

<b>Policy Name</b> <b>FINANCIAL AND LEGAL INSTRUMENTS POLICIES AND PROCEDURES</b>		<b>Policy Category</b> <b>OPERATIONS</b>
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## **1. PURPOSE**

The *Financial and Legal Instruments Policies and Procedures* provide direction and guidance for financial and contract decisions and processes within Field Hockey Canada (FHC).

## **2. PRINCIPLES**

The Board of Directors and senior staff play a critical role in oversight responsibilities culminating in financial and legal transactions. Complete, open and honest financial reporting supports that responsibility and the values of the organization. Contracts between FHC and funders, suppliers, sponsors or other entities help to activate FHC's ability to deliver programming and commits FHC to contractual obligations and responsibilities.

For the benefit of Members, Registered Participants, volunteers, funders, supporters, suppliers and sponsors, the FHC Financial Policies and Procedures, and management of financial operations will:

- a. adhere to Generally Accepted Accounting Principles;
- b. be transparent in financial reporting and scope of financial activities;
- c. comply with all federal and provincial reporting and contractual requirements; and
- d. connect financial decisions with the Strategic Plan and its current and future activities.

## **3. FINANCIAL OBJECTIVE**

The financial objectives of FHC may change from time to time but as a general rule the corporation will strive to hold the equivalent of three (3) months core operating costs, to protect the interests of the members and limit the impact of unforeseen circumstances.

## **4. APPLICATION**

This policy applies to all operating, service and programming elements of FHC's activities.

## **5. CRITICAL FINANCIAL DATES**

### ***5.1 Fiscal Year***

The FHC fiscal year is April 1 through March 31.

### ***5.2 Membership Year***

The FHC membership year is September 1 through August 31.

## **6. FINANCIAL MANAGEMENT AND ACCOUNTABILITY**

### ***6.1 Principles of Internal Controls***

Segregation of duties between critical aspects of financial controls is an important underlying premise of FHC's financial management processes. No single person is responsible for all aspects of any financial transaction. In principle:

- a. The individual who authorizes a transaction will not be the person responsible for recording that transaction in the accounting records; and
- b. The individual who approves payment of an invoice or expense claim may be one of two signing officers who signs the applicable cheque; but
- c. Two signing officers must sign each cheque, with approved paperwork attached or available to both signing officers; and
- d. A signing officer cannot be one of two signatures on a cheque made out to themselves for any amount exceeding \$1,000.

### ***6.2 Signing Authority***

#### **6.2.1 Financial Transaction Signing Authority**

Signing Officers for Cheques, drafts, notes and other negotiable instruments shall be:

- a. Chief Executive Officer (CEO)
- b. Chair
- c. Treasurer
- d. Vice-Chair
- e. one other Director

#### **6.2.2 Signing Authority for Contracts**

Government Contribution Agreements and other Agreement to receive public funding may be signed by:

- a. the Chief Executive Officer (CEO) and if 2 signatures are required, by
- b. the Chair of the Board, or
- c. the Vice-Chair.

Other contracts, deeds, transfers, licences or engagements shall be signed by:

- a. Chief Executive Officer (CEO), or in their absence as delegated to
- b. the Chair or Vice-Chair

### ***6.3 Financial Management Responsibilities***

#### **6.3.1 Chief Executive Officer (CEO)**

The CEO is responsible for overseeing the day-to-day financial management of the corporation and will:

- a. work with the Accountant to manage financial systems;
- b. keep the Treasurer apprised of FHC's financial position and activities on a regular basis;
- c. review all claims for reimbursement or payment;
- d. review revenue reports and ensure follow-up as required on outstanding accounts;
- e. monitor the on-going cash flow position of the corporation;
- f. regularly communicate with all staff and committees regarding the current and projected financial positions of their programs;

- g. ensure timely deposits of all received revenue;
- h. develop the draft and final annual budgets;
- i. work with staff and committees to prepare submissions for public funding and/or grants and/or corporate sponsorship;
- j. ensure that all reports and accounts are prepared for the Auditor, and work with the Auditor as required;
- k. ensure compliance with all required federal and provincial financial reporting; and
- l. ensure compliance with all funding agencies' financial reporting requirements.

