

Gleann Abhann

Approved by Gleann Abhann Financial Committee – 7/27/2020 (emails on file)

Approved by SCA Board October 25, 2020

## Financial Policy for

## Kingdom of Gleann Abhann

- 1. Composition of the Financial Committee:** Kingdom Seneschal, Kingdom Exchequer and the Crown of Gleann Abhann. The Seneschal and Exchequer shall have one vote, the Crown shall have a single composite vote.
- 2. Terms of Financial Committee members:** For as long as they hold the offices and reside within the established borders of the Kingdom of Gleann Abhann.
- 3. Time frames and methods for meetings:** The Financial Committee normally meets at the Spring and Fall Crown List. The Heirs chosen at Crown List will also attend. Meetings at other times are possible, either in person or via phone or Internet, i.e. Zoom.com or similar streaming service.
- 4. Time frames and methods for action approval under normal circumstances:** 30 days, approval of business is by email approval of the meeting minutes.
- 5. Time frames and methods for meeting and approval in emergencies:** In an emergency, unbudgeted expenditures less than or equal to \$200 may be authorized by the Kingdom Exchequer upon consultation (approval) with Kingdom Seneschal. Unbudgeted expenses greater than \$200 must be approved by a unanimous vote of the Financial Committee. The time frame for approval is one week.
- 6. Reporting Schedule for Branches:** Monthly cash reconciliations are due the last day of the month following the month being reported, example, January 20xx cash recon is due by February 28 (29) 20xx. Documents needed to be submitted to the Kingdom Exchequer are: Bank Statement-signed by the Seneschal (Deputy Seneschal)(Guild Head), signed page 2a of the SCA Financial Report Form, and check register / general ledger. These items may be sent electronically.

Quarterly reports are cumulative for the Calendar Year according to the following schedule:

1st Quarter – January 1st through March 31st is due April 30th

2nd Quarter – January 1st through June 30th is due July 31st

3rd Quarter – January 1st through September 30th is due October 31st

4th Quarter – (Doomsday) – January 1st through December 31st is due January 31st of the following year.

## **7. Reporting requirements for branch reports:**

Reports should include the following documents

1. Financial activity such as a journal or ledger,
2. A current list of variances in effect,
3. Bank statements for all accounts for the quarter, signed by the group Seneschal,
4. The completed SCA Financial Report Form (Excel version),
5. Signatures of the Seneschal (or Deputy Seneschal) (or Guild Head) and Exchequer on all forms bearing signature lines,
6. These items may be sent electronically,

**Non-Member Registration Reports:** All Non-Member Registration (NMR) reports & checks to the Kingdom Exchequer will be completed within ten (10) business days from the closing date of the event. NMR reports shall include the total number of adults attending the event, the total number of non-members attending the event, and a check for the NMR. Report may be sent electronically – NMR Check by mail – Postmarked within ten (10) business days of the event close. This disbursement from the Kingdom to Society doesn't require Financial Committee approval.

**Event Financial Reports:** All event financial reports (Kingdom and local) are due to the Kingdom Exchequer within four weeks (28 days) from the date of the event. Kingdom event financial reports shall include receipts of all expenses (scanned PDF files will be accepted). All event financial reports shall be signed by the Autocrat and Exchequer. These may be sent electronically.

**Failure to report:** Failure to file required reports within thirty (30) days after the report deadline shall be grounds for – as appropriate – Exchequer Remediation or Financial Probation of the branch. The Kingdom Exchequer and Kingdom Seneschal, in consultation with the Crown will review these situations on a case-by-case basis. The Society's most recent edition of the Exchequer Handbook goes into detail as to the forms of Exchequer Remediation and/or Financial Probation that can be imposed on a branch and the procedures to follow for Exchequer Remediation, Branch Financial Probation, Branch Suspension, and Branch Dissolution as well as removing (lifting) Branch Financial Probation and/or Suspension.

**Kingdom Financial Reports:** The Kingdom Exchequer shall report to the Society Exchequer quarterly by the deadlines set by the Society Exchequer. The Kingdom Exchequer shall submit the NMR Report and Registrations to the SCA Corporate Office and/or Society Exchequer by the deadlines set by the Society Exchequer or Board of Directors. The Kingdom Exchequer will also send a copy of the cancelled NMR check that was sent to corporate to the Society NMR Deputy and Society Exchequer. The Kingdom Exchequer shall submit the annual (Doomsday) financial report for the Kingdom and all groups within the Kingdom to the Society Exchequer by the deadline set by the Society Exchequer. These may be submitted electronically. The Kingdom Exchequer shall submit a copy of all reports made to the Society Exchequer to the Kingdom Seneschal and Crown / Heirs. A summary of the annual (Doomsday) financial report shall be sent by the Kingdom Exchequer to the Kingdom Chronicler for publication in the Kingdom newsletter as directed by Society Financial Policy and the Society Exchequer. Those pages are 3 (Comparative Balance Statement) & 4 (Income Statement) of the SCA's Excel Financial Report.

Since Kingdoms are now using Quickbooks OnLine (QBoL), the “Balance Sheet” in QBoL is called “Statement of Activity” and the “Income Statement” in QBoL is called “Statement of Financial Position”.

**8. Time frames and methods for review and revision of the financial policy:** The Financial policy shall be reviewed every two years at the mid-term of the Kingdom Exchequer's term of office, or at such time that it is necessary for compliance with changes in Society or real-world requirement. Renewal of the policy, with any concomitant changes shall require unanimous approval of the Financial Committee and the Society Exchequer. After approval of the new Policy, it shall be filed with the Society Exchequer for BOD the SCA, Inc., Board of Directors for approval.

**9. Methods for controlling cash receipts:**

Cash receipts shall include but are not limited to: event income of all types, money collected from advertised fund raising endeavors, donations, money from the sale of goods purchased with group funds, and newsletter sales and subscription income.

