



*Croydon Park
Chamber of Commerce Inc*

PROTOCOLS

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What is the document about?

This document sets out how we operate as a Chamber. The protocols are designed to help the Chamber be as efficient as possible, recognising that all our Office Bearers and Members have busy businesses and jobs and that time for Chamber activities is limited.

The protocols contained in this document will be reviewed from time to time to ensure they enable the Chamber to continue to operate as efficiently as possible. As the Chamber grows and evolves, it is necessary for the way we operate to evolve as well and hence the protocols are a dynamic part of our existence.

Index

What is the document about?	2
Section 1 - The Chamber – Purpose and Benefits	4
The benefits of membership	4
Section 2 - Duties of Members	5
Section 3 - Duties of the Executive	6
Remuneration	7
The President.....	7
The Vice President	7
The Treasurer	7
The Secretary	7
The Executive Committee	8
Public Officer.....	8
Section 4 - Meetings	10
Ordinary Meetings	10
Executive Meetings	10
Meeting procedures – ordinary meetings.....	11
Meeting procedures – Annual General Meetings.....	12
Section 5 - Bulletin and other publications	14
Section 6 - Competitions, raffles and other prize giveaways	15
Section 7 - Finances of the Chamber	16
Income	16
Expenses.....	16
Petty Cash.....	17
Section 8 - Functions and events	18
Section 9 - Mail	19
Incoming.....	19
Outgoing	19
Section 10 - Membership	20
Section 11- Public statements, press releases or interviews	21
Section 12 - Complaints	22
Section 13 – Altering Protocols	23
Appendix 1 – Financial Procedures	24
Appendix 2 – Prescribed bulletin booking forms	31
Appendix 3 – Statement of Assets and Liabilities template	33
Appendix 4 – Record of Amendments	35

Section 1 - The Chamber – Purpose and Benefits

Our purpose

Our purpose is to use our collective voices and business acumen to actively improve and promote the business district of Croydon Park for the benefit of local business owners and residents.

Our mission

We strive to actively improve and promote our business district and to provide our members with a forum to discuss ideas and concerns, to raise issues and improve their business knowledge and skill by networking with like minded business people.

The benefits of membership

Sharing – regular meetings and forums to network and share issues and concerns about your business and the business district. As a Chamber, we can plan to take action on issues common to businesses

Learning and developing – regular seminars designed to help you improve your business and develop yourself without having to spend hours in expensive formal courses

Actively being involved – we hold regular special events and festivals for members to promote their businesses, gain greater visibility to other businesses and local residents while making a contribution to the development of the suburb

Community spirit – because we work for improvement of our business district, there are flow on effects to local residents with improved facilities and greater variety. Through the Chamber, you get to actively support and contribute to local charities and support the local school.

Taking action – as a Chamber, we have access to local Councils and other government bodies to lobby for changes and improvements to our business area. Since we represent many businesses in the area, we can speak more persuasively than individual businesses and can get things done.

Networking – working in your own business can be isolating and being a Chamber member gives you the chance to meet and interact with other like minded business owners in the area to share ideas and discuss concerns.

Promoting – As a member of the Chamber, you get to be known to over 90 other businesses in the district, which offers new opportunities to promote your business products and services. In addition, you can reach over 10,000 local residents at discounted rates and be associated with a growing and dynamic business area.

Section 2 - Duties of Members

The Chamber aims to be a dynamic organisation that actively works to promote the Croydon Park business district and contribute to the community. Members have the following role to play in order to remain members of the Chamber:

1. To remain financial members of the Chamber and pay membership renewals on time
2. To abide by the Memorandum and Articles of the Chamber (the Model Rules)
3. To abide by the protocols set down by the Executive from time to time

In addition, Members are encouraged to:

1. To attend at least 6 regular monthly meetings
2. To attend at least two Chamber events and functions each year to represent their Business
3. To participate in discussions to make their views known
4. To participate in events by volunteering their time in organising part or all of an event, or assisting in the running of the event on the day
5. To contribute articles about their business to the Bulletin on occasion
6. From time to time, contribute/donate goods and services toward fund raising activities that highlight their respective business. Members at all times, reserve the right to decline such requests

Section 3 - Duties of the Executive

(From the Associations Incorporation Act 1984)

The committee [for the purpose of these Protocols, the committee is also referred to as the Executive] is normally responsible for managing the affairs of an association in accordance with the Act. The rules of the association may set out additional obligations and specific restrictions on the power of the committee. As a result, each member of the committee should be familiar with the association's rules and statutory obligations of the association. The statutory obligations include:

