

## Financial Policy for the Kingdom of the Outlands

Revised July 31, 2018 (passed by SCA BoD Oct 2018)

- I. Precedence and Authority of this policy
  - A. This policy is subordinate to SCA Financial Policy (available at <http://www.sca.org/docs/finpolicies/SocietyFinancialPolicy.pdf>).
  - B. If any provision of this policy is in conflict with a higher-ranking authority, the provision in this document shall be void.
  - C. Note per <http://www.sca.org/docs/pdf/exchequerhandbook.pdf>:
    1. The Kingdom Exchequer does have the authority to overrule the branch financial committee, if the committee's decision would violate SCA branch financial policy, violate our 501c(3) status or put it in jeopardy, or would violate IRS regulations or Kingdom law. Any such overruling may be appealed to the Society Exchequer. The Society Exchequer has the authority to overrule decisions of the Kingdom Financial Committee for similar reasons. Any such overruling by the Society Exchequer would be appealed to the Corporate Treasurer....
  - D. Kingdom Financial Policy and Precedence of Law
    1. *Kingdom Financial Policies fall within the Precedence of Law as published in Corpora as part of Society Officer's Policies approved by the Board. This puts Kingdom Financial Policies below the By-Laws of the SCA, Inc., the Corporate Policies of the SCA, Inc., and Corpora. This also puts Kingdom Financial Policies above Kingdom Law. Thus, Kingdom Financial Policy would overrule any financial sections in Kingdom Law, but cannot reverse, overturn, or loosen any restrictions that are in the By-Laws, the Corporate Policies, or Corpora. They also cannot reverse, overturn or loosen any restrictions that are in the main part of Society Financial Policy.*
- II. Contents of this Policy
  - A. These policies shall conform to the requirements on contents of Kingdom Policy as dictated by Society Financial Policy  
<http://www.sca.org/docs/finpolicies/SocietyFinancialPolicy.pdf>.
- III. Timeframes and methods for review and revision of this policy
  - A. Revisions to this policy may be proposed at any time. Revisions are approved by simple majority vote of the financial committee, following the same process as

any other financial committee proposal. This policy shall be reviewed by the Outlands Financial Committee at least once every even-numbered year for possible revision. Once approved by this committee, the revisions are sent to the Society Exchequer and thence to the SCA Board of Directors for their approval. Revisions are in force only when the SCA Board of Directors approves them. Society Exchequer has the authority to grant a variance to any policy until such time as the BoD approves the changes.

#### IV. Outlands Kingdom Financial Committee

- A. The Kingdom of the Outlands shall assemble a Kingdom Financial Committee.
  1. Composition of the Committee: This Committee consists of three voting members; the Kingdom Exchequer, the Kingdom Seneschal, and the Crown (who have one aggregate vote). If there is a Regent, that Regent is a voting member of the committee. Other people are allowed to be present but shall not have a vote in any proceedings.
- B. Terms of Financial Committee members: The Exchequer and Seneschal are members of the FC as long as they are warranted officers in those positions, The Crown are members of the FC as long as they are King and Queen, respectively. A Regent is a member for the time of their regency.
- C. Timeframes and methods for meetings;
  1. Normal Order Meetings
    - a. The financial committee meets in person or by email or other electronic communications.
    - b. Standing Meeting on Royal Finances: The Committee shall meet at least once between each Crown Tournament and subsequent Coronation (with the attendance of the Crown Prince and Princess) for the purpose of establishing a budget for the incoming reign and familiarizing the incoming Royalty with their responsibilities regarding the Committee.
    - c. Proper Notice: Besides the above meeting, the committee schedules other meetings for any suitable time. If the meeting is in person, the committee shall publish notice of the meeting time at least a week in advance in one or more of the following: The Outlandish Herald, the Outlands website, the Outlands Yahoo Group. For Electronic meetings, The Kingdom Exchequer shall determine and publish appropriate procedures for notice and voting.
  2. Emergency Meetings
    - a. The financial committee may meet on an emergency basis in person or by email or other electronic communications. This meeting requires no prior

notice to the public, except to all members of the committee. Any results of that meeting shall be reported in writing within 72 hours.

