



NOOSA COUNCIL

Managing Money and Laws In An Ever-Changing Framework



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UPDATE

Roadmap to easing Queensland's restrictions

Community



UNLIMITED*
TRAVEL AND STAYS
within Qld
(including for school holidays)
*Except restricted areas

20x 
visitors permitted
(can be from different households)

Unite against **COVID-19** 

STAGE 2
commences
from 12 noon
1 June 2020




GATHERINGS

Weddings, pools*, public spaces, parks, outdoor gyms, libraries*, hiking, places of worship*, non-contact indoor and outdoor community sport*, personal training, playground equipment, museums*, art galleries* and historic sites*, gyms*, health clubs* and yoga studios*.



Gatherings In Facilities

- ▶ Before you get excited about Stage 2 remember if you are in a council owned facility the “gathering” rule means in the whole facility, not just your part.
 - ▶ Hopefully there will be clarification in a couple of days for sports & other community groups from Queensland’s Chief Medical Officer.
 - ▶ Until then, be patient with Council and other landlords until we get the clearance necessary to help you get back to business.
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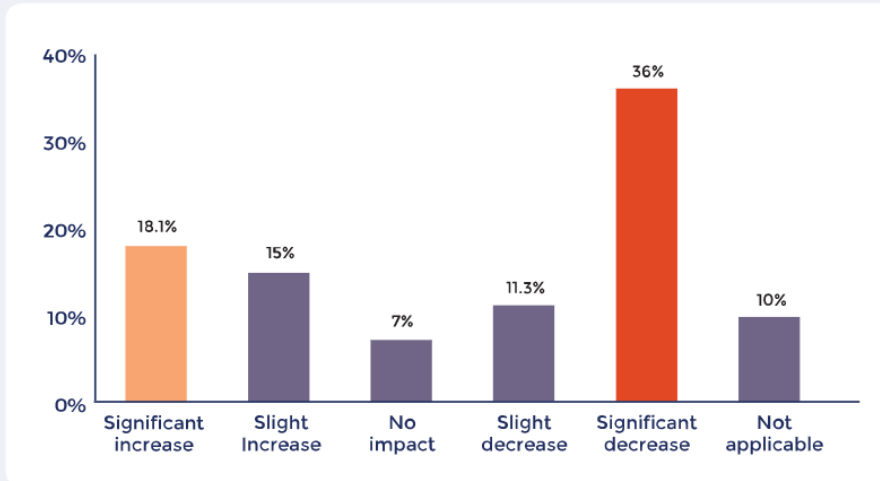
Demand for services: a tale of two sectors

Our survey unearthed a sector that's split between organisations that have had a surge in demand for their services, and those experiencing a downturn in demand, with not many organisations in between.

Almost half of respondents (47%) experienced a **decrease** in demand (of those, 36% reported a *significant* decrease), while 33% experienced an **increase** in demand (18% reported a *significant* increase).

Only 7% of respondents said they had experienced no impact.


Q5. How has COVID-19 affected demand for your services?



A survey on the impact of COVID-19 on the community sector in Australia highlighted that 70 per cent of Australia's sporting clubs, arts and cultural organisations, community groups, welfare services and youth services feel "threatened" by the COVID-19 crisis.



“Return to Normal”

- ▶ While some NFPs may be able to return to operations with only a couple of months out of action, for most clubs a return to operations WILL NOT look like it did prior to Covid.
 - ▶ Who participates, how they participate and how much they will pay could all change.
 - ▶ Funding opportunities could be available but competitive and volunteers could be less available.
- 




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Legal Aspects Of Club Money




Profit For Purpose

- ▶ Increasing changes to the NFP business environment and even more to come (ACNC)
 - ▶ Volunteer status doesn't protect you from failing to abide by relevant legislation
 - ▶ Non profit doesn't mean you shouldn't make one
 - ▶ Good committees understand they need to ensure the future of the business
 - ▶ Volunteers need to consider where they are best suited to volunteer
 - ▶ Too much focus on operations to the detriment of strategy
- 



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Whose Money Is It Anyway?

Your Committee responsibilities
in managing finances.

