

GOLD MANUAL



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OVERVIEW

The gold functions manage financial transactions between the club, its members and visitors to the club website. The functions provide a range of reporting on all transactions, greatly simplifying the task of Treasurer. This system is not a full accounting package but offers some powerful tools to help you manage your club finances on a day to day basis.

Treasurers can choose to simply use the gold package to add a “pay now” button to your club website to allow any member or visitor to the website to make a payment to the club and to deal with those payments in a transparent manner, or utilise the full functionality of the gold package to manage all member financial transactions with comprehensive member accounts and a suite of reports.

When used in its fullest capacity each member has their own account profile and transactions are written to their account as and when defined by the system (for subs or match fees) or by the treasurer who can post manual transactions. This acts a bit like a credit card statement where the member can see recent transactions on their account. On 15th of each month those transactions are written to the member statement and they get emailed a link asking them to make a payment. If the club has activated direct debit through GoCardless that payment will be requested by the system on the 28th of the month, otherwise the statement can be paid through a pay now button any time after the 15th. If a member makes a payment directly to the treasurer (cash/cheque/BACS/standing order) that payment can be manually applied to their account.

SET UP

Setting up a Treasurer

For security purposes, only a member who has been allocated the treasurer role can access the financial accounting menu. To set a member up as a treasurer a super-user must edit their account, edit roles and tick Treasurer, then save changes. Any number of members can be allocated Treasurer Rights but we strongly recommend this be limited as far as possible.

Setting up Payment Methods

You can choose how you want to be paid within the system and payments made in this way are automatically recorded in the accounts and audit trail. The options are Stripe or PayPal, a simple way of accepting Debit or Credit Cards or GoCardless, which deals with bank transfers and direct debits. All methods can be set up on line and this is quick and easy to do.

Overview of our payment partners

STRIPE

Stripe is a global online payment processor that is trusted by thousands of businesses across the globe. Stripe enables your club to accept debit and credit card payments online directly into your bank account from your club website. This is the best value for money option for card payments.

Stripe charge 1.4% plus 20p per transaction and ClubBuzz take 5p commission per transaction (please check Stripes website to confirm rates before you sign up)

PAYPAL

PayPal allows any business or individual with an email address to securely, conveniently and cost-effectively receive payments online. They deliver a product ideally suited for small businesses, online merchants, individuals and others currently underserved by traditional payment mechanisms.

PayPal charge 3.4% plus 20p per transaction (please check PayPal's website to confirm rates before you sign on)

GOCARDLESS

GoCardless are bringing Direct Debit into the digital age, building the best system for taking recurring payments. GoCardless is creating a new international payments network to rival credit and debit cards. Their ambition is to break down barriers so that businesses can quickly and easily take payments from anyone, anywhere in the world. GoCardless allows you to collect variable and ad-hoc payments as well as collecting recurring fees and is ideal for the sports club market.

GoCardless charge 1.4% per transaction.

Setting up your payment solutions

FINANCIAL ACCOUNTING MENU/ACCOUNTING PREFERENCES

This is where your preferences are set up and you will be asked to input some details about your clubs financial set up.

On the screen which is now displayed:

1. Set the date your club's financial year starts.
2. Enter your opening bank account and petty cash balances. This helps you if you wish to use the ClubBuzz system to fully reflect your club financial situation, if not required you can leave at zero.
3. If you wish to use GoCardless as a payment option, either for one off or for Direct Debits, follow the instructions in that section. You will be advised once your application is approved and we will activate your account. See screenshots below



Join over 30,000 businesses using GoCardless to:

- ✓ Maximise customer conversion
- ✓ Increase customer lifetime value
- ✓ Reduce payment failures

[← Back](#)

Create your GoCardless Account

Once completed, you'll be able to use GoCardless through ClubBuzz

First name* Last name*

Organisation Name*

Email*

Password* Great!

How many payments could we have helped you collect last month?

ClubBuzz will be able to view, create and make changes to customers, payments, subscriptions and other information. By signing up or signing in you are agreeing to our [terms & conditions](#) and ["Connected Merchant Agreement"](#). GoCardless uses personal data as described in our [privacy notice](#).

[Create account →](#)

Already have an account? [Sign In](#)

Accounting preferences

Congratulations! You are now setup to use GoCardless.

Fields marked with * are required.

Club accounting preferences

Financial year start Month Day

Opening balances

Please enter the opening balances of both you main bank account and petty cash account. Once you initiate the accounting system, these values cannot be changed.

Bank opening balance £

Cash opening balance £

GoCardless preferences



Accept GoCardless Active

newmanual is setup to use GoCardless to collect payments. If you use our accounting package, GoCardless is automatically integrated with your members' statements so they can pay their accounts online. They can even set up a monthly Direct Debit.

You can also use GoCardless to create Paylinks which can be published anywhere on the site or sent out in bulk emails. ([more on Paylinks](#))

You can unlink newmanual from the GoCardless account at any time by clicking the button below.

[Unlink from GoCardless](#)

Monthly limit £ A monthly limit must be set before members can setup a Direct Debit.

Once you have completed the set up you will receive an email from GoCardless, please complete the verification process to ensure you are fully ready to accept online payments.

GOCARDLESS

Welcome to GoCardless

Thanks for signing up to GoCardless via ClubBuzz. Your account is already setup to start taking payments from your customers.

Action required: verify your account

In order for us to payout any money you collect from your customers, you will need to verify your account.

It only takes a few minutes to complete the form — you'll need some basic company details and access to your business bank account to complete the process.