- D. Quorum: A Quorum shall consist of two or more non-recused members present (counting any substitutes for recused members – see Substitute Members). No votes may take place in the absence of a quorum except those which may be needed to get a quorum. In the case of an email meeting only, the Kingdom Exchequer declares a quorum once all (at least two) voting members are available to participate.
  - E. Proceedings: The financial committee shall maintain a written archive of its official proceedings. These proceedings shall be published promptly in one or more of the following: The Outlandish Herald, the Outlands website, the Outlands Yahoo Group. All expenditure proposals and votes on those proposals shall be recorded. If electronic mail is used, a reliable archive (backup) of the proceedings is sufficient. All proceedings shall be publicly available.
  - F. Meeting Rules: Ordinarily, FC meetings are run ad hoc. The Kingdom Exchequer if necessary may impose further rules of order for FC meetings.
- v. Timeframes and methods for approval of proposals
- A. Recusal
    - 1. For any financial committee vote, a committee member is presumed to be recused from voting if they stand to financially gain from the outcome of the vote. The recused member may appeal to the Kingdom Exchequer and the Society Exchequer if they wish to dispute the presumption.
    - 2. Substitute Members: The financial committee may appoint a substitute for a recused member. The substitute is appointed by unanimous vote of the non- recused members of the committee. This substitute is appointed for that vote only.
  - B. Exceptions
    - 1. The financial committee can, by unanimous vote, grant an individual exception to any rule of this policy. This vote shall be for a single case only and shall not be considered a precedent or alteration to these rules.
  - C. Burden of Proof
    - 1. In all cases where approval of the financial committee is needed, the burden shall always be on the requester, not the committee, to document

that

- a. the request was accepted by the Committee
  - b. the request was properly approved and
  - c. any terms, conditions or amendments made by the committee are noted.
2. The Kingdom of the Outlands shall be under no obligation to pay any expense that the requester cannot document to the satisfaction of the kingdom financial committee.

#### D. Consideration of Requests

1. The Financial Committee ordinarily considers the following sorts of proposals:
  - a. Periodic Officer or Royal Budgets
  - b. One-time expenditures
  - c. Periodic or one-time Kingdom-sponsored event expenditures
  - d. Changes to these policies
2. The Financial Committee shall consider an individual financial request or budget when and only when one or both of the following are true:
  - a. Requester sends an email or other electronic communication to the designated electronic forum or email list or delivers a paper mail to the Exchequer at the address listed on the Kingdom website.
  - b. Use the form available on the Kingdom website or at a minimum the following information:
    - i the amount of money being requested,
    - ii the intended purpose of the expense(s),
    - iii the name of the person making the request
    - iv any other information needed to properly process the request,
    - v include any prior authorization and when/how it was given.
    - vi (for a budget) who will be tracking the reimbursements from the budget.
    - vii (for a budget) enough income/expense detail to permit good compliance

tracking.

3. The Requester shall make copies of the proposal available to the FC either by email or in writing.
  - a. In the case of a face to face meeting, the proposal must be presented at least one week prior to the meeting at which the proposal is to be considered.
  - b. In the case of an electronic meeting, the committee shall be allowed at least 1 week after the proposal is presented before a final vote is due.
4. Approval of any proposal shall be by simple majority unless otherwise stated in these rules
5. Budgets: A budget is a request for a pool of money to be used for a purpose generally stated in the request. Large budgets (especially those involving many people) shall be monitored by a 'budget compliance coordinator'. This coordinator is not necessarily a warranted Exchequer but shall be someone familiar with the activity and with the financial process. The BCC shall be responsible throughout the period of the activity to:
  - a. Keep contact with the Financial Committee
  - b. Ensure that the activity is not going over budget and
  - c. Facilitate people seeking reimbursements from the budget.

