



REP TEAM FINANCES HANDBOOK

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Purpose of This Document

This document is intended to provide guidance and in certain areas provide policies to be followed. Guidelines are suggestions and teams are strongly encouraged to follow these. Policies are mandatory unless specific exception is granted to the team by the BGHC Board of Directors.

BGHC Contact

The main BGHC contact for any issues or questions regarding Rep team finances is the BGHC Treasurer. For the 2025-2026 season, the BGHC Treasurer is Barb Rockx. Barb can be contacted via email at treasurer@bghc.ca

General Note for Team Budgets

Team staff should be sensitive to the overall cost of team operations and the impact on families of items that are included in a team budget. While parents are consulted on the team budget, it is understandable that a parent does not wish to explain their personal financial situation and as a result may not speak up during the budget approval process. Team budgets should be limited to costs that are necessary for the on-ice operation of the team and related off-ice training, tournament attendance and team administration. While it is understood that team building is facilitated by certain social events, team budgets should minimize costs related to personal expenses such as team meals while at tournaments and gifts to players. Teams should avoid mandating hotel stays for families where tournaments are within driving distance, and that determination should be left to families.

2025-2026 Team Budget Specific Items to Note

For the 2025-2026 season, please note the following for team budget purposes:

1. This is a NEW jersey year – the cost of jerseys for each player will be part of the BGHC fee
 - a. Teams only need to budget for any extra jerseys and/or socks they wish to have on hand
2. SHIELD skater development program will be continuing
 - a. All U9 and U11 teams are participating
 - b. U13A, BB and B are also participating
 - c. It is expected that the above teams will include minimal skater development in the team budget as a result
 - d. U13AA and all teams at U15 and U18 need to include skater development in the team budget
3. Goalies will pay \$1,000 less for the BGHC fee to help offset the cost of equipment
 - a. This applies for goalies at the U9A, U11, U13 and U15 levels, NOT U9B or U18
 - b. Discount will be available at the June registration
4. Teams need to include a MINIMUM of \$700 per goalie in the team budget for goalie development sessions and should reimburse parents upon presentation of proof of payment and attendance.
5. Staff apparel allowance. Each team will receive \$500 from the BGHC toward the cost of bench staff apparel. Teams will pay the cost of this apparel and should budget accordingly.

Rep Team Financial Policies

General policies

1. The Head Coach is responsible for all team debts/ charges. No coach will be permitted continued participation in BGHC if any monies are owed by the team to the BGHC after the end of the season.
2. For Rep Teams, a proposed budget should be submitted to parents by the deadline communicated by the BGHC Treasurer.
3. Each team is required to submit an accurate and thorough financial statement to the players' parents at the conclusion of the season and prior to the BGHC Annual General Meeting.
4. Each team should conclude the season with a zero balance in the team bank account.
5. BGHC policy regarding the use of sponsorship funds is mandated to all Rep teams. Teams can reimburse a maximum of 50% of sponsorship funds brought in by a player to that player's account with the team, but in no case shall that reimbursement exceed the player's actual total fees owing to the team. Individual Rep teams may choose to reimburse less than this amount but cannot reimburse any more.
6. The BGHC Treasurer will provide a standard excel spreadsheet for use by all teams for creating the Rep team budget. This spreadsheet will be the required format in which the Rep team budget will be submitted to the BGHC as and when required by policy.
7. In keeping with the **General Note for Team Budgets** (above), BGHC Rep teams should minimize amounts allocated to items that are of a social, gift or other non-hockey nature. This includes team parties, both formal and informal, team dinners, player gifts and volunteer gifts. Approval of 100% of the parents on the team is required for this portion of the team budget. This approval process should be done in a manner that allows for full privacy of all parents.

Rep Team Solicited Sponsorship Funds

BGHC policy regarding the use of sponsorship funds is set out in #5 above.

The BGHC will make available a standard sponsorship solicitation letter to all Rep teams, in Word format (see page 10). Teams can use this letter or modify it, but the letter **MUST** describe for the potential sponsor, the team policy for any funds that will be credited toward a player's personal fees.

Example 1 application of above:

A family brings in a \$1,500 home jersey sponsor. The team is \$850. Maximum reimbursement to the family is \$750 as set out by the policy maximum 50% reimbursement limit.

