

1. Purpose, Authority and Scope

- 1.1** This policy sets out how NESTA will manage, authorise, spend, receive, record and report Association funds, and how reasonable expenses incurred on approved NESTA activity may be reimbursed.
- 1.2** It applies to Management Committee members, coaches, referees, volunteers, members and any other person authorised to incur expenditure, receive funds or undertake financial activity on behalf of NESTA.
- 1.3** All financial activity must be consistent with the NESTA Constitution, any approved budget or committee decision, and any conditions attached to grants, sponsorship or other restricted funds. If there is any inconsistency, the Constitution takes precedence.

2. General Financial Principles

- 2.1** NESTA funds shall be used only to support the objectives and legitimate activities of the Association.
- 2.2** Expenditure must be reasonable, proportionate, appropriately authorised and represent suitable value for money.
- 2.3** NESTA will reimburse reasonable and properly authorised out-of-pocket expenses so that an individual is not expected to personally subsidise approved NESTA activity.
- 2.4** No person may approve a payment or expense claim to themselves, or act as the sole authoriser of expenditure from which they personally benefit.
- 2.5** Where practical, NESTA should pay suppliers directly rather than requiring an individual to pay personally and seek reimbursement.

3. Financial Responsibilities

- 3.1** The Management Committee retains overall responsibility for NESTA's finances and for ensuring that appropriate financial controls are maintained.
- 3.2** The Treasurer is responsible for maintaining appropriate financial records, monitoring income and expenditure, arranging authorised payments, reconciling records and reporting NESTA's financial position to the Management Committee.
- 3.3** The President and Secretary shall support appropriate oversight and authorisation. The Management Committee may authorise other suitable officers or committee members where required for continuity or a particular activity.

4. Bank Accounts, Access and Payments

- 4.1** NESTA funds shall be held in an account in the name of NESTA, or another arrangement formally approved in accordance with the Constitution.
- 4.2** Online banking access and payment authority shall be restricted to persons approved by the Management Committee. Login credentials, authentication codes and passwords must not be shared.
- 4.3** At least two appropriate officers should have sufficient authorised access to maintain continuity if the Treasurer is unavailable. Bank mandates and authorised users should be reviewed following relevant committee changes and periodically thereafter.
- 4.4** Payments shall be made only where the purpose, amount and recipient can be reasonably verified and the expenditure has been properly authorised.
- 4.5** Dual authorisation, or an equivalent separation of approval and payment, should be used wherever reasonably practicable. Where the banking system does not provide technical dual authorisation, there should be recorded approval by an appropriate second person before payment is released.

5. Budgets, Spending and Financial Commitments

- 5.1** The Management Committee may approve an annual budget, event budget, project budget, activity plan or specific spending authority. Such approval establishes the purpose, scope and, where applicable, financial limit within which expenditure may subsequently be incurred.
- 5.2** Management Committee approval under this policy shall be given in accordance with the Constitution, whether at a Management Committee meeting or by a permitted decision between meetings under clause 11.6. An approval must be sufficiently recorded to identify what was approved, any relevant amount, budget or spending authority, the date of the decision and the members participating in the decision
- 5.3** Once a budget or activity has been approved, routine expenditure within that approval may be incurred by the person responsible for the activity without a separate committee vote for each purchase, provided that the expenditure remains within the approved purpose and available funds.
- 5.4** A person acting for NESTA must not enter the Association into a material financial commitment outside an approved budget or purpose without prior authority.
- 5.5** Unbudgeted expenditure should normally receive Management Committee approval before commitment. Where a decision cannot reasonably wait for a committee meeting, unbudgeted expenditure of up to £100 may be jointly authorised by two of the President, Secretary and Treasurer, provided that neither has a personal conflict in the expenditure. The decision must be recorded and reported to the next Management Committee meeting
- 5.6** Unbudgeted expenditure above £100 requires recorded Management Committee approval before commitment, except where the urgent or exceptional provisions in section 10 apply.
- 5.7** The Management Committee may review the £100 delegated limit from time to time by recorded decision without otherwise amending this policy.
- 5.8** The Management Committee may establish and periodically review financial approval limits, delegated authorities or other financial controls in a separate Financial Authority Schedule or by Recorded Decision. Any such arrangements must remain consistent with the Constitution and this policy. No separate schedule is required unless the Management Committee considers one useful