- A. Cash receipts of any type totaling more than \$50 must be deposited in the appropriate account no later than 14 calendar days after the receipt by an officer of the SCA. Cash receipts of any type less than \$50 must be deposited in the appropriate account no later than 30 calendar days after the receipt by an officer of the SCA. No incoming funds of any type are to be kept out of the appropriate account longer than these timeframes. Un-deposited income of any type is not to be used for refunds, reimbursements or expenses.
- B. Use of online credit card acceptance services by SCA branches is restricted to approval by the Society Chancellor of the Exchequer. SCA branches are not to use the personal credit card acceptance account of an individual or other business under any circumstances.
  - 1. Minors may not serve as Head Gatekeeper/Troll/Reservationist/etc. for an event. Minors may assist at the gate collecting funds, making change, etc., under the oversight of an individual permitted by the SCA's Corporate Policies to serve as an officer, who will be ultimately responsible for the accounting of the funds passing through the gate. Individual Kingdoms may be more restrictive should they choose. At least one paid adult member of the SCA must be present and in charge anywhere SCA money is collected.
  - 2. A paid adult member of the SCA must be in charge of the gate functions at any event where money is collected in the name of the SCA. Site owners may additionally oversee the gate operations, but the final responsibility for the funds collected in the name of the SCA must remain with an authorized paid SCA member who does not have a financial or material interest in the ownership of the site itself.

### **Non-Sufficient Funds Checks**

- A. Every group should deposit ALL checks into their accounts within 14 days of receipt at the mailing address. It is really bad practice for groups to "sit" on checks, and does lead to increased problems with Non-Sufficient Fund (NSF) checks.
- B. In the event of NSF checks, the Exchequer of the group receiving the NSF check(s) shall follow the procedures for recovery of funds outlined in the Society Exchequer's Handbook.
- C. Notification that an NSF check was received, and the steps taken for recovery should be made immediately to the Kingdom Exchequer. If steps taken at the local level do not result in the funds being recovered within a three-month period, the problem is turned over to the Kingdom Exchequer. The Kingdom Exchequer will notify the NSF check writer that if the funds are not recovered under a specified period of time, that person shall be placed on a "Bad Check" list, and will be unable to pay by check at ANY event in the Kingdom of Gleann Abhann.
- D. For the first offense if the NSF check writer remits payment of the bounced check(s) and any bank fees incurred by the SCA in a timely fashion, he/she may be immediately be removed from the "Bad Check" list.
- E. For all future offenses if the NSF check writer remits payment of the bounced check(s) and any bank fees incurred by the SCA, he/she may be removed from the "Bad Check" list only after a period of two years.

### **10. Policies regarding event admission charges, refunds, or complimentary passes:**

- 1. All adult members of the SCA with a valid membership and are 18 years and older, pay adult member discount site registration in addition to any other registrations (ex., bed space/feast/tenting). Adults who are not members of the SCA or who cannot show a valid membership pay an adult registration, which as of (7/23/2020) is \$5.00 more than the adult member discount in addition to other registrations. Gleann Abhann Policy is that children 17 and under do not pay a site registration or non-member surcharge and are not charged for tenting. Children 17 and under must pay stated add-on costs for bed or feast.
- 2. Refunds of site, and/or bed/feast registrations. Refund requests are by email only, not call / text, nor Facebook messenger or other instant messaging system.
  - a. If the refund request is made prior to the stated start date/time as listed in the event flyer, then the amount paid for the given participant's registration-minus any PayPal fees will be given without question. Refunds will be by paper check from the hosting group's Exchequer.
  - b. If the refund request is made after the stated start time/date as listed on the event flyer, then the decision as to a refund will be based on the circumstances of the request and for Kingdom Level Events will be decided by the Kingdom Exchequer and the Event Autocrat upon consultation with the Kingdom Financial Committee. For local events, the decision to refund rests with the Group Exchequer and Event Autocrat upon consultation with the group's financial committee.

3. Sitting Royalty (Gleann Abhann as well as those of visiting Kingdoms) will be given complimentary registrations for site, bed and feast at all Kingdom Level Events as well as local Gleann Abhann group events. Complimentary registrations at the local group level are to be decided upon by the local group's financial committee and be documented in the group's Financial Policy but must not contradict Kingdom/Society Financial Policy. Non-members may not receive complimentary registrations.

4. Gulf Wars, being an inter-Kingdom event and covered by its own Financial Policy and Treaty determined profit split, is not covered by this document.

## **11. Policy regarding asset management and control of inventory including trailer policy:**

### **1. TRAILERS**

1. All trailers owned by the SCA are to be used for storing and transporting SCA property to and from SCA functions. Trailers owned by the SCA may not be used for strictly personal purposes by the members of the branch.
2. Anyone towing a trailer owned by the SCA or one of its branches shall be a member in good standing and tows the trailer at their own risk.
3. Agreements to store and tow the trailer must be made in writing in advance between the member storing or towing the trailer for each trip and the branch owning the trailer. Each agreement should include specifications of timeframes and calculation for any expense reimbursement. Each trip should be considered round-trip, and the member towing the trailer is responsible for its return at the end of the trip, unless otherwise specified in the agreement.
4. Trailers must always be loaded in compliance with the trailer's maximum gross trailer weight rating, maximum tongue weight rating, and load balancing instructions. Trailers must be attached to a towing vehicle rated for that type of trailer. Trailers must be attached using all legally required attachments and restraints and working electrical connections.
5. If there is available capacity in the trailer after the branch property is loaded, and there is a desire to transport additional personal property in the trailer, it is allowable that additional personal property owned by branch members is placed in the trailer. Any personal property is loaded into the trailer at the property owner's risk.