Corporations & Association's Law

- ▶ Duty to act in the interest of the members, so should operate independently and free from influence
 - ▶ Act in good faith
 - ▶ Exercise due care & diligence
 - ▶ Ensure solvency (some leniency here around trading while insolvent during Covid)
- 



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Level Details	Audit Requirements	Insurance Requirements
Level 1 Turnover or Assets Over \$100,000 per annum	Full Audit To The AIA	Must have public liability insurance Must advertise level of insurance
Level 2 Turnover or Assets Between \$20,000 and \$100,000 per annum	Accountant to confirm accounts (not full audit)	May choose not to have public liability Must advertise level of insurance
Level 3 Turnover or Assets Under \$20,000 per annum	Treasurer's Statement only (check with your organisation first)	May choose not to have public liability Must advertise level of insurance

Waiting for effect of Covid funding on turnover

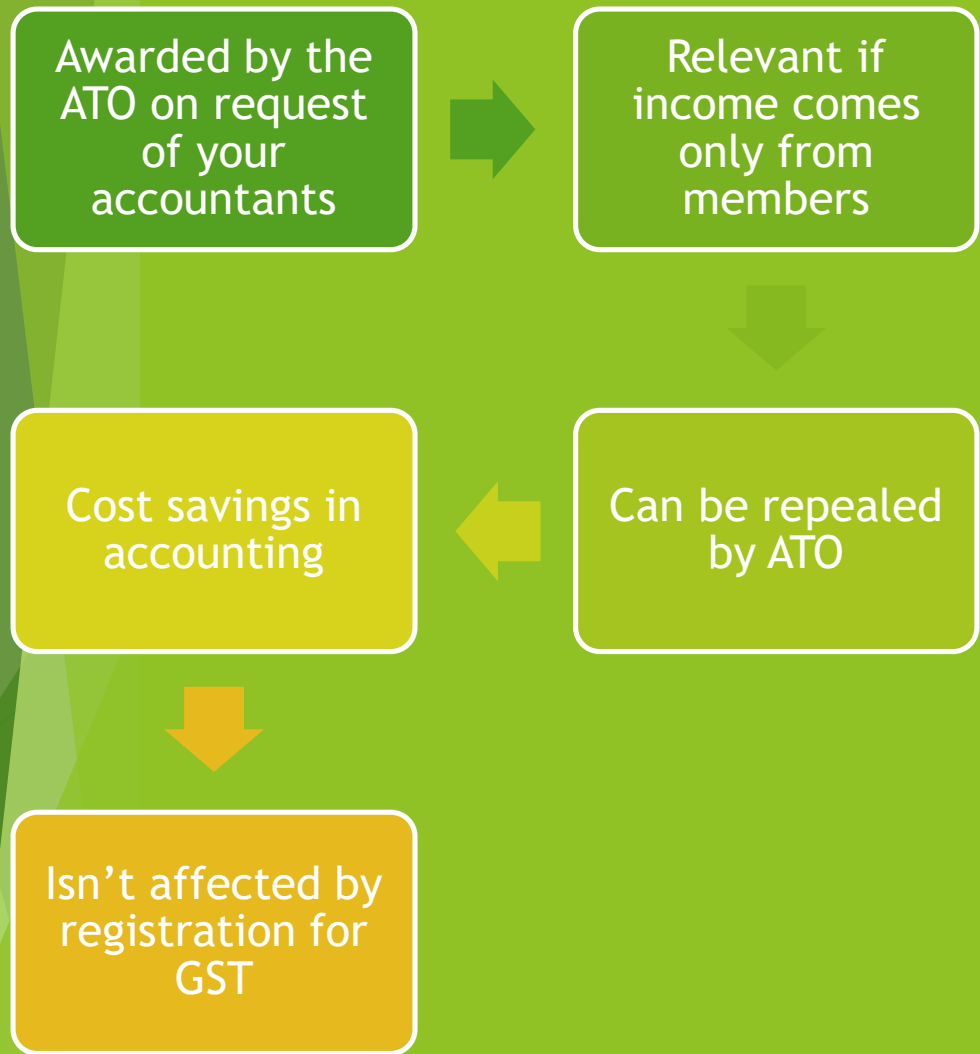


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Tax Free Status





Refunds, Covid & Consumer Laws

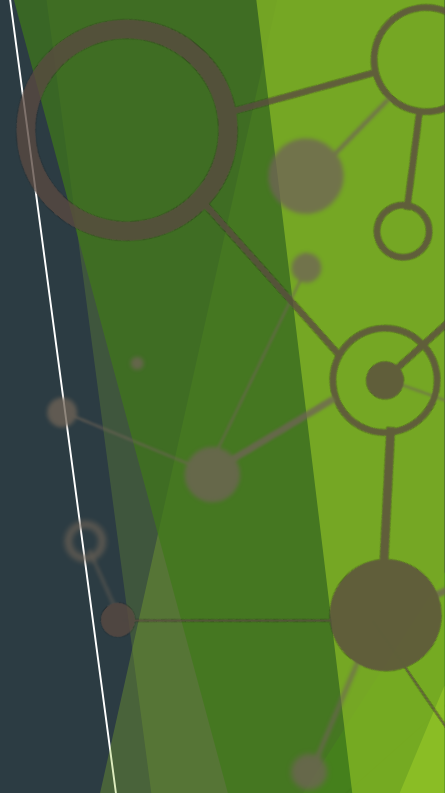
- ▶ While ACCC has given some guidance about consumers being reasonable in their demands for refunds, ultimately ACL states that if you sell something that you then do not or cannot provide, a consumer can request a refund.
- ▶ Attempting to squeeze a normal 20 round / 20 week competition into 20 rounds in 10 weeks may not be an acceptable compromise to a consumer.
- ▶ No policy can override the provisions of ACL.



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Financial Monitoring & Reporting





3 Basics Of Finances

Financial Planning

- **Budgeting**
- Investment Strategies

Financial Monitoring

- **Reporting & Monitoring**
- Auditing

Financial Performance

- **Increasing Income**
- Decreasing Expenses




Budgeting From Scratch

- ▶ Key questions for you to try and estimate (do the best you can here)
 - ▶ What services or competition can you offer based on your conditions.
 - ▶ Lease conditions (can you do whatever you want, whenever you want? Eg Play on use space on extra nights?)
 - ▶ Availability of volunteers (will everyone have more or less time or money to be involved?)
 - ▶ How many of your usual members or clients will still want to access your services or competition if it doesn't look like it used to?
 - ▶ What expenses are unavoidable, which are likely to increase (cleaning expenses, insurance) and are there any that might be funded or covered by grants?
 - ▶ What refunds might you be required to or decide to make?
 - ▶ What outstanding payments or bad debts might you have to deal with?





Insurance & Other Hidden Costs

- ▶ Some insurances are based on income, not end of year profit (Eg Workcover) so watch for effects on these expenses when receiving funding, grants & support.
 - ▶ Eg: WorkCover considers that when an employer pays these additional amounts to workers, the payments are a top-up or subsidy payment and not a payment for work done. The additional amounts are paid to the worker so that the employer meets a condition that allows the employer to access payments under the JobKeeper Payment Scheme. Payments made for this purpose are not declarable wages.