[Click here to get verified](#)

For a step-by-step guide on how to verify your account and receive your payments, [click here](#).

If you have any questions, just reply to this email.

Thanks,

The GoCardless Team

Set your monthly limit for GoCardless. When you set this limit, it tells GoCardless the maximum you will ever want to collect from a member. If in the future you need to increase this limit the member would have to cancel their old agreement and set up a new one with GoCardless so it is important that you set this at a high enough level to avoid that. If a member's account is higher than this amount GoCardless will only collect up to the limit. Any balance will be carried over to the next month.

Example: limit set at £150

Member monthly account is £165

GoCardless will collect £150 and £15 will remain on the members account. This will be carried forward to the following months statement.

4. If you wish to use Stripe as a payment option, follow the instructions in that section. See screenshot below (note if your club already has a Stripe account top right of screen you can sign in with those details.)

stripe Already have a Stripe account? Sign in

ClubBuzz

ClubBuzz would like you to start accepting payments with Stripe.
Take a minute to answer a few questions and then you'll be ready to go. ClubBuzz will have access to your data, and can create payments and customers on your behalf.

Activate your account
We need to learn more about you and your business before you can process payments on Stripe. The information you provide will only be visible to the account owner and administrators. [Learn more](#) →

Where are you based?

Country
United Kingdom

If you don't see your country, [let us know you're interested.](#)

Your product

Business website
https://goldmanual.clubbuzz.co.uk

Business description

- If you wish to use Paypal as a payment option, tick the box and enter your PayPal account details. NOTE: The Club must have a **business PayPal account** before you can set this up. To do this simply go to <https://www.paypal.com/uk/webapps/mpp/home-merchant>. Once you have an account you can complete this section.

If you want to use PayPal as an option for members to settle their accounts check the box next to where it states – Check this box to accept members' account payment via PayPal.

You also have an option to take miscellaneous payments through the website using PayPal. Please note this generates a Pay now button on your website but payments made via that button DO NOT get reflected in a member's personal account and must be manually reconciled.

The eight steps to setting up

In order to use the full financial package it is necessary to customise the setup for your club. The **Financial Accounting** tab will lead you through this process. Please note as you complete step 1 to 8 click on the large tick at the right hand side of the page to highlight it. Once a step has been completed it will be struck through. NOTE you can set this up over a period of time, just make sure you tick the box you have completed each time.

Getting started...

In order to get going and have your club's finances managed by the ClubBuzz financial accounting platform, there's a few things that need to be setup first. To help you along the way, follow this list and tick off each task when you're done.

1. Ensure you've created all your club's **member categories** and that all members are **assigned** to the appropriate category. ✓
2. Ensure all your club's **sports are setup** and that all members are assigned to the relevant sport(s). ✓
3. For each of your club's sports, create at least one **subscription/statutory charge**. ✓
4. For each of your club's sports, create at least one **play and pay charge**. ✓
5. Create any other **general charge accounts** or **other income accounts** for your club. ✓
6. Create all necessary **officiating and coaching credit accounts** for your club. ✓
7. Create any necessary **rebate group types** for your club, and **assign family members** to the groups. ✓
8. Finally, ensure all accepted payment types and all **other accounting preferences** are setup. ✓

If setting up everything above is all a bit too much, it's possible to start collecting PayPal payments through the website straight away. Simply edit your **club accounting preferences** and enter your club's PayPal details.

Step 1- ensure you've created all your member categories and that all members are assigned to the appropriate category

Go to the **Club** Page and select **Member Categories**. You will see that there are three defaults categories, adult, junior and non-playing. You can change the names of those three but you must retain them, even if they are not used. You can then add any more categories that you have. To add a new category click the **New category** button and add in your new categories as required (NB you will need a category for every type of membership that attracts a different annual subscription rate).

Once you have completed the categories you **MUST** allocate a category for each individual member so that the system can apply the appropriate level of payments for their class of membership. There are default categories for adults and juniors already set, you can if you wish amend your default categories by clicking the **Change defaults** button.

At the top right of the screen you will see a **Mass Assign** button. This is where you can view all the member categories and assign members to a category, click on this button and a list of all your members will be displayed. You can then scroll down and select the correct category for each member.

Step 2 Ensure all your club sports or activities are set up

This can be done via the club, sports tab and ensure that all members are assigned to the relevant sport by clicking on the **Assign members** button. It is important to note that a member will be charged for every sport they are assigned to.

For example, a hockey club may have men's hockey, women's hockey and junior hockey. A 15- year old boy may play both men's hockey and junior hockey. If you are adding him to both sports and then have two subscription types of hockey subscriptions and junior hockey subscriptions he will get charged twice. The way to manage this is through categories.

Annual hockey club fees are £150 for an adult, £100 for a student (adult) and £75 for a junior

In adult hockey set up adult member fees but put a zero in junior fees (here we are showing both student and adults as paying for adult hockey)

Adult Hockey
 Junior Hockey

IF YOU WOULD LIKE ADVICE ON SETTING UP SUBSCRIPTIONS, PLEASE CONTACT support@clubbuzz.co.uk with a summary of your fee structure and we will be happy to advise you.

Fees

For each category enter the appropriate fee, and if necessary, instalment surcharge (added to each monthly instalment).