## VI. Bank Accounts

### A. The Kingdom Account:

1. The name of the Kingdom account shall be "The Society for Creative Anachronism, Inc. - Kingdom of the Outlands." The signers are approved by the Kingdom Exchequer and/or Society Exchequer, per SFP V.D. Generally, these shall be the Kingdom Exchequer, Society Exchequer, Kingdom Seneschal and other Kingdom Exchequer deputies.
2. The bank account shall require two signatures for withdrawal of any/all funds. No signatories shall share the same address, nor can they be Royalty. The federal tax-exempt I.D. number shall be on the account.

### B. The NMR Account:

1. The Outlands shall maintain a bank account. The Kingdom NMR Deputy,

Kingdom Exchequer, and such other officers/ gentles approved by the NMR Deputy and Kingdom Exchequer shall be signatories on the account. The name of the account shall be "The Society for Creative Anachronism, Inc – Outlands NMR." The NMR Deputy is responsible for collecting NMS fees for events held within Kingdom. NMR fees will be submitted to Society by the end of the month following the date of the event.

2. The bank account shall require two signatures for withdrawal of any/all funds. The federal tax-exempt I.D. number shall be on the account.
3. Attachment B contains the policy for NMR fees.

C. The PayPal Account:

1. Paypal shall maintain a bank account. The Kingdom PayPal Deputy, Kingdom Exchequer, and such other officers/ gentles approved by the PayPal Deputy and Kingdom Exchequer shall be signatories on the account. The name of the account shall be "The Society for Creative Anachronism, Inc – Outlands PayPal." The PayPal Deputy is responsible for coordinating fees for events held within Kingdom.
2. The bank account shall require two signatures for withdrawal of any/all funds. The federal tax-exempt I.D. number shall be on the account.
3. Please see Appendices C and D for the PayPal policy and procedures.

VII. Income

A. Methods of Payment

1. The Kingdom of the Outlands does not accept cash transfers of funds from groups. Checks, Cashier checks, or Money Orders are the only acceptable form of payment.
2. Checks sent to the Kingdom for the Kingdom account shall be made payable to "SCA, Inc. Kingdom of the Outlands" and shall denote the fund for which it is payable (i.e. Royal Travel (to include Royals name), War Fund, General Fund).

B. Controlling Cash Receipts

1. Cash Receipts shall include, but 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.
2. Cash receipts of any type must be given to the local exchequer or their

designee. Receipts totaling more than \$50 must be deposited in the appropriate account no later than 14 calendar days after the receipt. Cash receipts of any type less than this limit must be deposited in the appropriate account no later than 30 calendar days. No incoming funds of any type are to be kept out of the appropriate account.

3. Undeposited income of any type is not to be used for refunds, reimbursements or expenses.
4. 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.
5. 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 authorized individual who will be ultimately responsible for the accounting of the funds passing through the gate. At least one paid adult members of the SCA must be present and in charge anywhere SCA money is collected. There will be two paid adult members present for all gate activities.

#### C. Deposit Procedures

1. A proper deposit shall contain at least:
  - a. A signed check from an individual or a branch, made payable as specified above
  - b. A note (can be on the check as well) denoting what the deposit is for.
  - c. If it doesn't say that it goes somewhere specific (Kingdom Travel, War fund etc), per Policy it goes to the General Fund.

#### D. Acceptance of earmarked donations:

1. Any money donated to the Kingdom of the Outlands must be earmarked by the donor for one of the Restricted Funds (q.v.) listed in this policy, or if not specified, the donation shall go to the General Fund.
2. If earmarked donations are received that do not conform to an existing Restricted fund, the kingdom financial committee shall only accept those donations if it first votes to amend this policy, creating a Restricted fund whose purpose(s) include those of the donor. If the FC declines to create a Restricted fund, the FC shall not accept the donation.