### **2. REGALIA**

#### **1. Use and Maintenance of Regalia**

- A. Regalia are loaned to the current Royalty for the duration of each Reign. In order to manage Regalia responsibly, Regalia must be inventoried and checked out from the Kingdom Chamberlain in accordance with the lease program. Royalty is responsible for the property during the term of the lease and shall be responsible for any damage or loss due to neglect or exceeding expected wear and tear (the loss of an occasional napkin or the occasional scratches and dings are to be expected).
- B. The inventory shall be maintained by the Kingdom Chamberlain and shall be reconciled at each Coronation and Crown Tournament as the regalia changes hands. The Kingdom Chamberlain shall be responsible for any regalia not checked out to the

Royalty. The Kingdom Chamberlain shall also be responsible for arranging any such repair or maintenance as may be required.

- C. The procedures to check out regalia to the Royalty are established by the Kingdom Chamberlain. These procedures are attached to the Financial Policy as Attachment #1. The Kingdom Seneschal is responsible for the contents of the Lease Agreement.

## **2. Commissioning of Regalia**

A. The Kingdom Chamberlain shall work with the Crown, the Kingdom Seneschal and the Kingdom Exchequer to commission new or replacement regalia as is necessary.

B. The Kingdom Exchequer and the Kingdom Chamberlain shall be responsible for setting an appropriate cost limit on the commissioning of such regalia based on obtained "market prices" from several vendors or sources. Preference should be given to in-Kingdom artisans where such skill exists without compromise to the quality of an item. Donations of regalia are gratefully accepted, and the donating individual should be given a donation receipt describing the donated object for charity purposes.

C. The Kingdom Chamberlain and the Crown shall work together with local groups and organizations to raise any necessary funds for the purchase and maintenance of regalia (Designated Fund – ‘Regalia Fund’).

Funds for the purchase of regalia shall be drawn from the General Fund only at the discretion of the Kingdom Exchequer (\$200 and under) upon consultation (approval) with Kingdom Seneschal or the Financial Committee (over \$200). No more than \$1,000 or one half of the cost (whichever is less) shall be used from the General Fund for regalia.

## **12. Prohibited Activities:**

1. RAFFLES AND ONLINE AUCTIONS are prohibited.
2. FIREWORKS - The purchase, ownership or sale of fireworks is prohibited. The purchase of professional fireworks services is permitted, with approval by the Board of Directors. To request permission from the Board, the branch must request approval through the Kingdom Seneschal and the Kingdom Exchequer who will contact their Society Superiors for instructions.

## **13. Policy on sales tax if any area in the Kingdom is required to collect state/local sales tax for event admissions, fundraisers, silent auctions, etc.:**

All event Autocrats holding either local events or Kingdom Level Events in the State of Arkansas must email the Society Accounting Specialist, a minimum of sixty (60) days prior to the event at [taxes@sca.org](mailto:taxes@sca.org), with a copy to their group’s Seneschal, the Kingdom Exchequer, and the Kingdom Seneschal to insure that any vendors at the event are registered and collect the appropriate sales tax from their business activities at the event. The Society Accounting Specialist will send by return email the most up-to-date procedures to the event Autocrat and the cc list.

#### **14. Special Purpose and Dedicated Funds:**

- A. A Designated Fund may be created by any Kingdom Officer, Guild, Order, or the Crown with the approval of the Financial Committee. When a Designated Fund is set up, a primary and secondary purpose will be established by the creating officer or the Financial Committee. If none exists, then the Financial Committee by unanimous vote will establish the same.
- B. Designated funds are self-supporting and must be established and maintained by monies raised or donated. Designated Funds will follow this use matrix.
  - Fund name / Description
  - 1. Primary Purpose
  - 2. Secondary Purpose
    - a. If it is not possible to fulfill the purpose of these funds or if there are residual funds, the final destination for all Designated Funds will be the office for which the funds were raised, unless said office releases the funds to the General Fund in writing. If there is no office associated with the fund, then the final destination is the General Fund.
  - 3. Inactivity expiration (Inactivity is defined as no donations or dispersals for a period of three (3) calendar years). Designated Funds that have no activity for three (3) calendar years revert to the General Fund.
- C. Designated Funds will be disbursed following the budget and expenditure policies in **15**.
- D. Designated Funds are to be used before general funds.

#### **15. Approval of Budgets and Expenditures:**

**A. Operating Year:** The Fiscal Calendar Year runs from January 1 – December 31 and is followed for all Financial Matters at the Society Level with regard to reporting to the Society Exchequer and SCA Corporate Office especially as such matters effect reports to the IRS. All Kingdom Level budget and expenditures of Kingdom Officers and their Deputies will fall into the January 1 – December 31 time frame.

**B. Budget:** The Kingdom Chancellor of the Exchequer shall prepare a budget for the following Fiscal Year. The Financial Committee shall approve the budget before the end of the current Fiscal Year for the new Fiscal Year, which starts on January 1. A unanimous vote of the Financial Committee is required for a budget approval. Approved budget items must be in accordance with Society Financial Policy.

- a. Kingdom officers are required to submit their proposed budgetary needs for the next fiscal year to the Kingdom Exchequer by no later than October 1 of the preceding fiscal year. The Kingdom Exchequer will send an email reminder on September 1 to all Kingdom officers to submit office budget needs. A reminder will be sent no later than September 15 – responses no later than October 1.
- b. The Kingdom Exchequer shall present the proposed budget to the other members of the Financial Committee no later than December 1 of the previous fiscal year. The committee must make any recommended changes and approve a final budget before the start of the fiscal year (January 1). If the budget cannot be passed by December 31st, the Kingdom will hold all reimbursements and expenditures – with the exception

of Non-Member Registration payments and Background Check payments to Corporate – until the budget can be passed by the Financial Committee.

c. During the course of the fiscal year, additions and modifications totaling \$200 may be made to the budget by the Kingdom Exchequer upon consultation (approval) with Kingdom Seneschal. For changes greater than \$200, a unanimous vote of the Financial Committee is required.