Category	Annual amount	Instalment surcharge
Adult member	£ 150	£ 0.00
Junior member	£ 0	£ 0.00
Student member	£ 100	£ 0.00

But a junior who plays adult hockey will be charged zero because they will be also allocated to junior hockey as a sport (see next screenshot)

Adult Hockey
 Junior Hockey

IF YOU WOULD LIKE ADVICE ON SETTING UP SUBSCRIPTIONS, PLEASE CONTACT support@clubbuzz.co.uk with a summary of your fee structure and we will be happy to advise you.

Fees

For each category enter the appropriate fee, and if necessary, instalment surcharge (added to each monthly instalment).

Category	Annual amount	Instalment surcharge
Adult member	£ 0.00	£ 0.00
Junior member	£ 75.00	£ 0.00
Student member	£ 0.00	£ 0.00

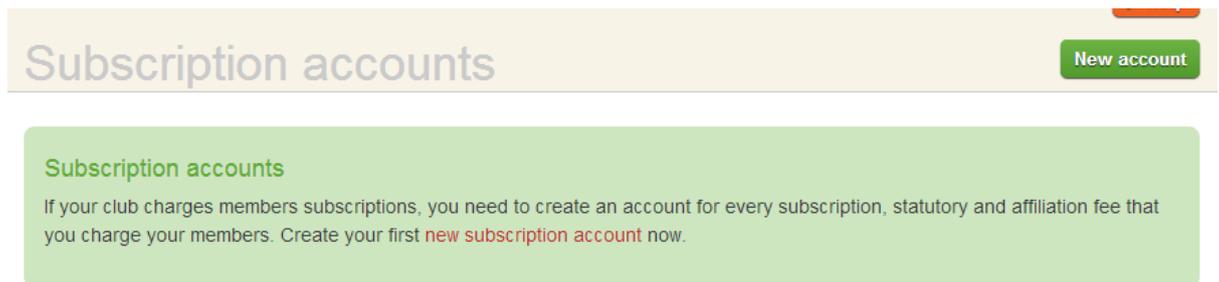
It is very important that all members are assigned to the relevant sport. When you go live all members will be included in the financial system if they are allocated to a sport and category. New members joining will be notified to the club by an automated email sent to the treasurer asking them to check the member details. The treasurer **must check** within 7 days that the member is allocated to the correct membership category and sport. Members will only have fees allocated to their account after this 7 day period. PLEASE NOTE. Once a member has been assigned to a sport that is the sport on which their subscription is based, even if it is changed within the 7 days.

Example– member assigned to sport on 14th January, their subscriptions will not be written to their account until the 21st January. N.B. If the Treasurer fails to allocate the member to a sport within the

7-day period then the member will not be charged future subscription instalments and these will have to be added manually.

Step 3 - For each of your club's sports create at least one subscription/statutory charge

Click on subscriptions/statutory fees on the left-hand menu. This will open up the subscription accounts set up page. To set up your first account click on new account, you can add new accounts in the same manner and edit accounts when required.



- Enter the name that you want to call the subscription (easily recognisable e.g. annual subs)
- Enter the Month and Day when the subscription is due.
- If new members pay only for that portion of the year left before the next renewal date on a pro-rata basis tick the pro-rata box. Otherwise they will pay the full annual fee.
- If you accept monthly payments tick the box and select the number of instalments. NB member accounts will default to paying by instalments if this box is ticked and they would need to manually change this in their profile screen if they wish to pay in one lump sum.
- How many days before the start of the new subscription year should charges be ignored? For example, if a new member joined the club 45 days before the new season started would your club charge them full or pro rata fees for the pervious season or do you offer a grace period for fees? Add in the number of days here or leave blank of not applicable.

Account details

Kind Subscription and affiliation fee

Code 0004

Name *

Subscription details

Please note, once the due date has passed, or ten days after the creation of this account (whichever is sooner) you will no longer be able to edit the due date.

Due date * Month Day

Accept pro-rata payments

Accept monthly payments spread over instalments

How many days before the start of the new subscription year should this charge be ignored ?

- Tick the boxes for the sports/activities which this subscription applies, if you only have one sport/activity then tick the box next to your activity. Please remember at this stage that

each member will be charged for each sport they play so you will need to be careful in how this is set up (see step 2 above regarding member categories)

- g) Enter the fee and the surcharge per instalment for each category of membership (if you want to charge instalment surcharge, if not ensure it is set at zero)
- h) Check that all is correct and click on the Update Account button.

Sports

Please select which sports this subscription account is applicable to:

Community Group

Fees

For each category enter the appropriate fee, and if necessary, instalment surcharge (added to each monthly instalment).

Category	Annual amount	Instalment surcharge
Adult member	£ 0.00	£ 0.00
Junior member	£ 0.00	£ 0.00
Non-playing member	£ 0.00	£ 0.00

Create new account

NOTE: The subscription is charged at the rate set on the date the member is registered. Where payment is by instalments, each instalment is written to the member account in the background for all dates the subscription is due. Each instalment will not show on the member's account until the date it becomes due (but can be viewed in committed instalments). If a member changes their membership type, any extra fee (or reduction) will have to be dealt with by a manual adjustment to their account using the appropriate journal.

Example– subscription of £150 is payable over 10 instalments of £15. The member pays 4 instalments (£60) and then changes to a non-playing member. The treasurer will need to change the member type to non- playing member, delete all committed instalments from their account and then make a manual charge or credit to the account to balance the outstanding fees.

Step 4 - For each of your club's sports create at least one pay and play charge

NB– this step can be skipped if you do not charge match fees or training fees or don't want these charges to be automated.