3. Donations earmarked for a purpose contrary to our tax-exempt status, or found untenable or undesirable by the potential recipient shall be declined. Donations of vehicles shall not be accepted by any branch of the SCA.
4. Fund raisers are strongly discouraged from soliciting donations for a non-existent fund.
5. If a fundraising event is held in the name of a Restricted Fund, the sponsors are encouraged to list the purposes, both primary and secondary, of the fund, as stated in this policy, not simply the name of the Fund (e.g. if raising money for the 'War Fund', include the description of the war fund in the advertisement).
6. Designation of Royal Travel donations. Note that donations to the Royal Travel Fund may be further earmarked to a particular reign's Travel Budget. These donations will be credited to the particular reign, however, any unused money rolls back into the general Royal Travel Fund. Also see Royal Travel Budget and Fundraising procedures.
7. Interstate raffles and online auctions are prohibited. Raffle tickets may not be sold in localities where such a sale would conflict with contemporary law.
8. Groups are encouraged to tithe to Kingdom based on their individual financial policies. This allows the Kingdom to run free events and cover operating expenses.

E. Running of Kingdom Events as defined in Outlands Kingdom Law:

1. The Kingdom seneschal will call for bids in advance of upcoming Kingdom events. Bids will be submitted to the Financial Committee for approval. A bid will include a completed itemized budget form. The form is located on the Kingdom Website under the Exchequer office page.
2. Each group holding a Kingdom event as defined in Outlands Kingdom Law will split any profit 50/50 with Kingdom. Profit will be deposited into the General Fund. A copy of the budget vs actual report will be submitted to the Kingdom Exchequer whether there is a profit or not. If the event budget was approved by the Kingdom Financial Committee any loss on the event will be split 50/50 with the organizing group.
3. The group is encouraged to sponsor a fundraiser for the Kingdom Travel fund. The method used is left up to the group.
4. Battlemoor will have its own financial policy.

VIII. Comps for Kingdom Events

- A. The following individuals will be comped at Kingdom Events:

1. Current King and Queen of the Kingdom of the Outlands
2. Current Prince and Princess of the Kingdom of the Outlands
3. Any visiting Royalty from out of Kingdom
4. Current Landed Barons and Baronesses of the Kingdom of the Outlands
5. Other comps will be decided by a vote of the Kingdom Financial Committee

IX. Restricted Funds

A. The purpose of a Restricted fund is to keep separate any money that was earmarked by the donor for a specific purpose; to make sure the money is only spent for the purpose intended by the donor. There are two Restricted funds maintained by the Kingdom of the Outlands. Any money not placed in one of the below funds is kept in the General Fund. *Note: A Restricted Fund should be distinguished from a Budget, with which it is sometimes confused. A Budget is a voluntary commitment of money by the Financial Committee for specific purpose/s. for instance; budgeted money may be drawn from the General Fund and/or from any appropriate Restricted Fund.*

B. War Fund

1. Primary Purpose: This fund is maintained to handle the expenses the Outlands incurs to participate as a kingdom at Estrella War. Any unused money remains in this fund.
2. Secondary Purpose: This fund is maintained to handle the expenses the Outlands incurs to participate as a kingdom at any other inter-kingdom war
3. Tertiary Purpose: If the Financial Committee determines the primary and secondary purposes cannot be fulfilled, this money shall be moved to the General Fund.
4. Expenditures: For each applicable war, the War Council shall submit a budget proposal for that war's expenses to the Kingdom Financial Committee. Fundraising: The War Council shall hold fundraisers to supplement this fund.

C. Royal Travel Fund

1. Primary Purpose: This fund is maintained to pay for travel on kingdom business by the Crown or Royal Heirs. Any unused money remains in this fund.