### **6.3.2 Treasurer**

In support of Bylaw 11.2 (c), the Treasurer shall:

- a. have general responsibility for oversight of the financial position of the corporation;
- b. chair the FHC Finance Committee which meets at a minimum quarterly
- c. regularly communicate with the CEO regarding FHC's financial position, financial processes and systems for controls;
- d. support development of the annual budget as required;
- e. review monthly financial statements and budget variance with the CEO, with recommendations made as required;
- f. work with the CEO and Auditor as required;
- g. report quarterly to the Board on the current and projected financial position of the corporation; and
- h. present the audited financial statement to the Board at a Director's meeting for approval prior to the AGM, and to the membership at the Annual General Meeting.

### **6.3 Accountant**

The Accountant is responsible to:

- a. process receivables and requests to invoice from staff and committees in accordance with internal financial controls and systems;
- b. receive and process cheque requisitions from staff or committees in accordance with internal financial controls and systems;
- c. align purchase orders with invoices and report any anomalies to the CEO and program lead;
- d. initiate as required and process vendor invoices, expense claims and other payables semi-monthly;
- e. undertake all transaction postings;
- f. follow-up on any outstanding receivables after thirty (30) days, with the CEO and thereafter as directed;
- g. undertake a monthly reconciliation of financial records, bank and credit card statements;
- h. prepare reporting to provincial and federal government as required;
- i. prepare monthly financial statements under the direction of the CEO; and
- j. prepare all reports and statements for the Auditor under the direction of the CEO and Treasurer, and work with the Auditor as required.

## **7. ANNUAL BUDGET**

The annual FHC budget includes all expected revenue and anticipated expenditures for all programs, services, and administrative undertakings. Revenue and expenditures are aligned with the Strategic Plan and the Operating Plan for the upcoming year. Approval by the Board of Directors is required to activate

the budget.

### **7.1 Budget Timing**

The draft budget is developed by the CEO for the next fiscal year with input from other staff, the Treasurer, Finance Committee and other committee chairs. The draft budget is presented to the Board in January/February for review, revision and preliminary approval. Comparative figures using the projected revenue and expenses for the current year and actual revenue and expenses for the previous year should be included in the draft budget format.

### **7.2 Budget Criteria**

In budget development, the following criteria should be followed:

- a. each budget will be a break-even or surplus budget;
- b. programs running over multiple fiscal years will allocate the appropriate portion of the program revenue and expenditures into the applicable fiscal year;
- c. Revenue
  - i. revenue sources must be identified and the commitment level indicated (eg: public funding confirmed, sponsorship amount under contract, membership fees confirmed, team levies conservatively projected etc) as part of the budget presentation to the Board;
- d. Expenses
  - i. all program and service expenses must be itemized and include all anticipated costs;
  - ii. a contingency amount will be added to all national team program budgets;
  - iii. An administrative fee is included in every tour budget for each national team (senior, junior, indoor, masters);
  - iv. taxes are included in all expenditure amounts;
- e. FHC Legal Fund
  - i. FHC will set aside the equivalent of 1% of the annual budget in an FHC Legal Fund (see policy 16. FHC Legal Fund) until such time as the Fund reaches \$50,000. As the Fund is depleted, additional allocations will be made of no more than 1% of an annual budget, to maintain the \$50,000 cap.

### **7.3 Budget Approval**

Final budget approval will take place once public funding and significant programming contributions are confirmed. On final approval, staff and committees are provided with information on the budget for their areas of responsibility and accountability.

### **7.4 Major Programs Prior to Funding Commitments**

In fiscal years where major expenditures for national team events or other programs are scheduled to occur prior to final budget approval, the CEO will work with the Treasurer and the applicable program leads to make decisions based the financial risk.