- 





Core Areas of Nonprofit Finance	Y	N	Not Sure	N/A	Priority- High, Med, Low	Brainstorming What is our current strategy for handling the concern? What's the next step towards a solution?
Revenue: How might the reliability of revenue streams continue to be affected in the current economic climate?						
Is our revenue mix (earned AND contributed) relatively predictable and reliable over time?						
Are our government contracts stable and relatively unaffected by state/local budget cuts?						
Will our foundation giving and/or corporate support remain stable or grow?						
Are our major donors still reliable? Can we count on their support at current levels?						
Can we rely on our Board to help cover any funding losses?						
Have we identified additional sources of support to make up for funding declines elsewhere?						
Have we updated our fundraising message to include the strongest, most urgent case for success?						
If in the midst of a capital campaign, are we still meeting fundraising targets? (If not, have we considered phasing the campaign or a Plan B?)						
Expenses: Will costs have to be cut? If so, which costs?						
Have we identified where we can cut costs without harming critical programs and operations?						
Can we still maintain our existing staff numbers and salaries?						
Profitability: How might changes in revenue streams or expense dynamics affect the bottom line?						
Are we generating operating surpluses on a relatively consistent basis?						
Are we developing and approving budgets that keep expenses in line with our new revenue reality?						
Are our surpluses big enough to cover depreciation, meet debt obligations, and contribute to savings?						
Are we raising revenue to cover new expenses and/or higher service demand?						
Health of the Balance Sheet: How might changes in operating results affect your organization's balance sheet?						
Are we making loan payments on schedule?						
If struggling with debt, have we spoken with our bank about renegotiating terms?						
Are we paying our our vendors on time?						
Are we planning for and meeting maintenance needs of our facility (or other fixed assets)?						
Are our investments safe and stable?						
Liquidity: What cash is readily available for routine and emergency needs?						
Do we have enough cash on hand to manage the cyclical of our daily operations?						
Do we have reserves that we can draw on to manage any shortfalls?						
If reserves have been used, are we on a replenishment plan?						
Financial Planning: Have you incorporated contingency planning into decision-making?						
Have we developed best, probable, and worst case revenue /expense scenarios?						
Do we project, track, and monitor cash flow on a monthly basis?						
Is our Board regularly reviewing our financial condition and encouraging rapid response to change?						
Have we considered collaboration as an opportunity to further mission and/or save costs?						