**C. Expenditures:** The Kingdom Exchequer may only reimburse allowable expenses upon presentation of all receipts and a reimbursement form signed by the appropriate Kingdom Officer, Guild Head, or Order Secretary subject to the following:

1. The Kingdom Exchequer may reimburse expenses up to \$200 upon request as long as they are in accordance with the approved budget upon consultation (approval) with Kingdom Seneschal. (Two signatures are needed on approved cash voucher.)
2. The Kingdom Exchequer may make disbursements from the special named funds as long as the expenses are in accordance with those funds upon consultation (approval) with Kingdom Seneschal. (Two signatures are needed on approved cash voucher.)
3. If neither of the above conditions applies, expenses greater than \$200 must be presented to the Financial Committee for approval before the Kingdom Exchequer can make the reimbursement. (Three signatures are needed on approved cash voucher.) Expenses not meeting the above criteria that are less than or equal to \$200 may be reimbursed at the discretion / approval of the Kingdom Exchequer and Kingdom Seneschal. (Two signatures are needed on approved cash voucher.)
4. Expenses will not be reimbursed if they violate any mundane local, state, and/or Federal laws, regardless of the amount of hardship presented to the person requesting reimbursement. Expenses will not be reimbursed if doing so is considered likely to jeopardize the SCA's tax-exempt status.
5. A reimbursement form with receipts must be submitted within thirty (30) days of the expenditure or the expense will be considered a donation. Under special circumstances, the Financial Committee may allow one fourteen (14) day extension to the thirty (30) day timeframe. However, this one time extension must be approved by unanimous vote of Financial Committee.
6. Capital expenditures, defined as expenditures for the acquisition of permanent goods costing greater than \$500, must have their own fund raising. These items are not to be paid wholly by the General Fund, but the Financial Committee, at its discretion and after fund raising, may approve up to 50% of the funding from the general fund.
7. Capital expenditures over \$2,000.00 must have bids from vendors. Vendor must submit IRS form W9 or bid cannot be accepted. Due to personal info on W9, these forms may be sent directly to SCA's Corporate accounting specialist.
8. Instructions on W-9s: For regalia if an individual is charging labor to make regalia or depreciated items, i.e. a pavilion the Kingdom Exchequer must have them fill out a W-9 and send it to the Corporate Accounting Specialist. At the end of the year the Corporate office will fill out a 1099 to anyone receiving \$600 or more during the year. This is combined from any group that paid an individual as one group may pay someone \$250 and another group paid that same person \$350. W-9s (and the amounts paid) must be sent to the Society Exchequer and the SCA Accounting Specialist by December 31st of the year the transaction occurs.

**16. Advances:** Advances are to be discouraged but, in the event that they become necessary, the Kingdom Exchequer may provide advance funds for budgeted items less than or equal to \$200 at his/her discretion upon consultation (approval) with Kingdom Seneschal. Advances greater than \$200 may only be made with the unanimous approval of the Financial Committee. An original signed cash advance form will be required from the recipient prior to disbursement. Receipts or repayment must be provided to cover the total amount disbursed within 30 days of the expenditure.

**17. Royal Expenses:**

A. Persons as Royalty may be reimbursed for Kingdom business during their time as royalty. Definition of "time as royalty": Time as royalty begins upon becoming Prince/Princess and ends when the King and Queen conclude their step-down Court. Each Royal Person (Prince/King is considered one (1) person and Princess/Queen is considered one (1) person) is eligible for no less than a \$600 Royal Travel Allotment for normal event related expenses. This amount can be increased in the annual budget. This includes mileage or actual gas costs to and from events within or outside of Kingdom.

B. In addition to A above, each Royal Person may be reimbursed for travel costs for attendance at one Major out-of-Kingdom Event during the course of the reign, not to exceed \$500/person and if the cost of the Event registration if not waived. (Pennsic War does not allow complementary registrations. The Kingdom of Gleann Abhann pays the Pennsic registration in addition to the \$500 out of kingdom travel.). This should include transportation costs by the most cost-effective means possible (comparison of mileage vs. flight should be made), and trip lodging, if necessary during a trip if it is longer than 12 hours driving time, but not for off-site lodging at events in which on-site lodging is available. Food purchased en-route is not a reimbursable expense.

C. Each Royal Person is responsible for the maintenance of a Royal Elective Fund for other legal legitimate reign-related expenses, the amount to be raised by donations during the course of the reign. Any amount left over at the end of a reign is to be rolled over to the next reign. Reign related expenses may include travel expenses over the amount in A, tokens, food and non-alcoholic beverages for public distribution (i.e. Known World Parties), phone charges, postage, printing and copying costs for missives, invitations, etc. Monies may also be transferred at the direction of the Crown, with approval of the Financial Committee to any legitimate Designated Fund in the Gleann Abhann account.

D. Each Royal Person is strongly encouraged to submit a reimbursement form with receipts within thirty (30) days of the expenditure. All receipts for said Reign, with the approval of the Financial Committee, must be turned in to the Kingdom Exchequer within thirty (30) days of the end of the Reign or the expense will be considered a donation. All permitted travel receipts and reimbursement vouchers maybe submitted electronically.

E. See **10.3.** above, **(Policies regarding event admission charges, refunds, or complimentary passes)** regarding Complimentary Registrations for Royalty.

F. By generous donations of the Populace, a Designated Fund has been created for Royal Travel. The TRM Fund has currently been rolled into the Royal Elective Fund and is for Royal Travel of TRMs. The TRH fund is separate. These funds will ONLY be accessible by TRM or TRH if and when their Royal Travel Allotment(s) have been exhausted. These travel funds may also be used together with the one time out of Kingdom funds.