- ensuring that the association's full name appears in legible characters on all official documents including business letters, accounts, official notices, publications, cheques and receipts. Section 12(4) sets out the list of documents upon which the full name of the association must appear,
- ensuring that the association does not act contrary to its objects and rules (section 18),
- notifying the Commissioner if the position of public officer becomes vacant and appointing a new public officer within 14 days (section 23),
- ensuring that an annual general meeting is held each year within 6 months after the end of the association's financial year and that a statement regarding the accounts of the association is submitted to the members at that meeting (section 26),
- ensuring that two committee members, who are authorised by a resolution of the committee to do so, certify that the annual statement has been submitted to the members and ensuring that the public officer lodges the annual statement with the Registry within one month after the annual general meeting (section 27),
- ensuring proper accounting records are kept which correctly record and explain the transactions of the association and its financial position (section 28),
- ensuring that minutes of all committee and general meetings are kept (section 28),
- ensuring that the association does not incur debts if there are reasonable grounds to expect that the association will not be able to pay all its debts as and when they fall due (section 38),
- ensuring that the association does not do any act with intent to defraud creditors or any other person (section 38),
- ensuring that any documents addressed to the association are brought to the attention of the committee as soon as practicable after receipt (section 63), and
- ensuring that documents provided to the Commissioner or submitted to members do not contain false or misleading statements and that such documents do not omit any matter that has the effect of making the document misleading.

In addition, members of the committee should:

- be aware of the duties of the public officer and ensure they are properly carried out,
- use reasonable care and skill in the performance of their duties,
- act in good faith, and

- advise the committee of any conflict that may arise between their own interests and the interests of the association

In addition, the Executive has been elected by Members to provide leadership and direction to the Chamber. The Executive has the following duties:

1. To abide by the Memorandum and Articles of the Chamber (the Model Rules)
2. To actively promote the business district of Croydon Park
3. To safeguard the financial health of the Chamber and ensure it remains a financially viable entity at all times
4. To provide the direction of the Chamber, seeking input and suggestions from Members
5. To monitor and maintain the integrity and reputation of the Chamber
6. To act as representatives of Members at various Councils, associations and other groups
7. To approve all public statements and other materials issued by the Chamber
8. To provide guidance and leadership to the Members

Remuneration

It should be noted that none of the Executive Office Bearers or Committee Members receive any form of remuneration. All positions are voluntary.

The President

The President has overall responsibility for the effective and efficient management of the Chamber and compliance with all Model Rules and Protocols.

The Vice President

The Vice President assists the President in the day to day management of the Chamber and acts as the President's delegate from time to time. The Vice President must uphold the Model Rules and Protocols of the Chamber.

The Treasurer

The Treasurer is responsible for the financial management of the Chamber and manages all revenue and expenditure of the Chamber in the course of its activities. The Treasurer must uphold the Model Rules and comply with all Protocols and those specifically relating to the financial management of the Chamber.

The Secretary

The Secretary manages the day to day operations of the Chamber. Unless specifically stated, the Secretary is also Public Officer for the Chamber and must uphold the Model Rules and comply with all Protocols.

The Executive Committee

The Executive Committee is comprised of three Members and each one heads up a Committee:

- **Membership** – responsible for the management of the membership including receiving and approving new Members, renewals and membership promotions
- **Bulletin** – responsible for the publication of the quarterly Croydon Park Bulletin, including sale of advertising space, collection of articles and features and printing and distribution
- **Events** – responsible for the organisation and management of the Chamber's functions and events. This role ensures all key activities are completed

All Executive Committee members are required to uphold the Model Rules and comply with the Protocols relevant to their respective Committee.

Public Officer

(Extract from the Department of Fair Trading information sheets)

An incorporated association is required to have a public officer who has attained the age of 18 years and is a resident of New South Wales (section 23).

The public officer is the official contact point for an incorporated association. The public officer can be a committee member, a member of the association or an outsider. The public officer's address may be used as an official address for the service of documents on the association.

Unless the rules of an incorporated association provide otherwise, the public officer of an incorporated association may hold any other office of the association.

How is the public officer appointed and removed?

The committee of an incorporated association appoints the public officer for the association. The public officer shall be deemed to have vacated the office if the public officer:

- dies,
- resigns,
- is removed from office by way of a resolution passed at a general meeting of the members of the incorporated association,
- becomes bankrupt,
- becomes mentally ill, or
- ceases to be a resident of New South Wales.

The position of public officer must not remain vacant for more than 14 days. Within 14 days of a vacancy occurring, the committee must notify the Registry of Co-operatives & Associations of the vacancy and appoint a new public officer. The new public officer is also required to give notice of his or her appointment to the Registry within 14 days of the appointment. The Registry's [Form 9 - Notice of Vacancy/Appointment/Change of Address in the Office of Public Officer](#), is sufficient to provide notice of a vacancy and subsequent appointment of a public officer.

Where the committee of an incorporated association fails to notify the Registry of the vacancy or fill the position within 14 days, each member of the committee is guilty of an offence and liable to a penalty.

Upon vacating the position, the public officer should pass on all information held on behalf of the association to his or her successor.

What are the obligations of the public officer?