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Recording Transactions



Use	Use either computerised or manual system
Cash	Cash book to record payments & banking
Produce	Produce a profit & loss each month to show performance
Record	Carefully record what you owe & what people owe you
Use	Use Year To Date reporting
Make	Make sure new purchases are added to the asset register if necessary
Keep	Keep a “loan out” register of who has what equipment, uniforms etc
Get	Get volunteers to sign a list of what they have
Prepare	Prepare a policy on use of club resources

Don't Ignore Usual Threats

The most common categories of concern related to fraud and financial mismanagement, including poor financial controls, inadequate due-diligence of employees and partners and a failure by the responsible persons to act in the best interest of the organisation...



More than 20 charities stripped of status by national watchdog

By [Andrew Brown](#)
7 October 2018 – 12:00am



Multiple Australian charities have had their registrations revoked following recent compliance investigations by the national watchdog.



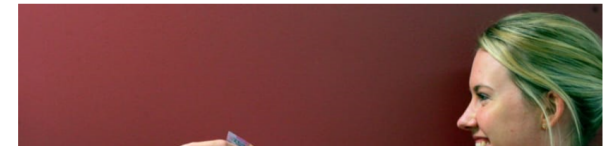
The Australian Charities and Not-for-profits Commission stripped the charity status from 22 organisations in the most recent financial year, new data shows.

In numbers

22
Charities stripped of status in 2017-18

108
Investigations into charities in 2017-18

1869



Former RSL NSW president Don Rowe admits to public inquiry he misused charity money

[PM] By [Angela Lavopierre](#)
Updated 19 Sep 2017, 12:10am





Force Majeure Protections

- ▶ Clauses in sponsorship and other contracts should always contain clauses that describe what will happen if *either* party cannot complete their obligations by events outside of their control. These clauses should also contain remedies Eg All deposits refunded; free transfer of dates
 - ▶ Venues where events are being held
 - ▶ Sponsors for events or any activity
 - ▶ Rental contracts or lease agreements




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Monthly Financial Reports

- ▶ At least original bank statement & cash book report

 - ▶ Best option
 - ▶ Profit & Loss Year to Date Vs Budget
 - ▶ Balance Sheet
 - ▶ Outstanding Debtors
 - ▶ Outstanding Creditors
 - ▶ Bank Reconciliation
 - ▶ Cash Flow
- 