6. Eligible Expenses

- 6.1** Reasonable expenses may include approved costs for venues and facilities; events and participation; equipment, kit and supplies; travel and transport; coach, referee, volunteer or participant development; administration, communications, printing and software; reasonable meeting or volunteer-support costs where specifically approved and other expenditure specifically approved for NESTA purposes.
- 6.2** The inclusion of a category above does not create an automatic entitlement to reimbursement. The expenditure must still be properly authorised, reasonable and evidenced.
- 6.3** Where NESTA agrees to meet or reimburse a cost specifically for a Youth Participant, the expenditure must be connected to an approved NESTA purpose or programme and be authorised and evidenced in the same way as other Association expenditure.
- 6.4** Payments relating to an individual Youth Participant should normally be made directly to the supplier or, where reimbursement is appropriate, to a parent, guardian or other responsible adult. Direct cash payments to a person under 18 should be avoided unless there is a clear recorded reason and appropriate oversight.

7. Travel, Mileage, Accommodation and Subsistence

7.1 Reasonable travel expenses may be reimbursed where travel is necessary for an Approved Budget or Activity, or has otherwise been specifically authorised by NESTA, and the method and cost of travel are reasonable in the circumstances.

7.2 Where a private vehicle is used, mileage may be reimbursed at the rate approved by the Management Committee from time to time. The rate should normally be no higher than the relevant HMRC approved mileage rate unless the Management Committee has specifically authorised otherwise.

7.3 Public transport should normally be booked on a reasonable-value basis. Higher-cost travel, accommodation or subsistence should receive prior approval wherever practicable.

7.4 Normal personal travel to participate as a player or participant is not automatically reimbursable unless NESTA has specifically agreed otherwise.

8. Making an Expense Claim

8.1 A reimbursement claim should be submitted to the Treasurer in writing, including electronically, and identify the claimant, date and purpose of expenditure, amount claimed, relevant NESTA activity or budget where applicable, and payment details reasonably required for reimbursement.

8.2 A valid receipt, invoice or equivalent evidence must normally accompany the claim. Electronic receipts, invoices and clear scanned or photographed copies are acceptable; original paper documents are not normally required.

8.3 Where evidence is genuinely unavailable, the claimant should explain why. Reimbursement may be approved only where the expenditure can reasonably be verified and the approving person is satisfied that the claim is legitimate.

8.4 Claims should normally be submitted within 60 days of the expenditure being incurred. A later claim may be accepted where there is a reasonable explanation for the delay.

9. Approval and Payment of Claims

9.1 Before arranging payment, the Treasurer shall verify that the underlying expenditure was authorised under Section 5 or was properly incurred under the urgent or exceptional provisions in Section 10, and that the claim is appropriately evidenced and otherwise consistent with this policy. Approval of a reimbursement claim does not of itself retrospectively authorise expenditure that required prior approval.

9.2 A claim made by the Treasurer must be reviewed and approved by the President or Secretary. A claim made by the President should be reviewed and approved by the Treasurer or Secretary. No claimant may approve their own claim.

9.3 Payments should normally be made electronically. Another appropriate method may be used where electronic payment is not reasonably practicable.

9.4 NESTA will aim to reimburse an approved claim within 14 days of receiving all information reasonably required to process it. If this is not achievable, the Treasurer should advise the claimant of the expected timescale.

10. Urgent or Exceptional Expenditure

10.1 Where prior approval is not reasonably practicable because expenditure is urgent or unforeseen, a person acting on behalf of NESTA may incur reasonable expenditure where delay would materially affect an approved NESTA activity, safeguarding, safety, or the effective operation of the Association.

10.2 Where possible, approval should first be obtained from the Treasurer and either the President or Secretary.

10.3 Where even that is not practicable, the expenditure must be reported to the Treasurer as soon as reasonably possible, with the reason for the urgency and appropriate supporting evidence. Reimbursement is not automatic where expenditure was neither authorised nor reasonably necessary.

10.4 Significant exceptional expenditure shall be reported to the Management Committee and recorded appropriately.

11. Income, Grants and Restricted Funds

11.1 Income received shall be recorded promptly and allocated to the appropriate activity, project or funding source.

11.2 Grant, sponsorship or other restricted funds shall be used only for the purposes for which they were provided and in accordance with any funding conditions. The Treasurer shall maintain sufficient records to identify restricted balances where applicable.