A public officer has the following obligation:

- A new public officer must lodge a Form 9 - Notice of Vacancy/Appointment/Change of Address in the Office of Public Officer notifying of their appointment, within 14 days of the appointment. Where a public officer changes his or her address the public officer must give the Registry notice within 14 days by lodging a Form 9 - Notice of Vacancy/Appointment/Change of Address of Public Officer. (section 25)
- The register of committee members of the association is to be kept at the residential address of the public officer and must be made available for inspection by any person, free of charge, at all reasonable hours. Where an incorporated association has ceased to exist, the last public officer must keep the register for a period of at least 2 years after the date on which the association ceased to exist. (section 21A)
- The public officer must lodge a Form 12 - Annual Statement (with the prescribed fee) within one month after the date of each annual general meeting of the association. The statement is a summary of the year's financial transactions. A penalty may be imposed on the public officer for failure to lodge the form in the required time. If the public officer is not able to lodge the annual statement in time, a Form 11 - Application for Extension of Time for Holding Annual General Meeting or Lodging Statement (with the prescribed fee) setting out the reasons for the delay should be lodged before the due date. (section 27)
- The public officer must apply to the Commissioner for approval of a change of name within one month after passing a special resolution to change the association's name. A Form 4 - Application for Approval for Change of Name must be lodged together with the prescribed fee. (section 14)
- After the passing of a special resolution altering the statement of objects or rules of an incorporated association, the public officer must lodge a Form 6 - Notice of Alteration of Objects or Rules (with the prescribed fee) setting out the particulars of the alteration. A penalty may be imposed on the public officer for failure to lodge the form in the required time. (section 20)
- The public officer has an obligation to bring all documents addressed to the association to the attention of the committee as soon as practicable. This obligation continues for a period of 12 months after a person has ceased to be the public officer. (section 63)

Section 4 - Meetings

Ordinary Meetings

1. Chamber meetings are an opportunity to share ideas and to discuss issues affecting the business community.
2. Meetings are an opportunity for Members to interact and network with other like minded business owners
3. Meetings are held on the second Thursday of each month at 12 noon. Meetings will be one hour long, unless otherwise notified to Members
4. All local Members and businesses are welcome to attend
5. The Executive may invite guests from time to time
6. Only financial members of the Chamber may vote at meetings
7. Prior to Chamber meetings:
 - a. the Secretary will notify Members of each meeting at least three days beforehand
 - b. the Secretary will issue an agenda at the same time
 - c. items for the agenda should be directed to the Secretary no later than 4 days prior to the meeting
 - d. Apologies should be directed to the Secretary no later than 1 hour prior to the commencement of the meeting

Executive Meetings

1. An Executive meeting will be held on the second Thursday of each month at 11:30am.
2. The Executive meeting is open to elected office bearers of the Chamber
3. Prior to Chamber meetings:
 - a. the Secretary will notify Members of each meeting at least three days beforehand
 - b. the Secretary will issue an agenda at the same time
 - c. items for the agenda should be directed to the Secretary no later than 4 days prior to the meeting
 - d. Apologies should be directed to the Secretary no later than 1 hour prior to the commencement of the meeting

Meeting procedures – ordinary meetings

To ensure meetings are as efficient as possible, the Chamber has adopted a number of meeting rules.

1. The President will chair each meeting or delegate the chair to the Vice President where required
2. The Secretary shall record all minutes of the meeting
3. The meeting will start promptly at its designated time
4. The meeting shall finish promptly at its designated time, unless those present agree to extend the meeting
5. Prior to each meeting, Members are encouraged to read the minutes of the prior meeting.
6. If a Member cannot attend a meeting and wishes to raise an issue with previous minutes, the Member should raise their concerns with the Secretary when providing their apologies.
7. If a Member arrives late and after the minutes of the previous meeting have been moved, the Chair of the meeting will not permit discussion to be reopened on agenda items already discussed and moved.
8. Once matters arising from the previous minutes have been moved, no further discussion will be entered into.
9. Only one Member may speak at a time
10. Ideas, not people are to be the target for discussion and debate
11. Every Member has the right to be heard
12. Side conversations are to be avoided and the Chair will immediately bring the meeting to order

Meeting procedures – Annual General Meetings

(Associations Incorporation Act 1984)

How often must an annual general meeting be held?

An incorporated association must hold an annual general meeting (AGM) at least once in each calendar year.

- The first annual general meeting must be held within 18 months of the date of incorporation and within 6 months after the expiration of the first financial year of the association, and
- The second and any subsequent annual general meeting must be held within 6 months after the end of the incorporated association's financial year.

It is possible to obtain an extension of time to hold the AGM from the Commissioner. Such application should be made before the expiration of the period or of the calendar year in which the annual general meeting would otherwise be required to be held.

Application for extension of time should be sent to the [Registry of Co-operatives & Associations](#) using the Registry form for that purpose. Forms may be obtained from any Fair Trading Centre or downloaded from the [Legislation and forms](#) page.