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Profit & Loss YTD

Budget Variance

ASSOCIATION OF ROTATIONAL MOULDERS AUSTRALISIA INC 1 Mar 2020 to 31 Mar 2020

	Actual	Budget	Var AUD	Var %	YTD Actual	YTD Budget	Var AUD	Var %
Income								
ARMA Membership	3,145	3,000	145▲	4.8%▲	201,599	201,000	599▲	0.3%▲
AWTA Secretariat	330	300	30▲	10.0%▲	2,970	2,700	270▲	10.0%▲
Exchange Rate Fluctuation	-	-	-	0.0%	103	1,500	(1,397)▼	-93.2%▼
Insurance Commission	-	-	-	0.0%	116	250	(134)▼	-53.7%▼
Interest Received	441	-	441▲	0.0%	1,454	1,500	(46)▼	-3.1%▼
Rotoconnect Membership	-	-	-	0.0%	-	1,000	(1,000)▼	-100.0%▼
Rototour Africa	-	-	-	0.0%	218,876	220,000	(1,124)▼	-0.5%▼
Sale of Technical Resources	-	-	-	0.0%	392	500	(108)▼	-21.5%▼
Supplier Workshops [42101]	-	-	-	0.0%	3,000	3,000	-	0.0%
Webiste Advertising	-	-	-	0.0%	14,300	11,000	3,300▲	30.0%▲
Total Income	3,915	3,300	615	18.7%	442,810	442,450	360	0.1%
Gross Profit	3,915	3,300	615	19.0%	442,810	442,450	360	0.0%



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Balance Sheet to Last Year

Assets

Bank		
ARMA Mastercard	(2,609.03)	0.00
AUD PayPal	(37.99)	591.36
Bendigo Online	136,936.57	373,151.40
Term Deposit ARMA	60,000.00	60,000.00
Total Bank	194,289.55	433,742.76



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Diversify Your Fundraising



 INSTITUTE OF
COMMUNITY DIRECTORS
AUSTRALIA
► Knowledge ► Connections ► Credentials



An enterprise of:
ourcommunity.com.au
Where not-for-profits go for help



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Keep donors informed

Be proactive in personally communicating with donors, sponsors, vendors and volunteers about your current and upcoming events. Send emails, post on social media and share any changes to your operations or events on your website.

Let donors know what your organization is doing to protect the safety of everyone you serve. Thank them for their financial support, which is critical to your ability to respond in a timely manner and continue providing services.



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Ask permission

If you postpone an event for which donations have already been received, ask donors and ticket holders for permission to apply these funds to the rescheduled event.

If the event is canceled, ask them for permission to apply their gift directly to mission-critical services.

If donors request a refund, send it promptly and cheerfully.

Let donors know you value them and hope they will support a future event.



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Host an online event

Consider hosting an online auction if you've already secured donated items for a canceled event. There are several companies that manage online auctions. Do some research to find one that works best for your organization. Take photos of each item, post them online and invite donors to bid. You can schedule item pick-up in accordance with closures impacting access to your facilities.

Consider holding an online training event or conference and if possible even provide it for free.



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Host a “non event”

Consider converting an in-person event to a virtual one. Sometimes referred to as a “non-event,” this involves sending an “invitation” to past and prospective event supporters asking for a gift in lieu of attending the event.

Be clever in asking for gifts that may replicate what donors might have spent to attend, such as a babysitter, or would have contributed at the event.

Keep the focus on your mission and who their generosity will benefit (it’s NOT about your fundraising goals).



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Send donors love

Use this time to engage board and staff members in thanking donors for their loyalty and wishing them well during the crisis. Calls, personalized letters, hand-written notes and customized video messages sent via text or email are great ways to let donors know how important their support is to the people you serve, especially during times of crisis.

While acknowledging the seriousness of this outbreak, don't hesitate to be clever in showering your supporters with some heartfelt donor love.



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Capital campaigns

If your organization is involved in or about to launch a capital campaign, consider how the Coronavirus may impact the campaign plan, including donors' ability to contribute and the cost of products & services as well as possible delays in delivery.

Consider utilizing an external consultants to provide advice and guidance regarding these decisions, including the importance of maintaining momentum.



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Wash more than just your hands

Take time to clean up donor records, double-check addresses and remove inactive records to maintain an accurate database of past and present donors, volunteers and sponsors.

Making these improvements now will save time, reduce costs and improve results when events and communications return to normal again.



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Look to the future

Now may be a good time to research new grant opportunities or fundraising strategies that you haven't had time to pursue. Examples include learning more about generational differences and how they impact giving, best practices for direct mail, and updating your case for support.

All of these things will help your organization raise more money in the future.