These are automatically created, one for each sport/activity and include match fees, tournament fees and training fees

Click on **Pay & Play Fees** and you will see the set up for all the sports/activities, one after the other. Click on the sport/activity you want to set up.

Fields marked with * are required.

Community Group match fee

Kind	Play and pay fee
Code	0101
Adult member fee *	£ <input type="text" value="0.00"/>
Junior member fee *	£ <input type="text" value="0.00"/>
Non-playing member fee *	£ <input type="text" value="0.00"/>
 Part match reduction	<input type="text" value="0.0"/> %

Complete the **match fee** for each membership category and also the **Part match reduction**. This is the amount by which players who did not play the full match have their fees reduced; (for example 40% would reduce the fee to 60% of the full rate). This reduction works across all classes of membership and is applied to any player who you mark as playing half or quarter or not playing at all.

You must repeat this for Tournaments and for Training. If there are no fees, just enter zeros. Then, if you are a multi-sport club, repeat for each sport.

You will note that the account code is automatically assigned.

Step 5 - Create any other general charge accounts or other income accounts for your club (See explanation of account codes for more details)

Click on **General Charge Accounts** in the left-hand menu. Click on **New Account** in the top right hand corner.

You then have to choose the kind of account you wish to create from the menu.

0200 - Travel and subsistence - relates to this type of cost both incurred by members and reimbursed to members

0300 - Social Event, payments made by the members will be credited to this account and costs associated with the event will be charged to it.

0700 - Costs, these are general costs that you wish to itemise such as equipment purchase

0800 – Fines, relates to fines imposed by leagues, etc. The member will pay the fine and it will be credited to this account. When it is paid to the league it will be debited in the account and balanced by the entry in the bank account.

0900 – Miscellaneous, similar to Costs, this covers ‘odds and ends’ expenditure.

Click on **other Income Accounts** in the left-hand menu. Click on **New Account** in the top right-hand corner and enter the name of the account.

This group of account codes are used to cover income the club receives other than from members. Typically, this could include hiring out the club house, income from catering or the bar, sale of kit, proceeds of a raffle, grants from Local Authorities and sporting organisations and sponsorship etc.

Adding to and Changing Account Codes

Once you have gone live with your system you will find a blue button under each accounts category. Click on any one of these and you will be able to add new accounts and modify existing ones. NOTE - You cannot delete an account code (you can rename it as an obsolete account not to be used in the future).

Step 6 - Create all necessary officiating and coaching credits for your club

If your club pays members for coaching, leading sessions or officiating etc. the system allows you to credit their account for these services. You need to create an account for each credit that is offered to members. If this is not applicable to your club skip this step.

Click on **new account**. Give the account a unique descriptive name and then click **create new account**. You can add in as many accounts as required.

Step 7 - Create any necessary rebate group types for your club and assign family members to the groups.

Specifying Member Rebate Groups - Member Rebate Groups are a means of discounting membership to families and other groups, where you wish to do so. The discount is given in the form of a rebate posted to the account of the 'head' of the group. Because members of the group may be playing different sports and their subscriptions may be due at different times in the year, you can select the date on which the rebate will be credited to the head member's account each year. NB if you are collecting all the subscriptions at the start of the year you will need to ensure your rebate date credits their account before the 15th of the month so that the rebate hits their first statement.

For example, subs all due on 1st February and will be charged on the statement dated 15th February. If rebate date is set at 20th February it will not credit the February statement but credit the March statement. Therefore, set your rebate date for 10th February and it will credit their February statement.

To set up a Member Rebate Group Type, on the left hand side of the Financial Accounting Screen, click on **Member Rebate Groups**. You can then fill in the boxes, giving each different rebate scheme a unique name. To add another group click on the **New group type** button in the top right of the screen. So for example if you give a discount to couples you would set up a new group called couples which must have 2 adults and 0 children. You would then select the date the rebate would be paid and the rebate amount (if an individual member pays £80 a year but a couple pay £150 then set the rebate amount at £10)

Assigning Members to a Member Rebate Group

In the **Club** Screen, on the left hand side, click **Member Rebate Groups**.

Click on the **New Group** button in the top left of the screen. Select the type of group from the drop-down menu then click on **Create New Group**. You will then be presented with the number of boxes which constitute a group and you will need to select the members from the drop-down list. (Note the list will only present adults or juniors for the appropriate selection).

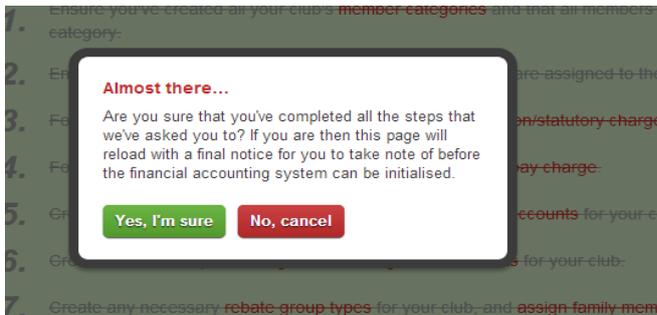
When you have completed the selection press the **Update group members** button. NOTE you cannot include any member in more than one group.

Step 8- ensure all accepted payment types and other accounting preferences are setup

Refer to page 3 Setting up your payment solutions

Go Live

Once you have completed the set up you will be able to confirm that you wish to go live with Financial Management. Ensure you click on the large green tick next to each setup item and you will be prompted with a final setup confirmation box.



If you are sure that you are ready to proceed click, Yes, I'm sure and you will see the following screen:

Financial accounting

Almost there...