11.3 Funds raised or awarded specifically for youth development, schools' activity, equipment, participation support or another defined programme shall be recorded and applied consistently with the purpose for which they were raised or awarded. Financial records should be sufficient to demonstrate that use without unnecessarily duplicating participant or safeguarding records.

12. Cash and Personal Funds

12.1 NESTA should minimise the use of cash wherever reasonably practicable.

12.2 Where cash is received, the amount and purpose shall be recorded and the money banked or otherwise secured promptly.

12.3 NESTA funds must not be mixed with an individual's personal funds except temporarily where an authorised person has personally paid an approved expense and is awaiting reimbursement under this policy.

13. Non-Reimbursable Expenditure

13.1 NESTA will not normally reimburse personal expenditure unrelated to NESTA activity; fines or penalties arising from unlawful or improper conduct; alcohol unless specifically authorised for a legitimate organisational purpose; excessive or unreasonable costs; or expenditure already reimbursed from another source.

13.2 Where only part of an expense relates to NESTA activity, only the reasonable NESTA-related proportion may be claimed.

14. Records, Reconciliation and Reporting

14.1 The Treasurer shall maintain records sufficient to show NESTA's income, expenditure, assets, liabilities and available balances, together with appropriate supporting evidence and approvals.

14.2 Bank transactions should be reconciled against NESTA's financial records regularly and any unexplained difference investigated.

14.3 Financial records may be retained electronically and shall be kept for an appropriate period having regard to legal, tax, funding and governance requirements.

14.4 The Treasurer shall provide the Management Committee with appropriate financial updates at reasonable intervals and highlight any material concern, overspend or cash-flow issue.

14.5 Annual accounts or a financial statement shall be prepared for presentation to the AGM in accordance with the Constitution. Any external examination, independent review or additional reporting required by a funder, STA or law shall be arranged where applicable.

14.6 Records of financial approvals and Recorded Decisions shall be retained with, or be reasonably traceable from, the relevant financial records. It should not be necessary to rely solely on historic messaging or email threads to establish that expenditure was authorised

15. Conflicts, Fraud, Error and Data

15.1 Any actual, potential or perceived conflict of interest connected with expenditure, a claim or payment must be declared and managed in accordance with the NESTA Constitution.

15.2 Any suspected fraud, theft, significant financial error or misuse of NESTA funds shall be reported promptly to the President, Treasurer or Secretary, provided that the report is not made solely to a person implicated in the concern.

15.3 The Management Committee shall take proportionate action to secure funds and records, investigate or refer the matter appropriately, and comply with any applicable legal, insurance, funding or STA reporting requirement.

15.4 Personal information collected for financial, or reimbursement purposes shall be limited to what is reasonably required and handled in accordance with applicable data-protection requirements.

16. Review, Interpretation and Adoption

16.1 The Management Committee may issue reasonable forms, mileage rates, approval limits or practical guidance to support this policy, if they remain consistent with the Constitution and this policy.

16.2 The Management Committee shall review this policy periodically and following any significant change to NESTA's banking, financial arrangements, funding responsibilities or the scale and nature of programmes for which NESTA holds or spends funds.

16.3 Where this policy is silent or genuinely ambiguous, the Management Committee may make a reasonable determination consistent with the Constitution, the objectives of NESTA and appropriate financial governance.

16.4 This policy takes effect from the date on which it is approved by the Management Committee. On adoption it supersedes the NE Touch Expenses Policy dated 5 October 2016 and replaces the need for a separate NESTA Financial Procedures document.

17. Definitions

“Management Committee” means the Management Committee constituted under the current NESTA Constitution.

“Approved Budget or Activity” means an annual, event, project or activity budget, plan or specific spending authority approved by the Management Committee.

“Authorised Person” means a person given authority by the Management Committee, an Approved Budget or Activity, or this policy to incur expenditure or undertake a financial action on behalf of NESTA.

“Recorded Decision” means a decision for which a sufficient written or electronic record is retained to identify what was approved, any relevant amount or authority, when it was approved and who approved it.

18. Adoption

18.1 This procedure shall take effect when adopted by the members of the North East of Scotland Touch Association in accordance with the constitutional amendment procedure then in force.

18.1 On adoption, this procedure supersedes the previous procedure of the Association.

Date adopted:	8 th October 2026
Meeting:	EGM
President:	Iain MacKenzie (signed electronically)
Secretary:	Scott Griffiths (signed electronically)