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ATO payment deferrals

- ▶ For not-for-profits experiencing difficulties, the ATO can defer some payments by up to six months. Payments that may be deferred include income tax, activity statements, pay as you go (PAYG) instalments, FBT and excise payments. Contact the ATO's Emergency Support Infoline 1800 806 218 for more information on how to access this assistance.
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JobKeeper Payment

- ▶ Not-for-profit organisations, charities and businesses that have been impacted by the COVID-19 outbreak may be eligible to receive the Federal Government's [JobKeeper Payment](#) to retain their employees. The JobKeeper payment is valued at \$1500 per employee per fortnight and for up to six months.
- ▶ Key points:
- ▶ Charities, including those with an annual turnover of more than \$1 billion must demonstrate that their turnover has or will likely fall by 15% as a result of the covid-19 outbreak are eligible.
- ▶ Universities and for-profit entities with an annual turnover of less than \$1 billion must demonstrate a 30% decline in their annual turnover, while those with an annual turnover of more than \$1 billion must demonstrate a 50% decline to be eligible.
- ▶ Non-government schools and private vocational education providers are also eligible.
- ▶ Charities can elect to exclude government grants from their JobKeeper turnover test by downloading and filling in the form [on this page](#). **Note:** There are different lodgement closing dates depending on when you enrolled for JobKeeper payments. Charities that enrolled up to and including 13 June 2020 need to lodge by 20 June 2020. Those who enrolled on or after 14 June need to lodge within seven days of enrolling for JobKeeper payments.
- ▶ Organisations must elect to participate in the scheme by making an application to the ATO. **Note:** 31 May 2020 was the final date to claim for wages paid in April and May. From 31 May onwards, a monthly business declaration must be made by the 14th day of each month to receive reimbursements for payments made in the previous month.





Boosting cash flow

- ▶ As announced on 22 March, the government is providing up to \$100,000 to eligible small and medium sized businesses and not-for-profits (including charities) that employ people, with a minimum payment of \$20,000. These payments will help business and not-for-profit cash flow so they can keep operating, pay their bills and retain staff.
- ▶ Small and medium sized business entities with aggregated annual turnover under \$50 million and that employ workers are eligible. Not-for-profit entities (NFPs), including charities, with aggregated annual turnover under \$50 million and that employ workers will now also be eligible. This will support employment activities at a time where NFPs are facing increasing demand for services.
- ▶ Under the enhanced scheme, employers will receive a payment equal to 100% of their salary and wages withheld (up from 50%), with a:
 - ▶ minimum payment of \$10,000 & maximum payment of \$50,000.
 - ▶ An additional payment is also being introduced in the July - October 2020 period. Eligible entities will receive an additional payment equal to the total of all the Boosting Cash Flow for Employers payments they have received. This means that eligible entities will receive at least \$20,000, up to a total of \$100,000 under both payments. This additional payment continues cash flow support over a longer period:
 - ▶ increasing confidence; helping employers to retain staff; helping entities to keep operating.
 - ▶ The cash flow boost provides a tax-free payment to employers. We will automatically calculate it.





Superannuation guarantee amnesty

- ▶ The super guarantee (SG) amnesty is a one-off opportunity to correct past unpaid SG amounts without incurring administration charges or penalties of up to 200% of the SG charge. The ATO work with organisations to establish a flexible payment plan. These arrangements include:
 - ▶ flexible payment terms and amounts which we will adjust if your circumstances change
 - ▶ the ability to extend the payment plan to beyond the end of the amnesty period. However, only payments made by the end of the amnesty period will be deductible.
 - ▶ Applications for the amnesty close **7 September 2020**.



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Indigenous Visual Arts Industry Support (IVAIS) Program

- ▶ Indigenous Art Centres and Indigenous Art Fairs that currently receive funding through the the Indigenous Visual Arts Industry Support (IVAIS) Program will receive direct payments to maintain operations and employment levels, ensuring that they continue to support artists and their communities. This is part of a \$7 million contribution to the (IVAIS) Program to help Indigenous Art Centres and Indigenous Art Fairs during the COVID-19 crisis and beyond.



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Additional \$10 million for the Regional Arts Fund

- ▶ An additional \$10 million for the Regional Arts Fund will provide crisis relief and targeted support to organisations, artists and arts workers that are critical to delivering the arts to communities in regional and remote areas. Funding will be delivered through the Government's [Regional Arts Fund](#) in the 2019-20 financial year.