How is an AGM called?

The rules of the association are required to specify the manner of calling the meeting and the manner in which notice of the annual general meeting is to be given. The notice convening the meeting should specify that the meeting is the annual general meeting.

If the [model rules](#) apply, the secretary must give a notice to each member specifying the place, date and time of the meeting and the nature of the business including the fact that it is the AGM. The notice must be given not less than 14 days before the date fixed for the holding of the meeting. Notice of any special resolution must be given to members not less than 21 days before the AGM. For convenience the notice of meeting can be sent to members at the same time and on the same document as any notice of special resolutions provided it is 21 days before the AGM.

What business must be conducted at an AGM?

The business of an AGM is normally to:

- confirm the minutes of the last AGM and of any special general meeting held since that meeting,
- receive from the committee reports on the activities of the association during the last preceding financial year,
- elect office-bearers of the association and ordinary members of the committee,
- receive and consider the financial statement to members, and
- conduct other business of which notice has been given to the members.

What information must be included in the annual statement to members?

At the AGM the committee must submit to members a statement which is not misleading and which gives a true and fair view of the following:

- the income and expenditure of the association during its last financial year,
- the assets and liabilities of the association at the end of its last financial year,
- the mortgages, charges and other securities affecting any of the property of the association at the end of its last financial year,
- in respect of each trust for which the association was trustee during the period:
 - the income and expenditure of the trust during that period,
 - the assets and liabilities of the trust during that period, and
 - the mortgages, charges and other securities affecting any of the property of the trust at the end of its last financial year.

If an incorporated association fails to hold an annual general meeting or to submit a financial statement to members, each member of the committee of the association is guilty of an offence and liable to a penalty of up to 2 penalty units.

(Note: As at 30 April 2003, each penalty unit is \$110.00)

Section 5 - Bulletin and other publications

From time to time the Chamber issues the Croydon Park Bulletin and other press releases, articles and publications.

1. The Executive may delegate the preparation of the Bulletin or other publication, press release or article to a Committee or Members
2. All correspondence received (including letters, emails, faxes etc) to be printed in the Bulletin must be first registered as Inward Mail with the Secretary. A copy of the correspondence need only be supplied for this purpose.
3. The Executive must approve all final content of the Bulletin prior to printing.
4. No further changes can be made after approval is given by the Executive, unless such changes are also approved
5. Businesses and individuals seeking to advertise in the Bulletin will be required to book their advertising using the prescribed form
6. All advertising must be paid for when booking and prior to printing
7. The Committee will send a booking form to the advertiser requiring them to:
 - a. confirm the details of their booking
 - b. the terms and conditions of their booking
 - c. agree to the cost of the booking
 - d. agree to abide by the payment terms of the Chamber
8. A copy of the signed booking form will be sent to the Treasurer. The booking form is also the invoice
9. Where payment is not received by the due date, the advertiser's booking will be cancelled.
10. The Executive retains the right to alter, delete, amend, add or otherwise change content to preserve the image, integrity and reputation of the Chamber

Section 6 - Competitions, raffles and other prize giveaways

From time to time, the Chamber offers prizes and conducts competitions and raffles.

1. Any competition, raffle or prize offered by the Chamber must be approved by the Executive prior to any announcements, publications etc being made with the exception that:
2. The Treasurer may approve any prize up to \$50 in value without general approval of the Executive
3. Executive approval, where required, can be done by an exchange of emails and in accordance with the protocols relating to Expenses
4. Any competition, raffle or prize must comply with the regulations set out by NSW Gaming Board
5. Prizes will take the form of goods and services or vouchers. No cash prizes will be given by the Chamber

Section 7 - Finances of the Chamber

As part of good business practice and in accordance with legislative requirements, the Chamber upholds sound accounting principles and aims to maintain excellent records of income and expenditure.

Income

1. All membership fees, bulletin advertising income and other revenue should be sent to the Secretary in the first instance
2. The Secretary will record all receipts and hand cheques and cash to the Treasurer for banking
3. The Treasurer will maintain a detailed record of all income received including:
 - a. The date of receipt
 - b. Details of who the money was received from
 - c. The nature of the payment
 - d. The amount of payment
4. A cashbook will be maintained by the Treasurer showing all revenue and expenditure of the Chamber
5. Banking of moneys received will be done at least every 10 business days (i.e. at least once a fortnight) or such other period as the Executive resolves
6. No Member is to accept cash on behalf of the Chamber except:
 - a. When selling raffle tickets
 - b. Taking function entrance fees
 - c. Taking donations at fund raising events
 - d. If specifically authorised to do so by the President or Treasurer
7. In all other situations, cash payments must be made directly to the Secretary or Treasurer who will immediately issue a receipt.
8. At the monthly Chamber meeting, the Treasurer will present a reconciliation of all revenue received for the preceding month