All you need to do now is set the Accounting date on which you want to initialise the financial accounting system. This date can be set multiple times till the date set has not been elapsed. This date can be set in the **Club Accounting Preferences**.

Once the system has been initialised:

- All members will have access to their account and will receive an email explaining how they access their account and setup their repayment preferences.
- All existing members will automatically be charged subscription fees when they next become due.
- Any new members that join will automatically be charged subscription fees on a pro-rata basis from the moment they join.
- All members will be charged play and pay fees after match and tournament records are completed.
- If you have completed the PayPal option, your members will be able pay with debit/credit cards immediately.
- If you have applied to use Direct Debit, we will set that up as soon as your application has been approved.

Please note all the key points on this popup. If you click on “start the financial accounting system” and go live any members on the system will receive communications* from the club and all will be charged as per your financial preferences set up earlier.

*please note you can manage the email content by going to communicate/email/email templates/select the please complete repayment preferences email and make any changes before clicking on save.

You will have an option to set the date to go live. This will then prevent any accounts being created or charged prior to that date allowing you to set everything up in advance - Once you click to go live or the date you choose comes around please note all members of your club will receive an email explaining that the club is using the financial management system and the requirement for them to login to set their own account preferences. We recommend that you send an email to all club members prior to going live so that you can explain exactly how your club propose to use the accounts system and what it means for your members.

WE SUGGEST YOU GO LIVE APPROX 10 DAYS BEFORE YOUR SUBS ARE DUE AND AT LEAST 7 DAYS BEFORE THEY ARE DUE.

Explanation of Account Codes

Gold Financial Management adopts conventional double-entry bookkeeping methods. If you are unfamiliar with this, the following explanation may help:-

Account Codes are divided into four categories:

1. Income Accounts - money paid to the Club by members.
2. Charge Accounts - costs associated with running the club
3. Bank and Cash Accounts - monies paid into the club bank account by members, or paid out to members, or petty cash paid in and paid out.
4. Holding Accounts - When the club has income and expenditure and does not know what code to allocate them to.

There are some basic account codes which we have set up for you. These are:

0000	Member Accounts
7001	BACS Charges (Go Cardless)
7002	PayPal Charges
7050	Group Rebates
8000	Default Bank Account
8001	BACS Account (GoCardless)
8002	PayPal Account
8003	Petty Cash
9990	Opening Balances
9997	Unallocated Payments
9998	Debts Written Off
9999	Suspense Account

0000 - Is a code reserved for system use - it is where all members' debts and credits are posted.

7001 - Is a CHARGE ACCOUNT. You will pay fees for using the BACS (GoCardless) service and these will be accounted for here.

7002 - Is identical to 7001 but for PayPal commissions.

7050 - Is for rebates given for Group Membership

8000 - Is the Bank Account which records payments in and payments out of the bank.

8001 Is your PayPal account which will show how much money PayPal owe you. (It's similar to the Bank account, because it's your money and will be moving to your bank.)

8002 - Is your Direct Debit Agency account which will show how much money GoCardless owe you. (It's similar to the Bank account, because it's your money and will be moving to your bank.)

8003 - Is the Petty Cash account, where any cash handed to you will be recorded as well as any cash paid out. (When you pay cash into the bank or draw it out you will post that transfer to this account and the bank account.)

9990 - Is another reserved system account which holds the opening balances for the year's accounts

9997 - Unallocated Payments. This account is used if you have been paid some money and you are not sure who or where it has come from, or you have paid some money out and you don't know what for. (We know this should never happen, but very occasionally it does.) For example if someone collected £25.00 from team members but can only allocate £20 to actual members, the odd £5 would be posted to Unallocated payments. Once you find out who paid it, you would move it out of 9997 to the members account.

9998 - Debts Written Off. If a member fails to pay his bill and moves away, you may decide to write that debt off. This is where you post it to.

9999 - Suspense Account. This is the 'catch-all' account, where you can lodge any transaction until you decide what to do with it. You are not likely to use it, but it is there, just in case.

The remaining accounts codes are divided into groups and are allocated in sequence as you create them. These groups are:

0001 - 0099 Subscriptions and affiliation fees

0101 - 0199 Play and pay fees

0201 - 0299 Travel and subsistence fees

0301 - 0399 Social events

0701 - 0799 Other Costs

0801 - 0899 Fines

0901 - 0999 Miscellaneous

1001 - 1099 Other income

2001 - 2999 Kit and equipment sales

3001 - 3099 Coaching and officiating credits

8101 - 8199 Other bank/cash accounts.

Other Bank Accounts

Any number of additional bank accounts can be created by selecting the **Manage Other Bank Accounts** button situated within the Club Accounts list. These can be used for other accounts the Club may have and for multiple Petty Cash accounts where these are applicable.

Using the Financial Management Tool

Posting Transactions

Some transactions are posted automatically as a result of other actions, other have to be posted manually.

Automatic Postings

Subscriptions

On the date you have set for payment of your subscriptions, an automatic journal will do the following:-

- Post the full fee (where applicable) to the Member's Account, with a balancing posting to the Subscription Income Account.
- Post all the instalments (where applicable) to the Member's Account, each with its due date, with a balancing posting to the Subscription Income Account.

