seniors, \$10 Juniors

Winter Season fees – coaching discount

Winter player – Head coach ²	50% discount
Winter player – Assistant coach ²	25% discount

Winter Fill-in fees

Winter Fill-in fees (Senior) ³	\$22 per game
Winter Fill-in fees (Junior) ³	\$10 per game

Summer (2019-2020) Season fees

Summer Regular player	\$145
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ECHO Statement of Purpose

The purpose of ECHO hockey club is to provide an environment of Christian fellowship where people interested in playing hockey can participate in regular competition within a club that upholds sportsmanship along with Christian standards and values.

Summer Student player	\$125
Summer Fill-in fees	\$15 per game
Summer goal-keeper fees (own gear) ⁴	60% discount
Summer late payment penalty	\$15

¹Seniors and Masters.

²see section D.

³fill-in players play first three games free due to HV registration fee; see section B.

⁴see section E.

Player Payment Policy

ECHO seeks to set fair player fees that are determined through careful budgeting for known and forecast expenses relating to the ECHO financial year (1st October through to 30th September).

As ECHO is a not-for-profit organisation and seeks to minimise expenses. Late payments can have a serious and detrimental effect to the cash flow requirements of the Club. Therefore, it is vital that receipt is punctual. Please note the additional cost for late payment. Player fees cover game-day ground hire and training ground hire, umpires, HV team entry fees and other club overheads like equipment and club insurance costs. Comparatively, ECHO's fees remain very competitive relative to other field hockey clubs due to our focus on providing low cost to players. Where players have outstanding fees, ECHO reserves the right to implement a "No pay No play" policy.

ECHO's fee structure is broken into two sections, Full fee paying players and Part-time players. Full fee players are comprised of Regular players, Students and players playing both Seniors and Juniors or Masters. Part time players are made up of Fill-in and Rotating players.

A. Full fee paying players

The receipt of payments from full fee paying players contributes by far the largest income item for ECHO and it is aimed that the majority of players are full fee paying as it promotes team stability and financial security.

It is preferable for players to be of full fee paying status as opposed to fill in players. As well as enhancing team balance, it facilitates the job of the Team managers.

Full fee paying players are those that are registered with the Club.

To become a full fee paying player (Regular player), one must complete a registration form before each season they desire to play.

It is the Clubs' intention to encourage punctual payment by penalising late payment.

Summer season 2005/06 fees introduced this concept, and the committee intends to continue the practice of encouraging players to pay their fees on time or early, by penalising late payment.

The Committee reserves the right to enforce the previous point as best as it sees fit.

Season fees are due prior to the first round of the Summer season and the second round in the Winter season. Late payment will be penalised at a rate of \$20 for the Winter season and \$15 for the Summer season. For concerns regarding ability to make full and punctual payment, please refer to Section C "Payment".

B. Part time players

Part time players can be categorised as either "Fill-in" players or "Rotating players".

- i) Fill-in players
 - » Fill-in player fees are set at \$22 per game for fill-in players playing 9 games or less for the duration of the season (50% of the games in the regular season). Due to the HV registration fee introduced in 2015, fill-in players can play the first four fill-in rounds free of charge to help subsidise the fee.
 - » Fill-in players who play more than 9 games will be classed as full fee paying players. This is to discourage players taking advantage of the lower cost per game a fill-in player enjoys compared to a full fee paying player.

- » Team managers have been notified to instruct potential Fill-in players of the amount payable, and players can pay on game day or wait and be invoiced at the end of the season.
- » The treasurer reserves the right to financial discretion when applying the 9 game threshold.
- ii) Rotating players
 - » Only applies where a team has been entered on the provisions that it will be supported by a number of non-regular players who are committed to playing a substantial component of the season.
 - » “Rotating players” concept does not apply to any other team but the lowest competition ranked team in either the men’s or women’s competition.
 - » Selection of rotating players for finals will be at the discretion of the team captain and selection committee (see selection policy).

C. Payment and player paying arrangements

It is the club’s preference that payments are made via electronic funds transfer (EFT) or by Stripe (through the clubs’ application ‘Team App’), rather than cash or cheque. This is to allow for better record keeping and transparency of financial records. NB. Stripe payments incur a transaction fee, EFT does not.

If an individual has financial concerns regarding the full and punctual payment of fees, they should direct queries to either the Treasurer or President. Any person may choose to stagger their season payments, providing they first discuss this with the treasurer. Payments are to be split into a maximum of three instalments, unless otherwise permitted by the Treasurer, and paid at monthly intervals from the first month of the given season. This is to allow for consistency in record keeping amongst such players and to facilitate follow up.

D. Discounted fees for Winter players coaching

The club seeks to encourage players who help with the functioning of teams by being coaches during the Winter season by offering them subsidised fees.

- Head coaches receive a 50% discount on their Winter season fees rounded up to the nearest \$5 (E.g. Regular players \$425 x 50% = \$215, Student players \$365 x 50% = \$185).
- Assistant coaches receive a 25% discount on their Winter season fees rounded up to the nearest \$5 (E.g. Regular players \$425 x 75% = \$320, Student players \$365 x 75% = \$275).

Furthermore, the club will use its discretion when applying discounted fees to eligible coaches, and reserves the right to alter the discounted amount by taking into account both the interests and particular circumstances of the Club and coaching player.

E. Special goal-keeper fee structure

The Club recognises the unique role of the goal-keeper position on the hockey field and actively encourages players to fulfil the role in teams. To help promote this position and to ease the burden of purchasing expensive goal-keeper equipment, the club offers a discounted season fee rate to goal-keepers who own their own goal-keeper equipment. This offer is 60% discounted from full season fees.

Furthermore, the club will use its discretion when applying this fee to eligible goal-keepers and reserves the right to alter the discounted amount by taking into account both the interests and particular circumstances of the club and the eligible goal-keeper.

F. Family Discount

The Club recognises that there are families with multiple children playing within the Club and wants to encourage the participation of all children within that family. As such, the Club has seen fit to introduce a Family Discount, applicable to full season fees for children under 16 (including under 16s playing seniors).

- 5% discount off individual fees will apply to a second child playing, and
- 10% discount off individual fees for any subsequent children.

Please note this discount does not apply to the additional \$95 fee for ECHO Junior Playing Seniors

G. Other issues

From time to time it is appropriate for Club expenses to be paid for by persons associated with ECHO and to be reimbursed by the club for such expenses. Any person who pays for club expenses needs to ensure they have permission from an Executive committee member to purchase the item(s) on the clubs behalf before they make the purchase. Any expense that is above \$300 needs to be approved by either the President or Treasurer of the club. To obtain a reimbursement the person needs to provide the Treasurer with the original or copy of the invoice/receipt before they can receive a reimbursement. Reimbursements will generally be processed by electronic funds transfer (EFT) which requires the recipients banking details, or by another method deemed appropriate by the Treasurer of the club.

During the hockey seasons Team managers may sometimes receive funds from players to pay for their fees or uniforms, and are therefore encouraged to keep appropriate records of such transactions and report these to the Treasurer in a timely manner.

NB. This document was last updated June 2020