### **7.5. Semi-Annual Review of the Budget**

The Board will review the budget against actual revenue and expenses around the six (6) month period of the fiscal year. Budget revisions may be made in extraordinary circumstances.

## ***7.6 Budget Category Over-expenditures***

Any unapproved over-expenditure will be allocated into the next fiscal year's budget for the respective budget category or area of operation. Any core or membership funding designated to a particular budget category will be used to cover the overspend or additional levies must be charged to offset the cost.

## **8. FINANCIAL STATEMENTS**

FHC financial management will adhere to Generally Accepted Accounting Principles. Accounts are maintained on an accrual basis.

### ***8.1 Chart of Accounts***

The Chart of Accounts is reviewed annually by the CEO and revised as necessary to accommodate programs, services and operational activity.

### ***8.2 Monthly Statements***

A monthly Financial Report, consisting minimally of the Balance Sheet, Statement of Operations and cash-flow projections will be produced for review by the Treasurer and CEO. Variance against the budget will be included in the monthly report.

### ***8.3 Quarterly Statements***

Over-sight of the corporation's financial position and its ability to meet its obligations is the collective responsibility of the Board of Directors. A quarterly financial report will be made by the Treasurer and CEO to the:

- a. the Finance Committee; and
- b. the Board of Directors.

The Report will include financial statements, budget variance and any items for discussion regarding projected under or over-expenditures, and/or program or operating changes that may impact the corporation's financial position. The Finance Committee will submit recommendations to the Board as may be required after the committee's review.

### ***8.4 Year-End Financial Projections***

As part of the draft budget discussion for the following fiscal year, in February/March, the Board should review projected year-end financial statements prepared by the Treasurer and CEO to tie current financial performance to budget decision-making.

### ***8.5 Staff, Committee or Program Lead Access to Financial information***

Staff members, committee chairs or other program leads will be provided with financial updates and projections about their applicable area of responsibility through program financial reports. The frequency of such reports will be set by the CEO, dependent on program activity levels, but will be made at least quarterly.

## 9. MANAGING REVENUE AND EXPENSES

Development of procedures for managing revenue and expenses is the responsibility of the CEO, within the following policy parameters.

### ***9.1 Membership and Registered Participant Fees***

Annual membership and registered participant fees are set year by the Board, no later than November 30<sup>th</sup> and come into effect the FHC's next membership year. The PSO are advised and the fee posted on the FHC website by December 15<sup>th</sup>.

Membership fees are due on Oct 1<sup>st</sup>.

Registered Participant fees collected on behalf of FHC by the Member Associations are due to FHC as per the schedule below:

1. December 1<sup>st</sup> - all Registered Participant fees collected between August 16 to November 15;
2. March 15<sup>th</sup> - all Registered Participant fees collected between Nov 15 to March 1;
3. August 31<sup>st</sup> - all Registered Participant fees collected between March 2 and August 15.

Relevant data on registered participants must be electronically submitted on the same schedule.

### ***9.2 National Championship Entry Fees***

National Championship Entry Fees are paid to FHC and must be received by the deadline set for each Championship for the provincial team to be eligible to compete.

### ***9.3 National Team Programs***

#### ***9.3.1 National Athlete Levies and Fees***

Levies and Fees are charged to athletes participating in Senior, Junior and Next Generation (NextGen) programs. Payment of Levies and Fees are regulated by the FHC ***National Teams Levies and Fees Policy***.

#### ***9.3.2 International Event Fees and Fines***

Costs incurred on behalf of the national team at any event, during a tour or other activity will be charged to the applicable national team budget.

- a. Entry fees to events in which the national team is participating must be incorporated into the approved program budget.
- b. Any fine levied against or protest costs paid at an event by a national team, national team athlete, national team coach or staff member, will be charged against the applicable program budget.

### ***9.4 Receivables***

Invoices are issued for all receivables with payment terms stated on the invoice, except for public funding revenue where a contribution agreement is in place. All invoices are due a maximum of thirty (30) days after the invoice date.