Please note the instalments do not show on a members account until the month in which it is due; however the subscription has been allocated and can be seen in committed instalments on a member's account record and in financial reports – committed instalments

Committed instalments

Joe Bloggs		
Date	Description	Amount
01/11/2012	Football subscription	16.11
01/12/2012	Football subscription	16.11
01/01/2013	Football subscription	16.11
01/02/2013	Football subscription	16.11
01/03/2013	Football subscription	16.11
01/04/2013	Football subscription	16.11

See FAQ's for action to take if a member changes subscription type or leaves part way through a year

Member joining midway through a year – part payment

If you have ticked to accept pro rata payments these will be calculated as follows:

1. For pro rata subscription instalments:

- The instalment period is calculated as follows:
Example 1 - the number of instalments is 5, the annual amount is £108 and there are 6 months left on the subs period.

instalment period = $12/5 = 2.4$

number of instalments for member = $6/2.4 = 2.5$ rounded down to 2

Here the member will be charged for 2 instalments with each instalment amount as $((108/12) * 6)/2 = £27$

Example 2 - the number of instalments is 4, the annual amount is £108 and there are 2 months left on the subs period

Instalment period = $12/4 = 3$

number of instalments for member = $2/3 = 0.66$ rounded up to 1

Here full pro rata amount of $(108/12)*2 = 18$ would be charged

A member joining mid-year will not be charged for subscription if they join < 7 weeks from the subscription due date.

If you have not ticked pro rata a member joining midway through the year will be charged the full subscription amount.

Match Fees

After each match, the team manager, or nominee will be required to complete a match report. Part of that report will be to declare who played, who is entitled to a part payment discount and who has paid the fee. Having submitted this, the originator of the report will be able to make changes for up to 24 hours. After this, fees due will be posted to the Member's Account, with a balancing posting to the Match Fee Income Account. Additionally payments recorded as having been made at the time will be credited to those members and added to the account of the member who collected those fees.

Hockey Men's 2's Vs Kings

Type: Match
Date: 29 September 2012
Venue: Sandwich Park

Fees to be charged at:
Pending

After you first submit this form, there will be a period of 24 hours in which you can come back and edit the details. After that period, the form will be locked and no longer editable.

All team members marked as "selected" will have match fees charged to their account 24 hours after first submitting this form. If a member plays 1/2 match or less, a discount will be applied to their match fee (if a discount has been setup in the Play And Pay Fees preferences).

If any members paid any fees on or at the game, enter the sum in the "Fees paid" column. In addition, make sure you select the appropriate member who is now holding the collected fees in the "Fees collected by" field.

Sel	Name	Sq. No.	Position	Played	Fees paid
0 selected members					
2 non-selected members					
<input checked="" type="checkbox"/>	Peter King		Goalkeeper	Full match	£ 7.00
<input checked="" type="checkbox"/>	John Parker		Midfielder	1/2 match	£ 5.00
Total fees collected					£12.00

Fees collected by: Frankie Morris

Update player records

Training Fees

After each training event, the team manager, or nominee, will be required to complete a training session attendance report. That report will declare who attended and who has paid what. The initial selection will be the squad, but you can add non-squad attendees by clicking on the **Non-Squad Attendees** button.

Having submitted this report, the originator of the report will be able to make changes for up to 24 hours. After this, the fees due will be posted to the Member's Account, with a balancing posting to the Match Fee Income Account. Payments recorded as having been made at the time will be credited to those members paying and debited to the account of the member who collected those fees. Please note if you do not charge for training then there is no need to complete the training report unless you want it for your records.

If any members paid any fees at the venue, enter the sum in the "Fees paid" column. In addition, make sure you select the appropriate member who is now holding the collected fees in the "Fees collected by" field.

Name	Attended	Fees paid
2 team members		
Club Webmaster	<input checked="" type="checkbox"/>	£ 3
Harry Jones	<input checked="" type="checkbox"/>	£ 2
7 non-squad members		
Aimee Smith	<input checked="" type="checkbox"/>	£ 0.00
Andrew Jones	<input checked="" type="checkbox"/>	£ 4
Anthony Brown	<input checked="" type="checkbox"/>	£ 5
Becky Amber	<input checked="" type="checkbox"/>	£ 3
Beryl Smith	<input checked="" type="checkbox"/>	£ 3
Bill Farmer	<input checked="" type="checkbox"/>	£ 3
Finley Huntwick	<input checked="" type="checkbox"/>	£ 2
Total fees collected		£25.00

Fees collected by: Anthony Brown

Update attendance record

GoCardless Payments (only applicable in the UK)

Once your application for to GoCardless has been approved, your members will be able to sign up on line (only to be used by over 18's so for a junior member the parent or guardian would complete the GoCardless instruction on their behalf).

Where a member has agreed to pay by GoCardless, on the date that the money is requested by the system we will automatically post the payment to “pending payments”

Pending payments

Date	Member	Description	Amount
4 December 2012	Sarah Sedgwick	Payment of member statement - 15/11/2012	£84.44

Once you receive payment from GoCardless the pending payment will be transferred to the full accounts and payment allocated to the relevant member.

You will need to post a **Club Journal** to transfer the money received from GoCardless to the club bank account and to allocate the fee. Firstly post the GoCardless Fee as a **debit** to the **BACS Charges Account** and as **credit** to the **BACS Bank Account**. (This will then reduce the amount in the BACS Bank account to what you actually received.) Secondly post the balance out of the BACS Bank Account (credit) into the Bank Account into which GoCardless pay. (debit).

