



Approval & Version Control	
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ST. THOMAS RINGETTE ASSOCIATION TOURNAMENT REGISTRATION BORROWING POLICY

1. Purpose

The purpose of this policy is to establish clear guidelines for coaches to request an advance of St. Thomas Ringette Association (herein after referred to as "STRA") organizational funds to cover tournament registration fees early in the season. This process is intended to prevent coaches from incurring personal expenses for such fees and to allow sufficient time for teams to conduct fundraising activities and collect player contributions to reimburse the organization.

2. Scope

This policy applies to all head coaches and assistant coaches affiliated with STRA who are responsible for registering their teams for tournaments during the competitive season.

3. Eligibility

To be eligible to request a tournament registration fee advance:

- The coach must be officially registered with STRA for the current season.
- The team must be in good standing within STRA.
- The coach must provide the treasurer with proof of registration in the tournament which advance funds are being requested for.
- Each team can request an advance for a maximum of three (3) tournaments per season, excluding the year end tournament.



- The team must have a plan to reimburse the organization within the approved timeframe.

4. Request Process

1. **Submission:** The coach must submit a written request to the St. Thomas Ringette Treasurer using the official Tournament Registration Fee Advance Request Form (please see 'Appendix A').
2. **Documentation:** The request must include:
 - Tournament details (name, date, location).
 - Registration fee amount and due date.
 - Proposed plan for repayment (fundraising schedule, player contribution collection, etc.).
 - Date when the funds will be repaid to the organization that is no later than 1 week (7 days) prior to the first day of the tournament commencement.
3. **Approval:** Requests must be approved by the St. Thomas Ringette Association executive prior to the funds being dispursed.

5. Disbursement of Funds

- Upon approval, the organization will issue payment directly to the tournament organizer. In certain cases if disbursement to the coach is required, then the coach must pay for the registration personally, then provide proof of payment to the Treasurer at which time a reimbursement disbursement can be made to the coach.
- Funds will be disbursed after proof of registration and / or proof of personal payment has been received by the Treasurer.

6. Repayment Terms

- Coaches and teams are required to reimburse the organization for the full amount of the advance plus any applicable bank transaction fees no later than one week, (7 days) prior to the first day of the tournament's commencement.
- Acceptable repayment methods include:
 - A single E-transfer to St. Thomas Ringette Association Treasurer in the full amount of the repayment
 - Or utilization of existing funds in the team's fundraising account
- Failure to repay within the agreed-upon timeframe may result in:
 - Cancellation of the team's registration for the specific tournament
 - Suspension of future advance eligibility.



- Withholding of other organizational benefits.
- Personal financial responsibility for the outstanding amount.

7. Responsibilities

- **Coaches** are responsible for ensuring timely repayment and maintaining accurate records of fundraising and collections from players via the Team Expense Tracking Sheet (Appendix B).
- **The Organization** is responsible for reviewing requests, approving advances, and tracking repayments.

8. Policy Review

This policy will be reviewed annually by St. Thomas Ringette Association Board of Directors to ensure effectiveness and alignment with organizational financial practices.



APPENDIX A

Tournament Registration Fee Advance Request Form

Date of Request: _____

Coach Name: _____

Team Name/Division: _____

1. Tournament Details

- Tournament Name: _____
- Tournament Location: _____
- Tournament Dates: _____
- Registration Deadline: _____

2. Advance Request Information

- Registration Fee Amount: \$ _____
- Date Funds Needed: _____

3. Repayment Plan

Explain how your team will repay the organization (check all that apply):

☐ Fundraising events — describe: _____

☐ Player contributions — expected amount per player: \$ _____

☐ Sponsorships — describe: _____

☐ Other: _____

Expected Repayment Date (no later than 7 days prior to tournament date): _____

4. Acknowledgment and Agreement

By signing below, I acknowledge that:

- I am responsible for ensuring full repayment to the organization within the agreed timeframe.



- Failure to repay may result in one or more of the following:
 1. loss of opportunity for attendance at the tournament;
 2. loss of eligibility for future advances; and/or,
 3. personal responsibility for the outstanding balance.

Coach Signature: _____ **Date:** _____

For Organization Use Only

Date Received: _____

Reviewed By: _____

Approved: ☐ Yes ☐ No

Approval Signature: _____ **Date:** _____

Amount Approved: \$ _____

Date Funds Disbursed: _____

Repayment Due Date: _____

Date Repaid in Full: _____

APPENDIX B

2025-2026 TEAM NAME Thunder			
Team Fundraising & Sponsorship Report			
Head Coach:		Team Manager:	
EXPENSES			
Team Expenses	Cost	Memo	

Total Fundrasing Goal:	\$	-
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FUNDS RAISED

Team Income	Funds	Funds Sent to Treasurer	Memo

Total Funds Raised	\$	-
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REMINDERS:

1) Report Copy of Budget Monthly to the STRA Treasurer
<stthomasringettetreasurer@gmail.com>

2) Report all new sponsors to STRA Treasurer & Fundraising
Director. Tammy Ford <tamtam1730@gmail.com>