Example 2 application of above:

A family brings in a \$1,500 away jersey sponsor. The team fee for the season is \$650. Maximum reimbursement to the family is \$650 as limited by the team fee.

The BGHC encourages teams to minimize returns to families with respect to sponsorships funds. The purpose of sponsorships is to reduce the cost for ALL members of the team. A return to a family of 50% of a \$1,500 sponsorship results in minimal financial contribution to the team as a whole. Once the cost of sponsor logos are taken into account, this sponsorship nets approximately \$500 to the team if 50% of the sponsorship is returned to a team family. Please encourage your families to recognize that some families contribute through sponsorship while others contribute through significant time commitment and other volunteer roles. All of these contributions are equally important to the operation of your team and everyone should benefit from all forms of contribution equally.

Rep Team Budget Format

The BGHC Rep team budget spreadsheet will be the required format in which the Rep team budget is submitted to the BGHC Treasurer as and when required by policy. This document is circulated to all Rep Coaches prior to tryouts. Please check with your coach for any draft budget that he/she may have prepared in advance of tryouts. The spreadsheet is also available for download from the website at

[**BGHC.CA>Resources>Representative>Rep Team Budget Template**](#)

Non-Hockey Specific Expenditure Limit for Rep Team Budget

In keeping with the note (above), BGHC Rep teams should minimize amounts allocated to items that are of a social, gift or other non-hockey nature. This includes team parties, both formal and informal, team dinners, player gifts and volunteer gifts. Approval of 100% of the parents on the team is required for this portion of the team budget. This approval process should be done in a manner that allows for full privacy of all parents.

Non-parent coach Reimbursement Limits

Please refer to Appendix B for non-parent coach reimbursement limits for the current season.

Rep Team Financial Guideline

It is required that all Rep teams appoint a team treasurer who is separate from the Coach and Manager. If sufficient volunteers are not available to allow for a separate treasurer position, then the Manager will assume all of these duties. Please note that BGHC policy does not allow a Head Coach or any immediate family member of a Head Coach to be the team Manager or Treasurer.

Rep Team Banking

1. The BGHC maintains permanent bank accounts for all Rep teams through our corporate bank – Scotiabank. The accounts are set up at the Neyagawa Road, Oakville branch located in the northeast corner of Dundas Street and Neyagawa Road. The address is:

489 Dundas Street West, Unit #1
Oakville, ON L6M 1L9

2. Our contact at Scotiabank is Shadab Khan. Shadab can be contacted at 289-725-0689 x 4500 or via email at Shadab.khan@scotiabank.com
3. All Rep teams will be required to use the bank accounts provided for them through Scotiabank, unless permission to do otherwise is received by the BGHC Board of Directors through request to the BGHC Treasurer.
4. The Scotia team bank account fees are as follows:
 - a. Monthly maintenance fee is \$3.00.
 - b. Account allows for 10 FREE transactions per month (excluding eTransfers). A transaction includes a deposit, as well as any cash withdrawals, bill payments or cheques.
 - c. Any additional transaction(s) will cost \$1.25 per transaction.
 - d. eTransfers are \$1 each.
5. The signing authorities for the account will be the team Manager and the team Treasurer.
6. All accounts will have instructions of “Joint” signatures.
 - a. Cash withdrawals at a bank branch with require both account holders to be present, cheques issued will require two signatures
7. Only the team Treasurer will receive a banking card to allow for on-line banking and ATM withdrawals, up to a maximum of \$1,000 daily. These transactions are excluded from the joint signature requirement.
8. Transfer of signing authority for these accounts will take place once per year – generally in mid to late May once all teams have established a Manager and a Treasurer. The BGHC Treasurer will facilitate this process.