Funds may also be used to reimburse expenses related to use of the Kingdom trailer for transportation of Kingdom and the Crowns assets. (See XII for trailer restrictions)

2. Secondary Purpose: If the Financial Committee determines the primary cannot be fulfilled, this money shall be moved to the General Fund.
3. Fundraising: see XI. Royal Travel Budget and Fundraising procedures.

#### IX. Expenses

- A. Preapproval and documentation needed: The Kingdom reimburses only those expenses preapproved by the Financial Committee. To be valid, any expense approval must be in advance of the expense being incurred. Details of the timeframe and forms for approval are listed above in V.D - Consideration of Requests.
- B. Time Limit on Reimbursements: Requests for reimbursement must be within 60 days of the expense being reimbursed. Requests for reimbursement 60 or more days after the expense is incurred shall only be allowed by unanimous vote of the Financial Committee.
- C. Reimbursement Procedures
  1. To be reimbursed, the requester must provide the following. They must provide at least one of the first two items, and the third and fourth items are required:
    - a. An authorization from the Kingdom Exchequer up to \$250.00 OR
    - b. An authorization from the Kingdom Financial Committee specifically regarding your expense (this can also be an approved budget for your event, specifically listing those items to be reimbursed) AND Legible receipts (electronic or hard copy) to back up your expenses. If this is a reimbursement, it should be submitted with your authorization.
    - c. (REQUIRED) If this is an approved advance, you must turn in receipts totaling the amount of money that you have received. Otherwise a refund check payable to the Kingdom shall be issued. The kingdom does not accept refunds in cash.
    - d. (REQUIRED) A completely and accurately filled-out request form either for advance of funds or reimbursement of funds spent, including the MAILING ADDRESS.

D. Expense limits, amounts and percentages or conditions for approval of expenses mentioned in this document are not 'budgets' as described in Society Financial Policy, and so cannot not be changed except by amending this policy by the procedures mentioned in III above. In particular, no budget or financial plan in the Outlands shall be construed to explicitly or in effect override or loosen Expense limits, amounts or percentages mentioned in this document. They may be changed, on a case-by-case basis, for a single time only, by unanimous vote of the financial committee.

x. Travel Expenses

A. Officer Travel

1. **Known World Meetings:** All Greater Kingdom Officers shall be reimbursed for travel costs to Known World Symposia for their office. A symposium is one called by their corresponding Society Officer. Travel costs include gas, lodging and travel fares, event fees. Meals are excluded. Reimbursement shall be at a rate determined yearly by the Financial Committee, but which shall be no more than a maximum of \$1000 every second year.
2. **Other office-related Travel:** The Outlands may reimburse certain kingdom officers for other travel related to their respective offices. Reimbursement for such travel is at a rate determined yearly by the Financial Committee, but shall be no more than the current IRS rate for miles driven for charitable organizations (14 cents per mile in 2018) per mile travelled to/from the officer's city of residence to the city of the event. Reimbursement shall be to a maximum of \$400 per person per year.
  - a. This mileage rate may be applied to air travel if so approved by majority vote of the financial committee in advance of the expense.
3. The following officers are authorized for reimbursement for travel to the following events:
  - a. **The Kingdom Seneschal:** for attendance at Coronations, Crown Tournaments and baronial polling's of the Kingdom of the Outlands.
  - b. **The Kingdom Earl Marshall:** for attending Crown Tournaments of the Kingdom of the Outlands.
  - c. **The White Stag Principal Herald:** for attending Coronations of the Kingdom of the Outlands and the Outlands Heraldic and Scribal Symposium.