Expenses

1. From time to time it will be necessary to incur expenses in running the Chamber
2. All expenses must be approved prior to being incurred:
 - a. Up to \$50 may be approved by the Treasurer
 - b. Up to \$1,000 may be approved by the Treasurer in consultation with the President or Vice President
 - c. Over \$1,000 must be approved by the Executive either at a meeting or as a circular resolution
3. Where expenditure will be incurred as part of an event, a budget for that event must be approved by the Executive prior to the expenses being incurred
4. All cheques must be signed by two authorised signatories of the Chamber

5. The Treasurer will maintain a detailed record of all expenses made including:
 - a. The date of payment
 - b. The cheque number
 - c. Details of the payee
 - d. The nature of the payment
 - e. The amount of payment
6. A cashbook will be maintained by the Treasurer showing all revenue and expenditure of the Chamber
7. At the monthly Chamber meeting, the Treasurer will present a reconciliation of all expenses paid for the preceding month

Petty Cash

The Chamber maintains a small petty cash float to cover incidental expenses that may arise from time to time.

1. Petty cash is held by the Secretary
2. Members incurring approved expenses on behalf of the Chamber may claim reimbursement from petty cash
3. All petty cash expenses must be accompanied by a receipt
4. All receipts are to be maintained with the petty cash and reconciled from time to time
5. Where the petty cash float requires topping up, a cheque, signed by two authorized signatories and made payable to "Cash" is to be drawn.
6. A reconciliation of petty cash is to be conducted at least quarterly

Section 8 - Functions and events

1. From time to time, the Chamber will hold various functions and events for the benefit of Members and/or the Community
2. The Executive will make recommendations relating to these functions and events including:
 - a. The date and venue for function and events
 - b. The nature and intention of the function or event
 - c. The estimated cost and revenue from functions and events
3. The Executive will invite Members to make suggestions and comments about proposed functions and events and, where appropriate, will incorporate those suggestions and comments into the calendar of events
4. All expenditure relating to such functions and events must be approved in accordance with the Expenses Protocol
5. The Executive may call on Members to contribute towards these functions and events and this may include:
 - a. donations of goods and services or
 - b. donations of money and/or
 - c. commitment of time in organising and running all or part of the function or event
6. The Executive will appoint an Events Co-ordinator whose role will be to:
 - a. Oversee the organisation of various functions and events to ensure all necessary actions are completed
 - b. Arrange volunteers to assist in the organisation of functions and events
 - c. Help arrange functions and events
7. In the instance that the Executive receives no volunteers for this role, the Executive will assume responsibility

Section 9 - Mail

Incoming

The Chamber receives a significant amount of mail relating to a number of subjects. To ensure that all mail is actioned appropriately, the following procedure is in place.

1. All mail must be directed to the Chamber's PO Box or email address
2. All inward mail must be registered by the Secretary
3. From time to time, individual committees and members will receive mail relating to their area of activity. In these instances, the following will apply:
 - a. All correspondence that will be published, referred to or otherwise used publicly must first be registered with the Secretary prior to being used
 - b. Letters cannot be printed in the Bulletin without first being registered by the Secretary who may, from time to time, indicate a letter is unsuitable for publishing
4. For correspondence received as part of an ongoing activity for example, a festival, event or other function, correspondence should be filed appropriately by the organising person or committee for future reference.

Outgoing

1. All mail addressed to the Chamber or concerning Chamber business must be:
 - a. Acknowledged within a reasonable time
 - b. Be sent on official Chamber letterhead
 - c. Must be signed by the Secretary, Vice President or President
 - d. All outgoing mail must be registered by the Secretary and a copy retained on file
2. From time to time, individual committees and members may need to send mail relating to an ongoing activity. In these instances, the following will apply:
 - a. Confirmation letters may be sent directly and a copy kept on file for future reference
 - b. Must comply with paragraph 1 b)
3. All correspondence that includes a comment made on behalf of the Chamber must be signed by the Secretary, Vice President or President

Section 10 - Membership

It is only by the business community working together that we can achieve our goals for Croydon Park.

1. Membership of the Chamber is governed by the Memorandum and Articles of Association (the Model Rules)
2. On receipt of an application for membership, the membership form will be handed to the Membership Committee Chairperson
3. The Membership Committee will consider the application and make a decision on the suitability of the business or individual for membership
4. Where an applicant is invited to join the Chamber, the Membership Committee will write to the applicant advising them of their successful application
5. The Committee Chairperson will send a copy of the application to the Treasurer who will immediately issue an invoice for the Membership Fee.
6. Where an applicant is unsuccessful, the Membership Committee Chairperson will advise the applicant in writing
7. On joining the Chamber all Members will be given:
 - a. A copy of the Memorandum and Articles
 - b. A copy of these Protocols and Procedures
 - c. A copy of the current calendar of events
8. On becoming a Member, all Members agree to be bound by the terms and conditions of the Memorandum and Articles and Protocols of the Chamber.
9. At each monthly meeting, the Membership Committee Chairperson will report on membership movements for the previous month and introduce any new Members to the meeting

Section 11- Public statements, press releases or interviews

From time to time the Chamber may be asked to make a public statement.