## **18. Travel Reimbursement for Kingdom Officers:**

### **Travel In-Kingdom**

Officers should be reimbursed for some of their travel to Kingdom level events directly related to their office, including but not limited to the following:

- A. The Kingdom Seneschal shall be reimbursed for mileage or actual gas receipts for travel to Coronation and Crown Tournament. The Kingdom Seneschal may also be reimbursed for travel for needed group visits.
- B. The Kingdom Earl Marshal shall be reimbursed for mileage or actual gas receipts for travel to Crown Tournaments and Fighter's Collegium.
- C. The Kingdom Minister of A&S shall be reimbursed for mileage or actual gas receipts for travel to Kingdom Arts & Sciences.
- D. The Kingdom Exchequer shall be reimbursed for mileage for travel or actual gas receipts to the financial Committee meetings.
- E. Any officers other than the above Greater Officers must make a case that their attendance was required at an event specifically connected to their office for reimbursement of mileage or actual gas receipts to travel to the event.
- F. All permitted travel receipts and reimbursement vouchers maybe submitted electronically.
- G. At no times shall a check be signed or co-signed if the signer is to be the recipient of the funds of that check.
- H. To be reimbursed for fuel: the vehicle must have the tank filled just prior to leaving for an event. This receipt will not be reimbursed as it is the cost to replace fuel not used for Kingdom Travel. After returning from event, fill up the tank that day or at latest the next day. The receipts gathered on the trip to and from the event may be submitted for reimbursement as well. If this method of fueling is not followed, the Kingdom Exchequer has the option to pay the transportation costs for the event as the IRS Charitable Organization mileage rate set for the current year. As of the year 2020, that rate is \$0.14 cents/mile.

## **19. Travel Reimbursement for Kingdom Officers:**

### **Travel Outside of Kingdom**

All Greater Kingdom Officers or their approved delegate shall be reimbursed for travel costs (NOT including meals unless working meals are required by Society) to Known World Symposia for their office when sanctioned by their corresponding Society Officer. Travel costs include gas,

lodging, site registration, and travel fares. All permitted travel receipts and reimbursement vouchers may be submitted electronically. Greater Officer Travel is part of the line item budget.

**20. Group Dissolution:**

A. If a branch or guild of the Society dissolves for whatever reason, the monies held in the group account shall be returned to the Kingdom and held in a Designated Fund until such time the group meets requirements to reorganize or is dissolved by the SCA, Inc., Board of Directors. If the group is dissolved, the group monies may be placed in an appropriate fund with the unanimous decision of the Kingdom Financial Committee if that decision doesn't conflict with any Article of this Policy, Corpora, or Society Financial Policy. At the request of the majority of the officers of the disbanding group, another fund or group may be selected with approval of the Kingdom Financial Committee. In the case of a disbanding Canton, the Baronial account may be selected.

B. If an incipient group fails and does not name an heir for their money, the sponsoring group is responsible for remitting any monies they may be holding for that group to the Kingdom Exchequer, except in the case of an incipient Canton where the Barony may roll the funds over into their general fund.

C. A list of any property belonging to the group should be remitted to the Kingdom Exchequer, who shall determine the means of dispersal or disposal of such property.

D. The financial records for the branch or guild shall be given to the Kingdom Exchequer to review and hold following the archival procedures in the Society Exchequer's Handbook. Book reviews should be conducted every two (2) years or as exchequers change office. The Kingdom Exchequer may do the book review only if he/she is not a signatory on the group account. In the case the Kingdom Exchequer is a signatory, the Kingdom Exchequer shall select another trained person to do the review.

**21. Electronic Backup of Exchequer Files:**

In addition to the hard drive on the Exchequer's computer, there needs to be a minimum of two separate backups, in two separate physical locations. Backing up the yearly files should be done, at a minimum, monthly.

**22. Conflict with Corpora/Society Financial Policy-Ruled Invalid-Procedure:**

If any Article(s) of this Financial Policy is/are ruled invalid or in conflict with the most recent editions of Corpora and/or Society Financial Policy, the remaining Article(s) will remain valid and enforceable. The most recent editions of Corpora and/or Society Financial Policy will substitute for the Article(s) ruled invalid or in conflict until such time edits to resolve the validity or conflict have been approved by the Kingdom Financial Committee, and the SCA, Inc., Board of Directors.

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## **Attachment #1: Kingdom Chamberlain's Procedures to Check out Regalia to the Royalty**

### **Coronation:**

1. Two weeks prior to Coronation, the Kingdom Chamberlain sends a report to the Crown, Kingdom Seneschal and Kingdom Exchequer, reporting on the state of the office, including a list of regalia that will be brought to Coronation for the new King and Queen.
2. At Coronation, the Chamberlain checks in regalia from the outgoing Crown. The regalia are inspected for damage. If there is damage, this is noted on the inventory form. If the damage is beyond normal wear and tear, the outgoing Crown will be charged for the damage according to the lease agreement.
3. Both the outgoing Crown and the Chamberlain sign the inventory form.
4. The incoming Crown chooses the regalia they want to check out. It is recorded on the inventory form and transferred. The current condition of the regalia should be noted on the form. Both the incoming Crown and the Chamberlain sign the inventory form.  
At the time of transfer, the Crown signs the Lease Agreement form that may be found in Appendix A of the most recent edition of Gleann Abhann Kingdom Law. The Lease Agreement MUST be signed by the incoming Crown before receiving the Crown's Regalia and before the end of the Coronation event. Reimbursements for the Crown's Royal Expenses will not be issued until the Lease Agreement is signed. Copies of the Lease Agreement will be held by the Kingdom Seneschal and Kingdom Exchequer.