Rep Team Initial Financial Management Procedures

1. As soon as possible after the finalization of the team roster (after tryouts), the Coach should appoint both a Manager and a Treasurer for the team.
2. The Coach should forward the name, and preferred email address of the Manager and Treasurer to the designated BGHC official, who will distribute the list to all necessary BGHC admin staff.
3. The BGHC Treasurer will send an email to our Scotiabank contact and copy the Manager and Treasurer. Scotiabank and these two team officials will complete the setup for the bank account for the season.
4. The Coach and Treasurer, along with any other team staff that the coach wishes to have involved, will finalize a team budget intended to reflect as closely as possible the intended TEAM expenditures for the season. Expenditures that are specific to individual families will NOT form part of this budget, for example, jersey purchases or apparel for specific players as opposed to the entire team. This type of player specific expense is to be paid by the family and is not part of the team budget.
5. The team budget will be prepared on the standardized BGHC budget template referred to above.
6. As soon as reasonably possible, prior to submission of the budget to the BGHC, the team Treasurer will circulate a copy of the team budget to all families on the team. This distribution should be accompanied shortly after by confirmation to the team members of the anticipated total fees (team fees plus BGHC fees) to be collected at registration.
7. By the communicated deadline, the team Treasurer will forward the team budget to the BGHC Treasurer and the team fees reflected on that budget will be added to the BGHC fees for purposes of on-line Rep player registration.
8. The collection dates for 2025- 2026 for Rep team fees will be as follows:
 - a. \$1,000 deposit at initial registration in early May
 - b. ½ of remaining balance at time of Rep registration in mid June
 - c. ½ of remaining balance by August 31st
9. Normal BGHC policy will apply to players where Rep Fees are not paid by the stipulated deadlines. Families are directed to the BGHC website for both the BGHC refund policy and the BGHC policy and procedures with respect to late payment, and declined credit card payments.

Components of the BGHC Fee vs the Rep Team Budget

Many of the major costs related to the financing of the Rep team are encompassed in the BGHC fee, assessed and collected by the BGHC fee during the online registration process.

The team budget should reflect expenditures that are at the discretion of the team.

For a description of the general components of each of the BGHC fee and the Rep team fee (team budget), refer to the document posted on the website at

[BGHC.CA>Resources>Representative>Components of the Rep Team Fee.](#)

Rep Team On-Going Financial Procedures

1. The BGHC will open online payment for the collection of fees in mid June.
2. Transfers to the teams of the fees collected on behalf of each team will take place on the following dates:
 - a. Mid to late May – initial deposits collected, up to \$15,000 per team
 - b. Mid July – ½ of remaining team fee collected by the BGHC, less any charges to the team to date
 - c. Late October - any remaining balance of the team fee collected by the BGHC, less any charges to the team since the last transfer
3. Rep teams will keep backup documents to support all cheques issued or cash withdrawals made. These documents should be compiled digitally to the extent possible, but at a minimum so as to allow for transfer and storage at the BGHC offices after the end of the season.
4. The BGHC will issue invoices to Rep teams for any charges that are not part of the BGHC Fees collected. These invoices may be used to reduce Rep team transfers as explained in #2 above. It is anticipated that such charges will be minimal but could include items such as:
 - a. Summer ice, September ice and/or in-season ice used in excess of hours included in BGHC fee.
 - b. Post-season (April) ice used. This is not included in the BGHC fee.
 - c. Room bookings for City of Burlington facilities used.

Payment for On-Ice Officials and Timekeepers

All on-ice officials and timekeepers are to be paid in cash at the rink for all games, exhibition or otherwise. For rates, please refer to the Rep Team Budget spreadsheet “Officials” tab or to the BGHC website at

[BGHC.CA> Resources>Representative>Timekeeper & Official Rates](#)

Ice Rates and Other Important Pricing Information

The following estimated rates can be used for initial budget preparation purposes. Please note that all rates presented are subject to change.

- Tournaments \$1,600 ++
- Rep set of home and away jerseys and socks package \$220 + HST
- Extra Rep socks (cost per set of HOME and AWAY) \$40 + HST
- Single Rep jersey \$90 + HST
- Practice jerseys \$25 each +HST
- Sponsor plaques \$20 each +HST
- Summer ice use \$208/hr
- September and in-season additional ice use \$213/hr

Sample Hockey Season Financial Calendar

Late April/May

Team Manager and Treasurer are appointed

May

- Initial payment of \$1,000 deposit of fees.
- Equipment and apparel fittings. It is the responsibility of each individual team, in co-ordination with the supplier, to ensure that sizes are accurate and orders are placed on a timely basis.
- BGHC is advised of names, and preferred emails for team Managers and Treasurers.
- Team Manager and Treasurer arrange for bank account signing authority to be set up at bank. Co-ordination will be assisted by the BGHC Treasurer.
- Team Coach, Manager and Treasurer prepare preliminary team budget using BGHC standardized budget template and submit this budget to the BGHC Treasurer.
- Team Treasurers advise all team families of the budget and team fee either via email or during a team meeting.