1. All:
 - a. Press releases
 - b. Chamber articles to local media
 - c. Interviews
 - d. Comments to Councils or other bodies
 - e. Advertising
2. Must be approved by the President or Vice President prior to issue.
3. From time to time, the President may delegate this responsibility to the Secretary or other Executive member

Section 12 - Complaints

Inevitably in the course of business, there will come occasions when Members do not agree over a matter or have a complaint about the management of the Chamber. In all instances, the Chamber seeks to operate harmoniously and for the benefit of all Members.

In the event of a complaint or dispute, the following applies:

1. On receipt of a complaint, the Executive will assess whether the complaint constitutes a breach of the Model Rules, relates to behaviour of a member that is prejudicial to the interests of the Chamber or a issue between members
2. Where an issue between members:
 - a. Both parties are to make initial contact with one another with view to resolving the dispute
 - b. Notice of contact should be given in writing clearly setting out the nature of the dispute
 - c. The meeting should be facilitated by an independent third part or, where the dispute does not involve the Executive, a member of the Executive
 - d. Where a dispute is not resolved to the satisfaction of the parties, it shall be referred to a Community Justice Centre for mediation in accordance with Clause 10 of the Model Rules
3. Where a the complaint is a breach of the Model Rules or relates to behaviour of a member that is deemed to be prejudicial to the interests of the Chamber, the procedure outlined in Clause 11 of the Model Rules will apply

Section 13 – Altering Protocols

1. These Protocols have been established and agreed by the Executive of the Chamber to provide for a smooth and efficient operation.
2. From time to time however, it may become necessary to amend, add or delete certain procedures.
3. Where a change to the Protocols is required, the Executive will review and discuss the change, including any risk factors for the Chamber
4. Where the Executive agrees to the amendment, addition or deletion, a resolution will be passed and the Protocols immediately updated
5. Members will be advised of the change and an updated version of the Protocols made available
6. Changes that have not received Executive approval will not be considered as binding

Appendix 1 – Financial Procedures

Procedures

The purpose of these procedures is to outline the process to be followed to maintain the financial records of the Croydon Park Chamber of Commerce.

These procedures should be followed at all times. Any deviation from these procedures should only occur after discussion and approval of the Executive.

Receipts

On receiving money:

1. Issue a receipt to the payer showing:
 - a. Payer
 - b. Date received
 - c. Purpose of payment
 - d. Amount received
2. The standard Chamber receipt template can be used for all cheque receipts and these details handwritten in the appropriate places
3. Pre-printed receipts can also be used where a cash payment is made. All receipts must be clearly stamped with the Chamber's details, including the ABN number.
4. Enter the details in the cashbook
5. File a copy of the receipt in the appropriate file for the month
6. Ensure the money is banked within 10 business days of receipt

Banking

At least once every 10 business days, the Treasurer must bank all moneys received.

1. Ensure the board is under an original and carbon page
2. In the deposit book complete:
 - a. Drawer and cheque number (the cheque number is for Chamber use)
 - b. Bank
 - c. Branch BSB number
 - d. Amount
3. Add up the total of all cheques and write it in the appropriate places
4. Write the number of cheques being deposited in the appropriate space
5. Add up all cash deposits and write the total in the appropriate places. If space allows, write details of the break up of the cash on the deposit slip
6. Fill in the date

7. Complete the Account details
8. Complete the Customer Name
9. Complete the total of all cheques and cash being deposited
10. Sign the deposit slip
11. Ensure the bank teller staples a copy of their receipt to the carbon copy of the deposit slip or appropriately affixes the Bank stamp and initials said stamp

Payments

On receiving an invoice:

1. Ensure the job or service has been approved for payment
2. Write out a cheque for the amount
3. All cheques must be signed by two authorised signatories of the Chamber
4. Once signed, issue the cheque to the service provider
5. On the invoice clearly write:
 - a. The date payment is made
 - b. The cheque number used to make payment
6. File the invoice in the appropriate file for the month
7. Enter the payment details in the cashbook

Cashbook

A cashbook is maintained to ensure the financial position of the Chamber is known at all times. It is the responsibility of the Treasurer to maintain proper records of the Chamber.

General

1. Each month, two double pages are kept; one for receipts and one for payments
2. Receipts are always recorded first
3. At the end of each month, the cashbook is reconciled to the bank to ensure records are accurate

Receipts

1. Open the cashbook to a new page
2. Write "Receipts" on the left hand side of the page
3. Write the month and year on the right hand side of the facing page
4. Enter the column headings from left to right. Column headings may change from time to time depending on the nature of the receipt. At all times, Date, Particulars and Total must be recorded.