Dealing with Rejected GoCardless Payments

Once a member has signed up to paying by GoCardless and the first payment is due the system allocates the payment to “pending payments”. A pending payment does NOT appear in the accounts - it is like a separate list of payments where we are waiting for GoCardless to tell us whether it has been successful or not (a process which takes about 4 days). Once GoCardless tell us the payment has been successful the payment will be automatically added to the accounts and removed from the pending payments. Occasionally GoCardless may tell us that a payment has been rejected. In this case no entry is made to the accounts. There is nothing for the club to do in this instance (except for chasing the member for payment).

It is your responsibility to check the GoCardless reports and chase members for any outstanding payments. Please note it is also your responsibility to reconcile your GoCardless account against the member accounts to ensure all payments received have been accurately reflected in the member accounts.

PayPal or Stripe Payments

Your members will be able to pay via PayPal if you have enabled the facility in the Accounting Preferences. Whenever a member who has not signed up to GoCardless receives a statement, they will be offered an option of paying via these methods if you have enabled them in financial accounting. This allows them either use their PayPal account or Credit and Debit Cards.

Once a member pays in this way the payment will be credited to his account. There will be two balancing entries, the PayPal commission charge to the PayPal charge account and the balance to the PayPal Bank account.

Once the monies have been transferred to your account by PayPal you will need to perform a manual journal to move the money received from the PayPal bank account.

Please note it is also your responsibility to reconcile your PayPal account against the member accounts to ensure all payments received have been accurately reflected in the member accounts.

15 April 2015

Name: Test Treasurer
Category: Seniors

Period: 15 March until 14 April
2015

Date	Description	Entered by	Amount
15 March 2015	Balance brought forward		£297.00
1 April 2015	Century Club	System	£0.00
1 April 2015	[Gina Burney] badminton affiliation	System	-£40.00
1 April 2015	200 Club	System	£0.00
1 April 2015	[Gina Burney] Kit Payments for teams	System	£0.00
1 April 2015	[Gina Burney] Century Club	System	£0.00
1 April 2015	[Gina Burney] 200 Club	System	£0.00
1 April 2015	badminton affiliation	System	£40.00
1 April 2015	Kit Payments for teams	System	£0.00
Amount due this period			£0.00
Total amount owing			£297.00



Go Cardless One Off Payments

Your members will be able to pay via GoCardless if you have enabled the facility in the Accounting Preferences. Whenever a member who has not signed up to a Direct Debit receives a statement, they will be offered an option of paying via GoCardless.

Once a member pays in this way it's worth noting that the payment is not instantaneous - GoCardless payments always get created as pending payments and only when we've verified that it's been successful (several days after the payment is made) do we add the entries to the accounts.

There will be two balancing entries, the GoCardless Commission charge to the GoCardless charge account and the balance to the GoCardless Bank account.

Once the monies have been transferred to your account by GoCardless you will need to perform a manual journal to move the money received from the GoCardless bank account.

Please note it is also your responsibility to reconcile your GoCardless account against the member accounts to ensure all payments received have been accurately reflected in the member accounts.

Manual Postings

There are a number of different types of manual postings:

- Member Payment or Rebate - this covers situations where the member is paying their account by cheque or cash. It may be used for other payments and credits BUT NOT where the payment is associated with an account code.
- Charge or Credit Member - this covers situations where the member is to be charged for a service or activity for which there is an account code. For example, if the member orders two Dinner and Dance Tickets, the cost will be posted to the member's account and the balancing amount to the Dinner and Dance account. If the member actually pays you by cheque or cash at the time, you must still make the above entry BUT THEN record the payment as a Member payment (see above).

- Other Income - If you have created any other income accounts, this journal will be visible on the left-hand menu. When you receive payments for other income accounts use this journal.
- Club Journal - this is a catch-all journal that allows you to transfer between accounts.

Disputed Payments

If a member wished to dispute any item on their statement, you can place that item under query. This will exclude the item from any GoCardless, Stripe or PayPal transaction, giving you time to sort out the dispute NB (the disputed item must be put into dispute within 4 days of the statement being received by the member for it to be excluded from any GoCardless collection)

Your view of members' accounts will have additional symbols and buttons, not visible to the members themselves.

Transactions with an OK symbol have not been queried and, if a query is permissible for that transaction they will have the word query against them.

To place any item under query, click on **query**. You will then be taken to another screen which will allow you to enter a reason for the charge being queried and confirm that it is to be quarantined as a queried item. The symbol against the entry on the members account will change to **Q!**, the word query to resolve and the item line changes to grey italic text. This item is then effectively quarantined until you resolve it.

To resolve a queried item, click on **resolve**. You will be offered the choice of reinstating the item or of accepting the dispute and reversing the entry for the item. Once resolved the symbol changes again to **Rs**. Once resolved an item cannot be queried for a second time.

Trial Balance and File Download

From the main Financial Accounts screen you can see the current Trial Balance. This is a summary of all the balances.

From the Trial Balance screen you can also download the raw data of your accounts in three files:

1. Trial Balance - Current totals of each account
2. Transactions - All the transactions entered both manually and by the system.
3. Chart of Accounts - The account codes and description.

ClubBuzz takes every practical step to ensure that your data is safe. Files are backed up twice a day with copies on servers completely remote from those on which ClubBuzz is hosted. Having said that we strongly recommend that you take advantage of this feature to make sure you have a copy on your local computer and would suggest a weekly back up.

Year end adjustments

Once the financial year is over you have up to three months after year end to add in financial transactions from the previous year. See below for details:

1. In financial accounting you will see an option - "Modify Year End" This can only be opened with Treasurer authority and if (a) within 3 months of year end and (b) the SEAL LAST YEAR has not been used.