The following additional payments terms shall apply:

- a. Overdue accounts will be charged a penalty equivalent to 2% of the invoice amount (plus tax)

after sixty (60) days, and 5% of the equivalent of the invoice amount (plus tax) after ninety (90) days.

- b. Overdue accounts over one hundred twenty (120 days) may be referred by the CEO to a collection agency.

## **9.5 Payables**

Payment of or reimbursement by FHC will only be considered with any of the following:

- a. use of an FHC Cheque Requisition by the appropriate staff member or program lead, with applicable receipts or payment confirmations. A credit card slip must be accompanied by the receipt for purchase;
- b. a company invoice matching a purchase order or for a known received service or product
- c. a company invoice matching the terms of a contract or file;
- d. an active employment contract or fee-for-service contract as stipulated by the payment schedule;
- e. a monthly or regular electronic transfer based on an agreement for rent, utilities, phone or other regular service charges; or
- f. submission of a properly completed Expense Claim Form with receipts attached.

FHC will strive to ensure that credit card(s) will be paid in full and by deadline to avoid interest charges.

Payment for any expense can only be made after approval of the CEO and program lead. If the CEO is unavailable (eg: holidays, travelling) the Board will designate another individual to review payables for a set interim period.

## **9.6 Payment of Honoraria**

An honorarium is a small amount of money paid to a volunteer for time spent and effort expended in completing a significant project, task, or activity. Honoraria is not reimbursement on an hourly basis, nor should it be compared to market value for the same or similar services offered by a worker in a similar industrial sector.

- a. honoraria and expenses for individuals such as coaches, officials, clinicians, workshop leaders and/or event personnel will be administered consistently across all programs and must be built into a program budget prior to approval by the Board.
- b. The honorarium paid to an individual must be agreed upon prior to the task or activity starting and may require a signed service agreement and/or confirmation of current address, social insurance number and contact information.
- c. Documentation that must be completed as part of the task or activity will be agreed upon in writing with the individual prior to the position starting, and may include, but not be limited to:
  - i. task or activity reports,
  - ii. event or project invoices,
  - iii. personal expense claims (with receipts),
- d. Honoraria is only paid after conclusion of the task or activity and after receipt by the FHC office of all reports, summaries, and Expense Claim documentation.
- e. In February each year, a T4A slip will be sent to every individual who receives \$500 or more in honorarium from FHC during the previous calendar year.

## **9.7 Field Hockey Canada Credit Cards**

FHC Credit Cards will be arranged for through the CEO. Only expenses within the approved budget can be charged to FHC credit cards.

Individuals who are assigned FHC credit cards are responsible for keeping the cards and numbers secure. Access “pins” for FHC credit cards must be given to the FHC office.

FHC credit cards must be returned to the FHC office when the individual completes their assignment or leaves FHC employment.

## **9.8 Accountability for Financial Payments**

### **9.8.1 Cheques**

- a. Two signatures are required on each cheque.
- b. Two staff signing officers can sign any approved cheque for \$3,000 and under.

### **9.8.2 Monthly Direct Electronic Payments**

- a. A repeating electronic payment, regardless of the amount, must be authorized at the time of the first payment by the CEO and one Director, or by two Directors. (eg: payroll, rent etc)
- b. Authorization for repeating electronic payments must be re-authorized at the beginning of each fiscal year, or at the time of a change in the authorizing signing officers.
- c. Any significant change in the amount paid for a repeating electronic payment amount will be treated as a first payment, and Section 9.8.2 b. applies.
- d. A monthly confirmation is provided to the Treasurer and CEO for all repeating direct electronic payments.

### **9.8.3 Electronic Transfer Payments**

- a. Authorization is granted by the CEO in writing for each transaction.
- b. Use of Electronic Funds Transfers (ETF) payments is limited to \$3,500 per day, but all ETFs must be reviewed and authorized as is any other payment.

## **9.9 Refunds**

FHC program fees will not be refunded or pro-rated unless prior authorization has been provided. Authorization can only be made on a program-by-program basis and must be approved in writing by the CEO. If approval for a refund is provided, the refund will be subject to a standard deduction of \$25 administration charge.