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Emergency financial relief for individual artists

- ▶ 1000x1000: Crisis Cash for Artists is a campaign led by Theatre Network Australia and facilitated by Creative Partnerships Australia through the Australian Cultural Fund to provide emergency financial relief to artists in need. Individual artists who have lost income due to COVID-19 may be eligible to apply.
 - ▶ Applications are accepted on an ongoing basis, and the Theatre Network Australia will strive to notify applicants within the week.
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Arts Queensland Queensland Arts Showcase Program (QASP) funding increased by \$2 million

- ▶ The Arts Queensland Queensland Arts Showcase Program (QASP) funding pool has been increased by \$2 million, funding caps per stream have been increased and the funding criteria has been expanded.




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Community Support Package

- ▶ The Federal Government has promised an additional \$100 million worth of support to more than 300 charities. The \$100 million is to be allocated over six months as part of a total \$200 million community support package. The new relief package includes more than \$37 million, to be shared across 200 existing federally funded emergency relief organisations. The funds would support service delivery, including phone support and outreach through home visits to enable organisations to safely drop off items such as vouchers and food parcels.
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COVID-19 Rapid Advocacy Fund

- ▶ Australian Progress, Australian Communities Foundation and Australian Council of Social Services (ACOSS) have launched the COVID-19 Rapid Advocacy Fund, a donor pool that can inject funds into advocacy campaigns demanding action in response to the pandemic in Australia to support grassroots community groups.
- ▶ They encourage groups to pitch their projects as soon as possible. All grants will be approximately \$3,000-\$10,000.



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Young Australian

- ▶ The Foundation for Young Australians (FYA) has developed the COVID-19 Youth Response Fund to provide one-off grants between \$5,000 and \$20,000 to youth-led (aged 15-29) initiatives that are responding to the impact COVID-19 is having on young people. Both new and existing initiatives will be supported. Applications for Round 1 closed 15 May. **Applications for Round 2 open 1 June and close 12 June.**




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Journalists & Radio

- ▶ **Support for Freelancers & Casual Contributors fund**
 - ▶ The Judith Neilson Institute has created the Support for Freelancers & Casual Contributors fund to support journalists and provide some cost-relief to media organisations. Media organisations are invited to apply for financial support for freelancers and casual contributors to undertake specific projects. **Applications are accepted on an ongoing basis.**
- 




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Fresh Start For Independent Media

- ▶ The ABC has established a \$5 million Fresh Start Fund to provide urgent and critical support to independent Australian producers and safeguard local content and creativity during these unprecedented times. There are five streams of funding, ranging from approximately \$6,000 to \$25,000.
- 




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Small Business Relief Package

- ▶ If your business or not-for-profit has been adversely impacted by COVID-19 your bank will allow you to defer principal and interest repayments for all loans attached to the business for a period of six months through the [Small Business Relief Package](#).
 - ▶ To be eligible, you must have less than \$10 million total debt to all credit providers. You need to be current, and not in arrears as of 1 January 2020.
 - ▶ [Commonwealth Bank](#)
 - ▶ [NAB](#)
 - ▶ [Westpac](#)
 - ▶ [ANZ](#)
- 



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Coronavirus Small and Medium Enterprises (SME) Guarantee Scheme

- ▶ The Coronavirus Small and Medium Enterprises (SME) Guarantee Scheme will support up to \$40 billion of lending to SMEs (including sole traders and not-for-profits) and guarantee 50% of new loans issued by eligible lenders to SMEs. The Scheme will be available for new loans made by participating lenders until **30 September 2020**.
- ▶ Loans will be made available through participating bank and non-bank lenders.



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Sport and Recreation COVID SAFE Restart Plan Package

- ▶ **COVID SAFE Active Clubs Kickstart:** For hygiene supplies, equipment and operational costs for COVID Safe clubs to return to sport. (\$2000)
- ▶ **FairPlay vouchers :** For young participants to participate in local sporting activities and support families experiencing hardship as a result of COVID-19.
- ▶ **Active Restart Infrastructure Recovery Fund:** Grants for minor capital works and support for clubs to purchase revenue generating equipment to support Return to Play. (\$20,000)
- ▶ **Gambling Community Benefit Fund:** The GCBF provides incorporated, non-for-profit organisations up to \$35,000 to help provide services, leisure activities and opportunities for Queensland communities. There are 5 funding rounds per year, and the next round closes at 11:59pm on 30th June 2020.



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