- d. The Kingdom Minister of Arts and Sciences: for attending the Outlands Kingdom Arts and Sciences Competition.
    - e. The Kingdom Chamberlain: for attendance at Crown Tournaments and Coronations.
  - 4. Any other reimbursement for mileage for any other kingdom officer shall be approved by majority vote of the financial committee on a case by case basis and in advance of the expense.
- B. Officer Expense Budgets and Reimbursements
  - 1. Each Great Officer of the Outlands (or those lesser officers of the Outlands who have no Society-level superior) has a standing budget of an amount determined yearly by the Financial Committee, for office expenses (postage, printing, supplies, etc.). This budget shall not be used for purchase of capital equipment (computers, printers, etc.). That must be requested individually from the Kingdom Financial Committee. This budget shall not be used for office travel. That must be requested by the process in Officer Travel Expenses above.
  - 2. Upon occasion, there are allowed to be unusual expenses associated with the running of a Kingdom office, such as the expense for the printing of a publication or the mailing of a petition or poll, etc. These expenses shall be requested in advance from the Kingdom Financial Committee. Details of the timeframe and forms for approval are listed above in V.D - Consideration of Requests, above. Approval of Officer Expense Requests shall be by simple majority.
- C. The Kingdom Exchequer can, on his sole authority, approve an expense under \$250. Such approvals shall be reported to the Financial Committee. Only one such approval may be outstanding before it is reported to the Financial Committee.

xI. Royal Travel Budget and Fundraising procedures

- A. Definitions: For this section, the term of service (called a Reign) as Royalty (called a Royal Couple) shall be defined to begin on the day the couple are invested as Crown Prince/Princess and to end the day (or weekend, whichever is later) they step down as King/Queen.
- B. Any expense reimbursed for travel by Royalty during their Reign shall be counted against the Royal Travel Budget, except by majority vote of the Financial Committee, regardless of which Fund the money is drawn from.
- C. Each Royal couple, upon winning Crown Tournament, is budgeted \$3000 for travel for that Reign only.
- D. Each Royal couple is expected during their reign to raise money equal to or

greater than \$3000.

- E. If more than \$3000 is raised during a reign, the amount over \$3000 is added to the travel budget for that reign.
- F. Any unused funds will remain in the General Royal Travel Fund. Subsequent crowns will have access to the additional funds as long as they have reached their goal of \$3000 in donations. A maximum of \$5000 will be allowed to accumulate in this manner.
- G. In Kingdom travel:
  - 1. This budget covers transporting the Royal Couple and hauling the kingdom trailer.
  - 2. Fuel is covered at 100% of cost. Receipts are required.
  - 3. Economy Class Air travel is covered at 100%. Receipts are required.
  - 4. Economical lodging expenses up to \$90 per night for a maximum of two nights. Receipts are required.
  - 5. Food expenses are not reimbursable.
- H. Expenses for out-of-kingdom events shall be reimbursed if and only if the Outlands Kingdom Financial Committee approves, by majority vote, in advance of the expense. Each individual instance of out-of-kingdom travel shall require a separate vote of the committee. The crown must specifically be recused from this vote (see Recusal, above).

## XII. Controlling of Assets

- A. 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 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.

### XIII. Prohibited Activities

- A. 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.

### XIV. Disbanded Branches

- A. In the event that a branch is disbanded, their bank account shall be closed within 30 days of the official dissolution. All funds contained in the account shall be forwarded to the Kingdom Exchequer in the form of cashier's check made payable to "SCA-Inc Kingdom of the Outlands". The financial records shall accompany the funds. The Kingdom Exchequer shall review the books. When all outstanding bills are paid, the Kingdom Exchequer, after consulting the members at large (if any) and the Committee, shall disburse any remaining funds. Also, see Kingdom Exchequer's Handbook, XI. OTHER CORRECTIVE ACTIONS *D. Branch Dissolution*

### XV. Reporting

- A. The Kingdom Exchequer shall provide a copy of all required reports to the Kingdom Seneschal and the Crown. The Kingdom Exchequer shall communicate at least quarterly to all local exchequers, including communicating any changes to the submitted year-end reports.
- B. Branch reports are cumulative and shall consist of the following elements:
  1. The SCA-defined Branch Financial Report form. The reporting exchequer will submit this in electronic form. The countersigned pages will be submitted either in electronic or paper form.
  2. Copies of bank statements for the reporting quarter for all branch bank accounts. These should also be sent in electronic form if available and should be signed by local Seneschal.
  3. Copy of ledger for the period being reported.
- C. Kingdom shall only accept a report if it is:

1. Signed by the reporting exchequer and their group seneschal.
  2. In balance and correctly reconciled to the branch bank account(s).
- D. Reports of all meetings of the group's financial committee, reporting using a form and reporting on a schedule the Kingdom Exchequer shall determine.
  - E. Reporting exchequers do not need to resend bank statements for a quarter already covered. (e.g. if Jan-March was already sent for 1Q, the 2Q report only needs bank statements for April-June, even if it is a cumulative report).
  - F. Reporting exchequers must send quarterly reports to the Kingdom Exchequer or a designated deputy by the 30<sup>th</sup> of the month following the end of the quarter. Branch year-end reports are due to the Kingdom Exchequer or a designated deputy by January 31<sup>st</sup>.
  - G. The due date shall be met if the electronic copy arrives on the due date.
  - H. The reporting exchequer shall provide a copy of quarterly and year-end reports to the seneschal at their level (i.e. local exchequer for groups, kingdom exchequer for kingdom deputies).
  - I. The Kingdom Exchequer shall report to the branch seneschal if the branch exchequer misses quarterly or year-end reports.
  - J. Missing two quarterly reports or the year-end report is grounds for the branch exchequer being removed from office or for other greater sanctions, including financial or administrative suspension of the group.

#### XVI. Formal Review of Books

- A. The purpose of a formal review of books is to ensure that all appropriate policies and procedures are in place and followed by all parts of the SCA, Inc., and to determine, document and monitor appropriate corrective action plans when gaps are found. A formal review of books is not a performance review for any financial officer, nor is it to be used as such.
- B. A review of books is mandatory when the financial officer changes. All accounts must be reviewed at least once within any two-year period, regardless of financial officer turnover.
- C. Branch reviews are performed by any warranted exchequer acceptable to the Kingdom and/or Society Exchequer. For Kingdom level accounts, the reviewer must be approved by the Corporate Treasurer. The position of Kingdom Account Reviewer will be a Deputy to the Corporate Treasurer. The reviewer must not be a member of, or active in, the branch being reviewed. The reviewer cannot be a signatory on the accounts being reviewed.

- D. Reviews must be witnessed by at least one other officer. The witness should be (in order of preference) the Exchequer of the account, the emergency deputy Exchequer of the account, or the Seneschal on the financial committee for that account. Under certain circumstances, such as when the Exchequer is under investigation, it may be required that a third party be selected as the witness instead of the aforementioned officers. These may include the Regional Deputy Exchequer, Kingdom Exchequer, or a representative of the Kingdom Exchequer. If none of these officers are available, the review must be rescheduled to provide for the presence of one of these officers.
- E. The review covers all activity since the most recent of: date of last formal review, date of last financial officer change, back to January 1 three years prior so that at least two complete years of activity is included.
- F. The following topics and files, if they apply to the account being reviewed, are to be covered:
1. Financial reports submitted.
  2. Event or other activity reports as required by kingdom policy.
  3. Warrant and membership status for the financial officer and the emergency deputy.
  4. Training needs for the financial officer(s) including access to handbooks.
  5. Bank account setup and status (including signatory verification).
  6. Ledger maintenance and bank account reconciliation.
  7. Transaction documentation, including deposits, receipts, advances and advance reconciliation.
  8. Financial committee meeting minutes and decisions, including budgets and special votes.
  9. Financial policies in effect (branch and higher).
  10. Special purpose and dedicated funds.
  11. Cash control procedures.
  12. Asset management procedures.
  13. Correspondence.
  14. Progress on action plans from prior reviews.
- G. Written record of the review findings and action plans are to be entered into the Society Account Review Results form and signed by the reviewer and witness. The original of the signed form goes to the Kingdom Exchequer or Society Exchequer for Kingdom accounts. The report summary pages may be printed in the branch newsletter. Copies of the signed review findings go to:
1. Financial Files (account).
  2. Seneschal (account).
  3. Reviewer.
  4. Outgoing exchequer (if applicable).
  5. Financial Committee members.