## **10. ANNUAL AUDIT**

The CEO is responsible for coordinating the external audit activities conducted on FHC’s behalf. The Treasurer provides support as may be required to understand any issues raised or recommendations made by the Auditor. The Audit Management Letter is reviewed and signed by both the CEO and the Treasurer.

### **10.1 Appointment of the Auditor**

An Auditor is appointed for the upcoming fiscal year at each Annual General Meeting, and holds that position to the end of the following Annual General Meeting:

- a. the proposed Auditor must be eligible as a Public Accountant and be independent of FHC as required in the Canada Not-for-Profit Corporations Act;
- b. if an Auditor is not appointed by resolution at an Annual General Meeting, the incumbent Auditor will remain in place until the end of the following Annual General Meeting; and
- c. Any change in Auditor during a year must be approved by ordinary resolution at a special meeting.

### **10.2 Presentation of the Annual Audit Report**

The Audit Report is presented by the Treasurer to the Board of Directors, and when approved, is signed by the Treasurer and one other Director who is a signing officer. The approved Audit will be available for members no less than twenty-one (21) days prior to the AGM. The Audit is presented by the Treasurer to the membership at the Annual General Meeting.

## **11. RECORDS MANAGEMENT**

All financial records for the corporation will be kept in a secured location at the registered office. Records will be maintained in accordance with federal and provincial requirements. Audited financial statements will be kept in perpetuity.

Financial records may be destroyed after the required holding period, but destruction must be through a bonded shredding service and/or complete removal from computers, servers, or cloud services, or through other means that will protect the information of the corporation and individuals.

## **12. CHARITABLE GIVING**

FHC will comply with all CRA rules and FHC Policies regarding receipt of any cash or non-cash donations and the issuing of Official Donation Receipts.

Books and records of all received donations will be kept in accordance with CRA requirements, including being kept at the registered office address and will be provided to CRA on request.

## **13. EXPENSE CLAIMS AND CASH ADVANCES**

### **13.1 Expense Claims**

The submission of an Expense Claim by any individual should be for an event or meeting that has been planned with related costs already approved as part of the annual budget. Expenses without prior approval in the applicable program or administrative budget may not be reimbursed. Consideration of the unplanned expense is at the discretion of the CEO.

Individuals submitting Expense Claims will use the current FHC *Expense Claim Form* and adhere to the following:

- a. *Expense Claim Forms* must be completed in full, include required receipts, and should be submitted to FHC for appropriate processing within thirty (30) days of the applicable event or meeting;
- b. Amounts being claimed cannot exceed the published reimbursement rates in effect at the time of the event or meeting;
- c. An Expense Claim and receipts for an event or meeting taking place on in March should be submitted to the FHC office by March 31<sup>st</sup>; and
- d. An Expense Claim submitted more than sixty (60) days post-meeting or event will not be eligible for reimbursement.

*Expense Claim Forms* and reimbursement rates are available on the FHC website.

ADD Expense – Meal Reimbursement

### **13.2 Cash Advances and Reports**

Cash Advances may be available for major program activities such as National Team Tours. Cash Advance requests must be made to the CEO at least sixty (60) days prior to the program start. Cash Advances may be made in multiple payments for activities running over several weeks, with arrangements made to advance funding through local financial institutions.

Cash Advance Reports, with all receipts and documentation, must be submitted no later than thirty (30) days after the conclusion of the event. For events occurring in March, a Report with receipts must be submitted by March 31<sup>st</sup> for activity to that date.

## **14. PURCHASING**

A FHC *Purchase Order Form* must be used for any FHC equipment or property purchase of more than \$2,000, including tax. This applies to sport, national team program or administrative equipment. All purchased equipment, including taxes and fees, must be included in the approved budget prior to an order being placed.

A copy of the completed *Purchase Order Form* is submitted to the FHC office by the program lead prior to order placement.

Amortization of the value of any purchased equipment will be recorded in accordance with CRA rules for capital costs.