2. Full options of transactions are offered as for normal financial transactions. All transactions entered will be dated the last day of the last financial year. Any number of transactions are allowed; and will be added to the previous year's accounts. For each transaction, the Note Field will be populated with RETRO and users may add further details.

3. This procedure can be used as many times as required.

4. When the Treasurer is ready to close the previous year's accounts they should click the SEAL LAST YEAR button. (When this is pressed the following notice will be displayed "WARNING - THIS WILL PREVENT ANY FURTHER CHANGES TO LAST YEAR'S ACCOUNTS. DO YOU WISH TO CONTINUE?") Agreement will seal the accounts.

5. A report will be made available showing all transactions entered by this method detailing operator, transaction amount, account codes (CR AND DR) Note.

Reports from the Financial Management System

There are various reports available to you. You will find them under Reports in the main **Reports** menu.

You will see two relevant options on the menu on the left hand side of the screen/

Financial Reports - these relate to the club accounts and you have five reports to select from. These are: -

1. Club Accounts - listing each account code with the totals for Year to Date and the last Financial Year
2. Members Accounts - listing the amount on the most recent statement and the total for the year to date.
3. Queried Charges - detailing all transactions currently held under a query flag.
4. Committed Instalments - showing the amount of money still to be paid by those members paying their subs by instalments; e.g. the amount owed to the club through the instalment process.
5. Minimum Direct Debit - giving details of Members' accounts where the statement total was too small to take by direct debit.
6. Family Report – giving you details of the family groupings
7. Aged Debtor report – giving you details of current debt and debt over 60 days old
8. Year End Adjustments – gives you a summary of any adjustments made at year end
9. Pay DD GoCardless – gives a list of those who have set up a DD with Gocardless

All these reports can be produced to the screen, downloaded as a PDF file, or as a CSV file. (this last format is one which can be imported into spreadsheets).

Transaction Reports - these relate to transactions records on the various club or member accounts. You can select to filter EITHER by member account or club account (but not by both at the same time).

You can report over any selected period in the same three formats, screen, PDF or a CSV file.

NB. The data held in your Financial Management system will be critical to your club. Whilst we take every care to protect your data on our servers we strongly advise you to run a Transaction Report in csv format and download it to your computer each time you finish a manual entry run.

FAQ's

What happens if a member leaves part way through the season?

If a member leaves and has still got a balance to pay on their account the club can either:

1. Pursue the member for payment and credit account once received
2. Write off the balance – go to charge or credit member, select the member and then select 9998 (debts written off) as the balancing account. Rebate the member the out-standing amount which will then clear their account

If a member leaves and still has outstanding subscription payments the club can either:

1. Pursue the member for outstanding instalments and credit account once received
2. Write off the balance – go to the member account, credit the account, use the subscription account as the balancing account and rebate the member the full amount of outstanding instalments. NB you can find out the outstanding amount by checking the committed instalments report

What happens if a member changes membership type?

If a member changes membership type you will need to check how this affects their subscription payment.

You can either credit or debit their account with the difference between membership subscription fees or write off the balance and manually add the new fee structure to their account.

1. If the new membership subscription is higher - go to the member account, charge or credit the account, use the subscription account as the balancing account and charge the member the difference. NB this will be collected in one lump sum, not charged across a number of months
2. If the new membership subscription is lower - go to the member account, charge or credit the account, use the subscription account as the balancing account and credit the member the difference. NB this will be allocated in one lump sum
3. If you want to write off the balance and manually add the new fee structure follow steps one and two above crediting the member with the full amount outstanding and then debiting them with the balance of the new fee. NB the balance of the new fee will be collected in one lump sum.

What happens when a junior reaches the adult age for membership?

The fees allocated for the year will continue to be collected e.g. if a member is a junior at the start of the year we have assumed you will collect junior membership payments for the full year, even if they reach adult age after 3 months. At the end of the year prior to the new subscription period you will need to reassign all junior members who have reached adult age to adult membership categories.

Can I delete a rebate group or switch members between groups midway through the season?

Rebates (for rebate groups) get issued once a year on the date set on the group. Therefore the only thing to be mindful of if switching members between different groups is to ensure the groups have a consistent "awarded on" date.

How does a member manage their account?

When the financial module is activated each member will have see a new option in the top right screen "My Account"

Logged in as: [Test](#) | [My profile](#) | [My account](#) | [Back to website](#) | [Log out](#)

Clicking on this takes them to their account screen where they see the following options

My account	Each option helps them to manage their own account and view payments they have made to the club or money they owe the club.
Recent transactions	1. Recent transactions shows them any debits or credits since the last statement was issued
Previous statements	2. Previous statements allows them to view their last 12 statements
Committed instalments	3. Committed instalments allows them to view any future instalments that have already been written to their account
Settings	4. Account preferences is where they set up their own preferences to opt to pay monthly where possible (default) or unchecking this allows them to pay the full amount up front. They can also set up their direct debit via GoCardless on this page.
Account preferences	

What happens if a member is not allocated to a sport?

In order to allocate fees to a member the system looks at the sport they are allocated to and the member category they are in. If a member is not allocated to a sport at the time the subscriptions are written to the account, the system will not charge them. If you find that a member has been missed because of this, allocate them to a sport and manually apply the subscription to their account.

What happens if a member joins after the start of the financial year?

Your treasurer will receive an email when they join giving them 7 days to allocate them to the right sport and member category. If the category is not manually applied, then they will default to the default adult/junior membership category dependant on their age and that fee will be charged to their account.