June

- Team Managers provide BGHC Treasurer with team budget for review and inclusion in total fees to be collected.
- Rep team registration opens. BGHC Fees and Rep Team Fees will be collected as per set schedule. All Rep teams members have a deadline to pay.
- First transfer to Rep team bank accounts will take place of fees collected during the deposit process.

July

No specific BGHC activities. Teams may have their own activities planned.

August

- Jerseys packages and spirit wear should be available from Al's (mid August)
- Teams should arrange for sponsor bars to be applied to jerseys
- Final instalment of rep team fees is due August 31st

Sample Hockey Season Financial Calendar (continued)

September

- equipment orders should be available from AI's (early September)
- BGHC will follow up with members who have fees in arrears.
- bill to team/credit note from BGHC for summer ice in excess of hours included in BGHC fee
- Team meeting should take place and team budget affirmed or any changes communicated to families. A financial statement to date can be presented if any significant activity has taken place.

October

- bill to team/credit note for September ice used in excess of amount included in BGHC fee
- Second transfer to Rep teams will take place of fees collected on behalf of the team. Any amounts outstanding to the BGHC for any prior invoicing to the team will be subtracted from this payment.

November/December

No specific financial activities.

January

Team treasurer to issue a financial update to families. Year-to-date expenditures and any revisions to the budget should be part of this update. If additional funds will need to be collected, families should be advised as to how much and when.

March

- Bill to team/credit note from BGHC for in-season ice used in excess of amount included in BGHC fee
- A preliminary statement of account detailing all invoices and the outstanding balance due to/from the BGHC will be issued to teams by the BGHC Treasurer.
- Balances owing should be paid via InterAc e-Transfer to the BGHC at treasurer@bghc.ca

Sample Hockey Season Financial Calendar (continued)

April

- Bill to team for April ice
- A final statement of account will be sent, with instructions for paying any balance owing to the BGHC
- A year-end financial statement should be prepared by the Team Treasurer and submitted via email to the BGHC Treasurer. A copy should also be emailed to each family on the team.

Sample Sponsorship Solicitation Letter

The letter on the next page is strictly for your consideration. The sponsorship levels and the various returns offered to the sponsor are just suggestions. You should revise these as you see fit for the purposes of your team. The letter must contain a description of any decision made by the team to split sponsorship funds with the family involved.

Please do ensure that you revise and enter the details related to YOUR particular team in all of the yellow highlighted areas on the letter. For your official team bank account name for purposes of cheques that are written, please refer to the Rep Team Finances Handbook.

This sample letter is available for download with the BGHC logo included in the header from the website at

[BGHC.CA>Resources>Representative.](#)



Burlington Girls Hockey Club
PO Box 93154, RPO Headon Rd., Burlington, Ontario L7M
4A3
Tel: 905-635-0508
Web Site: www.bghc.ca

The Burlington Barracudas **Team Name Here** Girls Rep hockey team needs your help!

Our team will be representing the City of Burlington province-wide playing league games against teams from across Ontario. With the overwhelming success and traction of the Professional Womens' Hockey League (PWHL) in its inaugural seasons, there is no better time to be involved with girls' hockey!

Corporate sponsorship will help us achieve our goals of providing our girls with the opportunity to develop additional skills via shooting and skating clinics, acquiring extra ice to assist in our development objectives and participating in tournaments.

PLEASE CONSIDER BEING PART OF THE SUCCESS OF THIS TEAM BY SHOWING YOUR SUPPORT!

| Level of Sponsorship | PLATINUM \$1500 | GOLD \$750 | SILVER \$500 | BRONZE less than \$500 |
|--|--------------------------|--------------------------|--------------------------|------------------------------|
| Your corporate logo on team's home OR away jerseys (sponsor bars are no longer in use) | <input type="checkbox"/> | | | |
| Your corporate logo on our team practice jerseys | | <input type="checkbox"/> | | |
| Your corporate logo on {insert any other item on which the team has agreed to place a logo eg. Water bottles or t-shirts} | | | <input type="checkbox"/> | |
| Full season advertising placement on the Team Website August 2025 – April 2026 <i>[Note for Coaches: this is your team on the BGHC website and must be maintained by your team Webmaster]</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Please note that our team sponsorship policy will result in x% of sponsorship fees collected by a particular player's family, to a maximum of \$xxx [insert team agreed reimbursement, but cannot exceed 50% of sponsorship amount or team fee, whichever is less], being credited against that particular player's fees for the season with the team. The remaining funds will be added to the general team budget.