## **15. INSURANCE AND PROPERTY DAMAGE**

### **15.1 Insurance**

FHC will purchase annual corporation and member insurance to mitigate risk and protect assets. The CEO is responsible for ensuring that appropriate levels of coverage are in place at a reasonable fee, and that information about the policy, coverage and claims procedures are made available to Members and Registered Participants.

The FHC Insurance policies will include:

- a. Directors and Officers Liability;
- b. Comprehensive General Liability;
- c. Accident, Death and Dismemberment Insurance for Registered Participants;
- d. Property and Equipment Insurance for Field Hockey Canada; and
- e. additional riders for special events or special circumstances as may be required from time to time.

## **15.2 Protection of FHC Property**

Staff members and program leads are responsible for protecting any FHC equipment and other property under their jurisdiction. This includes ensuring appropriate storage, use of protective carrying cases as may be required, and checking the condition of equipment and property on a regular basis.

FHC equipment and property will be visibly tagged as such with permanent labels as may be necessary.

It is the policy of FHC that lost, stolen or damaged (outside of normal wear) equipment and property may result in an individual having to reimburse FHC for the replacement of the lost, stolen, or damaged item. This decision will be made by the CEO.

## **15.3 Annual Inventory**

An annual inventory will be maintained by FHC for all equipment, property, merchandise, and other product suitable for inventory inclusion. Program leads and staff will be asked to provide annual inventory condition and quantities in March each year. The Auditor may request a random check of inventory items as part of the annual audit and staff and program leads will assist with inventory confirmation when requested.

## **16. FHC LEGAL FUND**

The FHC Legal Fund is an amount of money reserved by FHC to address and manage the process for any complaint received as outlined in the FHC **Complaints and Disciplinary Policy**. The fund is will be used to pay for costs incurred by FHC for any investigations conducted, legal support required and/or disciplinary and appeal hearings held.

The Fund is built up to and maintained at \$50,000 through a budget allocation each year. If the fund is not accessed, additional funding is not needed. As the fund is depleted, FHC will use the annual budget allocation as necessary to build the fund back to the \$50,000 mark.

## **17. APPROVED TRAVEL**

### **17.1 General Travel Policies**

The following policies and procedures apply to all travel that is supported by FHC. Any deviations must be pre-approved by the CEO.

- a. All FHC-approved travel will be booked through the corporation's Travel Agent and billed directly to FHC.
- b. FHC will only support approved travel at economy level fares. The fare difference between economy and an upgraded fare is the responsibility of the traveller.

- c. Changes to a previously confirmed itinerary must be made with the Travel Agent by the traveller. Additional costs due to the change will be the responsibility of the traveller.
- d. Travel should be booked in a timely fashion to access the best possible fares.
- e. Other than approved national team or international trips or meetings, FHC will generally only fund travel from a Canadian location.
- f. FHC will support economy travel and meeting-site accommodation for FHC approved representatives to FIH and PAFH meetings as approved by the Board.
- g. Staff travel should be included in the appropriate program budget

## ***17.4 Travel Loyalty Points***

### **17.4.1 Travel Booked for FHC Programs**

The CEO will work with the Travel Agent and program leads to distribute and use the points based on program needs and point availability. Points may be used for air travel, rental cars, accommodation, or approved merchandise to support a program.

### **17.4.2 Travel Booked for Employees**

FHC employees travelling on corporation-funded business are allowed to accumulate travel loyalty points to use for their personal needs.

## **18. INDIVIDUAL CREDIT CARD OR OTHER PERSONAL PAYMENT INFORMATION**

FHC will not keep a record of an individual's credit card number, debit card, security code or any other personal payment information that may be submitted as part of a membership, registration, levy or merchandise transaction, once the transaction is concluded and payment has been confirmed.

## **19. FHC TRUST FUNDS**

The trustees of the respective FHC Trust Funds are responsible for maintaining the Trust Funds as set out by their terms of reference and will prepare a report for the membership and auditors of FHC as required and in a timely fashion.