### **Crown List:**

1. Two weeks prior to Crown List, the Kingdom Chamberlain sends a report to the Crown, Kingdom Seneschal and Kingdom Exchequer, reporting on the state of the office, including a list of regalia that will be brought to Crown List for the new Prince and Princess.
2. Items to be brought to Crown List for the Prince and Princess include the coronets, thrones, banners, a table, and feast gear. More regalia may be brought to Crown, but these are the essentials.
3. Once the new Heirs have been chosen, the regalia are transferred to them.
4. Both the new Heirs and the Chamberlain sign the inventory sheet, noting the condition of the regalia.
5. At the time of transfer, the Heirs sign the Lease Agreement form that may be found in Appendix A of the most recent edition of Gleann Abhann Kingdom Law. The Lease Agreement MUST be signed by the incoming Heirs prior to receiving the Heir's Regalia and before the end of the Crown List event. Reimbursements for the Heirs' Royal Expenses will not be issued until the Lease Agreement is signed. Copies of the Lease Agreement will be held by Kingdom Seneschal and Kingdom Exchequer.

### **End of Attachment I**

### **Attachment II – PayPal Policy**

PayPal has been made its own separate Policy.

## PayPal and SCARs 'SCA Reservation System' Policy for Kingdom of Gleann Abhann - DATE

**Requirements for PayPal (for Event Reservations by PayPal, as well as at-event payments by PayPal Here, Heraldic Submissions by electronic submissions as well as at-event payments by PayPal Here, as well as Donations to the Kingdom <or local groups> by electronic submissions as well as at-event donations by PayPal Here.)**

1. Each group wanting to use PayPal for accepting reservations must submit a request form that has to be approved by both the Kingdom Exchequer and the Deputy Kingdom Exchequer in charge of PayPal. This request must also include a flyer for the event. Typically, 75% of bed space and feast space are assigned to PayPal for reservations with 25% of bed and feast space reserved by the group for mail in reservations and walk ups (persons attending meetings to reserve by check or cash). **The 75/25 split is REQUIRED for Kingdom level events.** Once those are sold, then the PayPal Deputy will contact the Reservationist for more, if available. After bed and feast space is given to PayPal, unsold spaces aren't given back to the group till PayPal closes for the event. **Groups not up to date with financial reporting will not be considered eligible for using PayPal. The final decision regarding a group not being allowed to use PayPal will rest with the Kingdom Exchequer and Kingdom Seneschal in consultation with the Crown.**
2. SCA Inc. - Kingdom of Gleann Abhann has created a specific PayPal email alias [gappdeputy@gmail.com](mailto:gappdeputy@gmail.com) The alias will be used as the email address of the PayPal account owner. This alias must cascade to at least two local officers' (Gleann Abhann uses Seneschal, exchequer and PayPal Deputy) email addresses in separate (modern) households.
3. SCA Inc. - Kingdom of Gleann Abhann has created a business checking account specifically to handle PayPal funds using the email alias, and a secure, robust password (knowledge of Gleann Abhann's password is restricted to the Kingdom Exchequer – PayPal Deputy Exchequer and Kingdom Seneschal). The password must be changed every time any these officer's change. This same checking account will be used for Heraldic Submissions and/or Donations to the Kingdom or the local groups.
4. The Kingdom of Gleann Abhann must have a warranted Deputy Exchequer for PayPal. The PayPal Team members who process reservations are warranted along with the Deputy Kingdom Exchequer for PayPal under the umbrella of a "Roster Financial Warrant". A person wishing to be on the PayPal Team will approach the Deputy Kingdom Exchequer for PayPal. The Trainee will present their government issued I.D. and SCA member card for vetting and sending to the Kingdom Exchequer, who will add the new person to the PP Team for training. A temporary LogIn and Password will be created for the Trainee. **Under no circumstances**, will a Trainee, be given another PayPal Team Member's LogIn or Password for training purposes. Once training is complete and the Deputy Kingdom Exchequer for PayPal is satisfied as to the Trainee's performance, the temporary LogIn and password will be exchanged for a permanent LogIn and password. The new PP Team member will also be added to the Roster Financial Warrant. This insures a check & balance system regarding electronic funds. Transfers will require approval of Kingdom Seneschal and Kingdom Exchequer before transfer can occur. The same PayPal Deputy will handle event registrations as well as Heraldic Submissions and/or Donations to the Kingdom. -

A. Note regarding “Donations to the Kingdom”. If the donor wishes a donation be made to a particular local group instead of the Kingdom, they should make that known when filing the PayPal “MACH” form, or if the donation is taken at the door via PayPal Here, the donor should express his/her desires to the person taking the information. The donation money will still come to the Kingdom Exchequer, who will issue a paper check with all appropriate paperwork is to the group’s Exchequer.

5. PayPal supports the creation of subsidiary user accounts & passwords so that –members of the PayPal Team can process payments without having access to account settings. This will be for taking payments for event reservations, Heraldic Submissions and/or Donations to the Kingdom as well as PayPal Here, i.e. credit card payments at-the-door for payment for events, Heraldic Submissions and/or Donations to the Kingdom. As the PayPal system has changed since the Gleann Abhann PayPal Policy was originally written/approved, only the account owner-in Gleann Abhann’s case-the Kingdom Exchequer, now has full administrative rights to the PayPal account. The Deputy Kingdom Exchequer for PayPal will have sufficient permissions to be able to execute day-to-day operations of the PayPal Account. PayPal Team members will have sufficient permissions to process credit card payments for events, Heraldic Submissions and/or Donations to the Kingdom. **Under no circumstances**, will a PayPal Team Member use another PayPal Team Member’s Login and Password to gain permissions they are not normally entitled to use. If additional permissions are needed, the Deputy Kingdom Exchequer for PayPal will ask the Kingdom Exchequer to adjust permissions.

6. Kingdom PayPal Account will be set up to transfer proceeds to the SCA Group account about 10 days prior to an event and immediately after an event that PayPal was accepted.