5. Column headings should be immediately recognisable and consistent from month to month.
6. For each receipt record
 - a. The date of receipt
 - b. The particulars including who the amount was received from
 - c. If received as a cheque, record the cheque number
 - d. If cash, record the word "Cash"
 - e. There is no requirement to record GST
7. At the end of each month, add up each column and write down the total for that column

RECEIPTS								Jun-06
Date	Particulars	Bulletin Advertising	Membership					TOTAL
3.6.2006	Bill Boggs Pty Ltd (Chq # 234)	\$ 187.00						\$ 187.00
15.6.2006	Sally Smith Inc (Cash)	\$ 220.00	\$ 50.00					\$ 270.00
		\$ 407.00	\$ 50.00	\$ -	\$ -	\$ -	\$ -	\$ 457.00

Record details and amounts

Line totals must equal

Column totals must equal grand total

8. Add the "Total" column
9. Add up all column totals to ensure they agree with the "Total" column balance of all receipts.
10. If there is a difference check:
 - a. That all amounts add up to the amount recorded in the total column
 - b. All amounts have been recorded in the appropriate column and the Total column
 - c. Figures have not been transposed
 - d. All totals are correct

Payments

1. Open the cashbook to a new page
2. Write "Payments" on the left hand side of the page
3. Write the month and year on the right hand side of the facing page
4. Enter the column headings from left to right. Column headings may change from time to time depending on the nature of the payment. At all times, Date, Particulars and Total must be recorded.

5. Column headings should be immediately recognisable and consistent from month to month.
6. For each payment record
 - a. The date of payment
 - b. The particulars of who the amount was paid to
 - c. The cheque number used
 - d. There is no requirement to record GST
7. At the end of each month, add up each column and write down the total for that column
8. Add up the "Total" column and write this amount at the end of the column
9. Add up all column totals to ensure they agree with the "Total" column balance of all payments.
10. If there is a difference check:
 - a. That all amounts add up to the amount recorded in the total column
 - b. All amounts have been recorded in the appropriate column and the Total column
 - c. Figures have not been transposed
 - d. All totals are correct

Record particulars										Jun-06
PAYMENTS										
Date	Particulars	Cheque #	Stationery	Function expense						TOTAL
3.6.2006	SBC Stationers	119	\$ 879.00							\$ 879.00
15.6.2006	Bob's Pizza	120		\$ 50.00						\$ 50.00
			\$ 879.00	\$ 50.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 929.00

Reconciliations

Two reconciliations are conducted each month:

- A bank reconciliation. This ensures the cashbook totals equal the actual amount of money in the bank account
- A monthly adjustment. This reconciliation is a simple running reconciliation of the cashbook itself.

Both reconciliations ensure the financial position of the Chamber is as accurate as possible

Procedure

1. At the end of the month, ensure all receipts and payments are properly recorded
2. Total all columns and check column totals for accuracy
3. On the Payments page prepare both reconciliations
4. Complete the bank reconciliation using the following format:

<Month, Year>

Bank Reconciliation

Bank balance as per Statement No: <#>	\$
<u>ADD</u> Deposits not on Statement	\$
<u>LESS</u> Unpresented cheques	\$
- <cheque number and amount>	
Total	\$

- a. The "Bank balance as per Statement No." is the closing balance on the statement for that month
 - b. "Deposits not on Statement" refer to all moneys received but not yet banked, or if have been banked, were banked after the end of the month
 - c. "Unpresented cheques" are all cheques that have been issued, but have not yet been deposited
 - d. Record the cheque number and amount of each unpresented cheque
5. Now complete the Monthly Reconciliation using the following format:

Monthly Reconciliation

Monthly Adjustment

Balance brought forward from <previous month>	\$
<u>ADD</u> Receipts	\$
<u>LESS</u> Payments	\$
Balance Carried Forward to <next month>	\$

- a. "Balance brought forward from <previous month>" refers to the "Balanced Carried Forward" recorded in the previous month's reconciliation
- b. "Receipts" are all moneys received during the month

- c. "Payments" are all moneys paid during the month
- 6. "Balanced Carried Forward to <next month>" is the amount which will become next month's Opening Balance
- 7. Balance Carried Forward to <next month> and the Total from the Bank Reconciliation **must** agree.
- 8. If these amounts do not agree check:
 - a. That all unpresented cheques are properly accounted for in the Bank Reconciliation
 - b. All unbanked receipts are properly accounted for
 - c. All figures are correctly recorded and there are no transpositions
- 9. All totals are correct

Monthly report

1. The Treasurer is required to present the financial position of the Chamber at each monthly meeting. The format of this report is simple and explains where money has come from and how it has been spent.
2. The format of the report is as follows:

Opening balance from <previous month>	\$
Receipts	
List receipt headings and totals	\$
Total receipts	\$ _____
Payments	
List payment headings and totals	\$
Total payments	\$ _____
Available funds (opening balance plus receipts less payments)	\$ _____

Annual statement

At the Annual General Meeting, the Treasurer must submit a financial statement to members using the Annual Statement of Assets and Liabilities template (Appendix 3). This will be the statement submitted to the Department of Fair Trading.