Please make cheques payable to **BGHC [place official team bank account name here]** and mail to:

Burlington Girls Hockey Club (BGHC) [place team name here]
c/o [name of team Treasurer and PO Box 93154, RPO Headon Rd. Burlington, ON, L7M 4A3]
The Barracudas [place team name here] thank you for your support!

Head Coach: [insert name of head coach and email address]

APPENDIX A: Team Bank Account Names

Rep Team bank accounts are permanent. Since there will not necessarily be teams playing at the same levels from season to season, the names for the accounts are generic. Specifically, for the 2024-2025 season, the bank account names and related Head Coaches are as follows.

| BANK ACCOUNT NAME | HEAD COACH |
|-------------------|------------------------|
| | |
| BGHC U18 Team 1 | Justine Cloutier |
| BGHC U18 Team 2 | Stan De Rango |
| BGHC U18 Team 3 | Craig Valiquette |
| BGHC U18 Team 4 | Russ Mergelas |
| | |
| BGHC U15 Team 1 | Lee Bishop |
| BGHC U15 Team 2 | Jean Francois Rousseau |
| BGHC U15 Team 3 | Sherry Beard |
| BGHC U15 Team 4 | Brian Guest |
| | |
| BGHC U13 Team 1 | Dani Ellis |
| BGHC U13 Team 2 | Piper Thomson |
| BGHC U13 Team 3 | Allison Bye |
| BGHC U13 Team 4 | TBD |
| | |
| BGHC U11 Team 1 | Taylor Woods |
| BGHC U11 Team 2 | Traci Killip |
| BGHC U11 Team 3 | Anne-marie Taylor |
| BGHC U11 Team 4 | David Russel |
| | |
| BGHC U9 Team 1 | Chris Flindall |
| BGHC U9 Team 2 | Rob Tarantino |
| BGHC U9 Team 3 | Samantha Burton |
| BGHC U9 Team 4 | TBD |

APPENDIX B: 2025-2026 Non-Parent Coach Reimbursement Limits

1. A non-parent Head Coach with a BGHC team is not expected to be out of pocket with respect to volunteering to assist the BGHC in one of these vital and time-consuming capacities.
2. For the current season the following MAXIMUM non-parent HEAD coach reimbursement amounts have been approved by the Board for inclusion in the team budget. The team budget should reimburse for travel to discretionary games (i.e. exhibition and tournaments).
3. Teams should take note that the BGHC will pay the non-parent Head Coach a monthly stipend for the months of September through March to cover the cost of gas and other expenses to travel to practices, home games and playoff games.
4. Non-parent assistant coaches serve at the discretion of the Head Coach and are eligible for certain expense reimbursement, subject to approval of the team budget with parents and subject to a recommended limit of \$1,500 per non-parent assistant. If the parents on the team agree to reimburse a non-parent assistant coach for costs, then the team can include such agreed amounts in the team budget.
5. We ask all team Managers and/or Treasurers to monitor these amounts and provide us feedback as to whether we are being too strict in our limits and need to provide for higher amounts or whether you feel there is a more appropriate way to address this issue. Please keep in mind that our goal as an organization is to encourage non-parent HEAD coaches, to ensure that they are not out-of-pocket for their efforts.

Reimbursements Allowed – HEAD Coach ONLY

1. Direct reimbursement of hotels for out-of-town
2. Meal allowance of \$51 per full 24-hour period (\$17 per meal) out of town for tournaments
3. Gas mileage allowance of \$0.61 per km for travel to out-of-town exhibition games and out-of-town tournaments including travel to and from the hotel to games during tournaments

Reimbursements Allowed –Non-parent Assistant coaching staff

1. Direct reimbursement of hotels for out-of-town tournaments
2. Meal allowance of \$51 per full 24-hour period (\$17 per meal) out of town for tournaments
3. Gas mileage allowance of \$0.61 per km for travel to out-of-town exhibition games and out-of-town tournaments including travel to and from the hotel to games during tournaments
4. Reimbursements for Coaching staff is limited to three non-parent staff per team, and a **suggested** limit of \$1,500 per person per season.