A. The Gleann Abhann PayPal Account will be set up to transfer proceeds from Heraldic Submissions and/or Donations to the Kingdom or for local groups to the GA Kingdom PayPal checking account – no less than once per month. If there was any Heraldic Submission or Donation activity, a “PayPal Pull” will be made and reconciled as listed below in #11 below. A check will be written to the Gleann Abhann “main” checking account. Heraldic Submissions will be held in the Ruby Herald Designated Fund so that Heraldic Submissions can be sent to the SCA’s College of Arms as needed. Donations to the Kingdom will be recorded in the appropriate fund and if the donation is to a local group, the procedure listed above in #4A will be followed.

7. The Kingdom’s PayPal account is linked to the SCA Inc. Kingdom of Gleann Abhann PayPal bank account, so that money collected can be automatically transferred from PayPal to this Kingdom account. The PayPal Deputy Exchequer will submit an approval request to both the Kingdom Seneschal and Kingdom Exchequer via email to transfer any funds from PayPal to the kingdom bank account. Heraldic Submissions and/or Donations will be handled in a similar manner.

a. If an attendee disputes a transaction, PayPal can withdraw money from a linked bank account to credit back to that attendee pending resolution of the dispute. If the PayPal account is linked to a checking account that maintains a negligible balance (and funds are moved out of that account as soon as PayPal deposits them), that threat is remediated.

b. If the Host Group has a Regions Bank account – the group may request the Kingdom Exchequer deposit the PayPal check into their account. The Deposit slip / receipt will be scanned and emailed. Hard copy to follow in regular mail. PayPal event income form will accompany check or deposit receipt.

8. Refunds to event attendees will be given via paper check written by the hosting group's Exchequer. Requests for refund of pre-event credit card payment must be made via email or US mail. Email should be time/date stamped and US mail should be postmarked up to the time and date of the start of the event. A valid mailing address must be included with the request. Emergency situations that require an attendee to request a refund after the event has begun will be considered on a case-by-case basis via the local group Exchequer, the event Autocrat and the Kingdom Exchequer in consultation with the Kingdom Seneschal.

a. If a group / PayPal Deputy miscalculates an attendee's gate Registration – there will be no penalty on their refund. (No verbiage changes in #8a in updated 2020 PayPal Policy)

b. Refunds for Heraldic Submissions and or Donations will be given by paper check from the Gleann Abhann "main" bank account. Requests for refund of credit card payments for Heraldic Submissions and or Donations must be made via email or US mail and a valid mailing address must be included with the request. Refunds will be minus the PayPal fee.

9. To accept at-event payments the site must have acceptable cellular service to lock on and maintain good connection to the PayPal website. Authorized personnel for 'PayPal Here' will need a Smartphone or tablet, Internet connection via either cellular or wireless Ethernet, a hotspot, or a tethered smartphone. Gleann Abhann is using a smart phone, hotspot and or iPad, and a PayPal card reader. The person processing the payments will log onto PayPal Here, enter the amount to be charged, then swipe the customer's card through the reader. The user will see and approve the amount to be charged, decide if they want a receipt (which will be texted or emailed to them; their choice), and sign the screen. A transaction-reporting email will be sent to the account's email address. At no time may a credit card number be typed (manually entered) into PayPal Here.

a. Each individual accepting payments must have a current SCA membership, will have their own unique login and shall be responsible for all transactions created with the login. Logins will be disabled within 24 hours after the close of the event.

b. Per PayPal policy, those individuals must be at least 18 years of age.

c. The above procedure in 9, 9a, and 9b will be used to accept Heraldic 9, 9a and 9b will be used to accept Heraldic Submissions and/or Donations to the Kingdom or a local group at events.

d. Use of PayPal Here for at-event payments and/or Heraldic Submissions and/or Donations to the Kingdom or a local group without permission of the Kingdom Exchequer will result in appropriate sanctions.

#### **10. Event Registration Procedure**

Reservations will only be accepted through PayPal. Gleann Abhann groups; or, if the Kingdom is hosting a Kingdom Level Event; must offer reservations through PayPal. A link will be created on the event page that will allow a reservation request to be submitted to the Kingdom Deputy Exchequer for PayPal. The request shall contain: Modern name, SCA name, membership number (if applicable) and an email

address plus the request for services (site registration, feast registration, cabin registration, daytrip registration, tenting registration, etc.).

A. First make sure that the event one is reserving for is accepting paid reservations via PayPal. It will be listed on the event flyer.

1) To request an invoice for payment of a Heraldic Submission and/or a Donation to the Kingdom or a local group, see 2 and below.

B. Fill out the PayPal "Mach" form with the information required.

C. Email this form to the email address listed on the form.

**DO NOT SEND ANY MONEY YET!!!!**

If you have problems trying to send this form via the Submit button, save it to your device and then attach it to an email addressed to: [gappdeputy@gmail.com](mailto:gappdeputy@gmail.com)

D. Within 24-48 hours participant will receive an invoice via PayPal. Click on the Payment button and pay either using a personal PayPal account, credit card or e-check.

E. Participant will get a confirmation of payment and an email notification of payment will be sent to the PayPal Deputy Exchequer. If the payment is for a Heraldic Submission, once the PayPal Deputy receives confirmation of payment, the information will be forwarded to the Ruby Herald for that particular submission. The Gleann Abhann PayPal Deputy (or PP team designate) will send the Ruby Herald a spread sheet of activity each month.

F. Once the PayPal Deputy Exchequer receives confirmation of payment participant's reservation information will be forwarded to the Reservationist for that particular event.

G. PLEASE DO NOT SEND MONEY VIA PAYPAL WITHOUT RECEIVING AN INVOICE FIRST! Certain information on the invoice determines which group gets the money. Participants, PLEASE ENSURE invoice is correct prior to payment.

H. Reservations may take up to 72 hours (3 days) to be processed. Invoices not paid within 72 hours (3 days) will be cancelled after proper notification to the person requesting event reservations, Heraldic Submissions and/or Donations to the Kingdom. The reservation for same event is also cancelled, and if this is a Heraldic Submission, that submission will not advance to the SCA's College of Arms and the Donation will not advance to the Kingdom or the local group.