Following adoption of the financial statement at the AGM, the Treasurer is to provide the Public Officer with a copy and the Public Officer shall ensure the statement, together with a Form 12 signed by two committee members, is submitted to the Department of Fair Trading, together with the prescribed fee within one month of the AGM.

Form 12 is available from the Department of Fair Trading website:

<http://www.fairtrading.nsw.gov.au/business/associations/legislationandforms.html>

Appendix 2 – Prescribed bulletin booking forms



ADVERTISE IN THE CROYDON PARK BULLETIN

MEMBER'S BOOKING FORM AND TAX INVOICE

Issue date: _____ Invoice No: _____

Trading/Company name: _____
 Address: _____
 Suburb: _____ Postcode: _____
 Phone: _____ Fax: _____
 Email: _____
 Contact name: _____

PLEASE TICK ONE OF THE FOLLOWING:

- Previous artwork (please indicate which volume.....)
- Artwork supplied in EPS/High resolution PDF (no CHARGE)

ISSUE (please circle relevant ones) May 2006 Aug 2006 Nov 2006 Feb 2007

NOTE: Advance payment of three ads entitles advertiser to a fourth one free. (Position may vary)

AD SIZE (Please tick appropriate boxes)

✓	SIZE	Units	COST	GST	TOTAL
	Single 86mm W x 50mm H		\$170.00	\$17.00	
	Double portrait 86mm W x 110mm H		\$300.00	\$30.00	
	Double landscape 182mm W x 50mm H		\$300.00	\$30.00	
	4UP portrait 86mm W x 225mm H		\$600.00	\$60.00	
	4UP landscape 182mm W x 110mm H		\$600.00	\$60.00	
	5UP portrait ONLY 86mm W x 277mm H		\$750.00	\$75.00	
	FRONT PAGE LOADING @ 20%				
	BACK PAGE LOADING @10%				
SUB TOTAL					
	SCAN/NO CHANGE		\$10.00	\$1.00	
	MINIMAL CHANGE		\$20.00	\$2.00	
	NEW ARTWORK SINGLE		\$40.00	\$4.00	
	NEW ARTWORK DOUBLE		\$70.00	\$7.00	
	NEW ARTWORK 4UP		\$90.00	\$9.00	
	NEW ARTWORK 5UP		\$110.00	\$11.00	
INVOICE TOTAL					

By making this booking, I agree to supply the relevant information, files, images and other required material (in the appropriate format) by the required date. Where I have booked and pre paid a 3+1 ad, I understand that if I make any subsequent changes to ads appearing in future issues of the Bulletin I will incur additional layout charges and will be invoiced separately.

I agree to promptly pay the invoice for this advertising. This booking form is my TAX INVOICE and I understand that if payment is not received within 7 days of the invoice issue date, my booking will be cancelled.

NAME: SIGNATURE:

REMITTANCE ADVICE

Invoice number: BINV
 Date due:

Amount due:	\$
Overdue:	\$
Total due:	\$

Cheques should be made payable to: "Croydon Park Chamber of Commerce"
 Send your cheque and remittance advice to PO Box 376 Croydon Park NSW 2133

Appendix 3 – Statement of Assets and Liabilities template

Name of Incorporated Association: CROYDON PARK CHAMBER OF COMMERCE INC

Statement of Assets & Liabilities as at 30 June 200

CURRENT ASSETS	
Cash at bank	_____
Receivables	_____
Inventories	_____
Other	_____
Total current assets	_____
NON-CURRENT ASSETS	
Property	_____
Plant & equipment	_____
Other	_____
Total non current assets	_____
TOTAL ASSETS	_____
CURRENT LIABILITIES	
Accounts	_____
Other - unrepresented cheque	_____
Total current liabilities	_____
NON - CURRENT LIABILITIES	
Borrowings	_____
Other	_____
Total non current liabilities	_____
TOTAL LIABILITIES	_____
NET ASSETS	_____

Statement of Income and Expenditure as at 30 June 200

INCOME	
Bulletin Advertising	_____
Membership fees	_____
Festival	_____
Donations	_____
Biggest Breakfast	_____
TOTAL INCOME	_____
EXPENDITURE	
Printing	_____
Postage	_____
Insurance	_____
Functions	_____
State Membership Festival	_____
Stationery	_____
Donations	_____
Awards dinner	_____
Secretary gratuity	_____
Bulletin distribution	_____
Biggest Morning Tea	_____
Govt debits tax	_____
Bank fees	_____
Sundries	_____
TOTAL EXPENDITURE	_____
OPERATING SURPLUS	_____