#### **11. Reconciliation:-**

Gleann Abhann will maintain a (an electronic spreadsheet of who paid via Paypal and the amount charged) The "PayPal Pull" will be done by the Deputy Kingdom Exchequer for PayPal and also by the Kingdom Exchequer or his/her designate. The pulls shall be matched prior to authorization to transfer funds being given by the Kingdom Seneschal and Kingdom Exchequer.)

#### **12. FLYERS:**

Flyers will state if the Host Group will be accepting PayPal. The Flyer shall state the cutoff for PayPal reservations is the Friday, 14 days prior to the start date of the event. Attendees should have a backup payment plan in case there is a malfunction with phone or internet service,

particularly in the case where PayPal Here is being offered at-the-door.

13. Cancellation and Refund Policy: If an event must be cancelled and PayPal Reservations have already been received, this is the Cancellation and Refund Policy:
- A. There will be One (1) email address for attendees to request their refund. No other message system (NO Facebook - no texts - no PMs) will be accepted as it would be too hard to track. This procedure to request a refund will be clearly posted – at a minimum - on Kingdom website on front page as well as the Kingdom’s Facebook page.
  - B. A 14 day length of time will be established for refund requests to be made.
  - C. The local Exchequer will match the copies of PAID invoices with a copy of the email request. Check numbers will be on these documents for tracking purposes.
  - D. If a check is personally handed off – that person signs on master refunds list that their check was received. If it was to be mailed, their mail address is to be included.
  - E. Checks will only be written to the person who paid the invoice. It is between folks to settle up between themselves if someone paid for others.
  - F. If the event is cancelled through no fault of the group or the participants {ex. Inclement weather, such as a hurricane, a pandemic, or other issue that will adversely affect event safety – (as reviewed and approved by the Kingdom Financial Committee)}, the PayPal fees will be refunded to the participant as well. Example: Participant paid \$25.00 for an event. Hosting group receives \$24.15 from PayPal and \$0.85 from the Kingdom. If the participant requested a refund, he/she receives the full \$25.00. If a Non-Member Registration (NMR) is paid, that will also included in the participant’s refund.
  - G. If an event is cancelled, the local Exchequer reports to the NMR Deputy that the event was cancelled, so no NMR was due.
14. Requirements for the SCA Reservation System – SCARs.:

As SCARs is still being developed, the Policy for its use will be developed for use over time. However, there are some points that have already been developed:

- A. Groups not up to date with all financial reporting will not be considered eligible for using SCARs. The final decision regarding a group not being allowed to use SCARs will rest with the Kingdom Exchequer and Kingdom Seneschal in consultation with the Crown. Each group wanting to use SCARs for accepting reservations must submit a request form that has to be approved by both the Kingdom Exchequer and the Deputy Kingdom Exchequer in charge of SCARs. This request must also include a flyer for the event. Typically, 75% of bed space and feast space are assigned to SCARs for reservations with 25% of bed and feast space reserved by the group for mail in reservations and walk ups (persons attending meetings to reserve by check or cash). The 75/25 split is REQUIRED for Kingdom level events. Once those are sold, then the SCARs Deputy will contact the Reservationist for more, if available. After bed and feast space is given to SCARs, unsold spaces aren’t given back to the group till SCARs closes for the event.
- B. The Kingdom of Gleann Abhann must have a warranted Deputy Kingdom

Exchequer for SCARs before SCARs can be used. That Deputy can be the Deputy Kingdom Exchequer for PayPal, but that isn't a necessary requirement. It will be the responsibility of the Deputy Kingdom Exchequer for SCARs to set up the event module for a given event so that participants can reserve for a given event through the SCA.org website. SCARs can only be used for reservations. If a hosting group wishes to accept credit cards at-the-door, the hosting group must use 'PayPal Here' and follow the procedures in the PayPal Policy.

- C. SCA Corporate will cut and mail a paper check to the hosting group prior to the event. That check will be minus the processing fee.
  - D. Refunds to event participants will follow the same framework and timelines as are used for PayPal reservations.
  - E. The Cancellation and Refund Policy will follow the same framework and timelines as are used for PayPal Reservations.

15. Review of PayPal Account: The Kingdom Exchequer shall review the account by downloading and reviewing the monthly statements from PayPal on a regular basis for unauthorized transactions. Such review shall occur no less than monthly.

16. Electronic Backup of Exchequer Files and length of time to store Exchequer Files:  
In addition to the hard drive on the Exchequer's computer, there needs to be a minimum of two separate backups, in two separate physical locations. Backing up the yearly files should be done, at a minimum, monthly. The type of files to be maintained, as well as the length of time files are to be held are specified in the latest Edition of the Society Exchequers Handbook.

17. Conflict with Corpora/Society Financial Policy-Ruled Invalid-Procedure:  
If any Article(s) of this Financial Policy is/are ruled invalid or in conflict with the most recent editions of Corpora and/or Society PayPal Policy or Society Financial Policy, the remaining Article(s) will remain valid and enforceable. The most recent editions of Corpora and/or Society Financial Policy will substitute for the Article(s) ruled invalid or in conflict until such time edits to resolve the validity or conflict have been approved by the Kingdom Financial Committee, the Society Exchequer, and the SCA, Inc., Board of Directors.

\_\_\_\_\_ King-Gleann Abhann-Date: \_\_\_\_\_  
Mundane Name

\_\_\_\_\_ Queen-Gleann Abhann-Date: \_\_\_\_\_  
Mundane Name

\_\_\_\_\_ Seneschal-Gleann Abhann-Date: \_\_\_\_\_  
Mundane Name

\_\_\_\_\_ Exchequer-Gleann Abhann-Date: \_\_\_\_\_  
Mundane Name