XVII. Policies on Interkingdom treaties

- A. The Outlands shall in no case be financially obligated by an interkingdom agreement or treaty unless and until those agreements are ratified by the Outlands Kingdom Financial Committee.

XVIII. NSF Policy

- A. All deposited checks returned by the bank are recorded as receivable, as well as any bank charges incurred by the branch involved. The names and amounts shall be reported to the Kingdom Exchequer within 30 days of the event to be added to a Kingdom list. The Kingdom Exchequer works with the local exchequer to recover the funds to include any fees charged by the bank.

XIX. Kingdom Chamberlain and Kingdom Regalia

- A. The Kingdom Exchequer shall create a warranted deputy called the Office of Kingdom Chamberlain who shall have the following duties including, but not limited to:
  - 1. Responsible for creation, maintenance, storage, and repair of Regalia;
  - 2. Maintaining an inventory of Kingdom regalia and ensuring the transition of regalia from Crown to Crown
  - 3. Completing an inventory of property at the end of each reign;
  - 4. Keep and maintain an inventory of Kingdom Medallions.
  - 5. Creating a Regalia Committee who shall:
    - a. assist in obtaining new items of regalia, replacement items, and
    - b. provide help to the Crown in the maintenance of regalia items.
  - 6. The Regalia Committee is chaired by the Kingdom Chamberlain and shall have a membership determined by him/her.
- B. Regalia Inventory
  - 1. The Kingdom Chamberlain shall report the inventory to the Kingdom Exchequer once a year, by January 31st, providing a list of all regalia in inventory along with the purchase price or value.
- C. Regalia Checkout and Leasing
  - 1. The Kingdom Chamberlain is responsible for determining that the regalia being

checked out are in a serviceable state.

2. Regalia are loaned to the current Royalty for the duration of each Reign. To manage Regalia responsibly, The Kingdom Chamberlain must be involved in the regalia changeover. The inventory and checkout process will ensure that there is a record of the regalia and its condition, since the users could be required to replace Regalia lost or damaged during their Reign.
3. The Crown/Royal Heirs shall obtain the use of the regalia owned by the Kingdom of the Outlands for Their station only by checking out the regalia from the Kingdom Chamberlain. The regalia shall be deemed to be properly checked out only if/when:
  - a. The Kingdom Chamberlain or designate is present for the transfer of the regalia or (only at the discretion of the Chamberlain) the Kingdom Chamberlain is informed in writing and with photographs of the state of said regalia item when it changes hands.
  - b. The Crown/Royal Heirs sign a lease agreement for the regalia. Said lease agreement shall be determined by the Kingdom Exchequer but must contain the following required elements. It shall require that the lessee(s):
    - i Shall return any checked-out regalia for their office to the Chamberlain or, only with the Chamberlain's written permission, to their successors within a time and in a manner stated in the agreement but which must be within 30 days of the end of their tenure as Crown or Heirs.
    - ii Are responsible for any regalia they have checked out and that they must account for any regalia that they have when requested by the Chamberlain.
    - iii They, not the kingdom, shall bear the cost of replacement of said regalia, in the event of loss or damage, if the damage is due to negligence, and not normal wear and tear, if so determined by the Kingdom Exchequer. In the case of theft, vandalism or other acts of nature suffered by any regalia items, the lessees shall report said act within 30 days of it being noted.
4. The Kingdom Exchequer may set policies as necessary to enforce these requirements. These may stipulate penalties including but not limited to withholding payment for royal expenses until the regalia inventory or reimbursement for damage is completed satisfactorily.

D. Pursuant to SCA Financial Policy, XIII. A. TRAILERS, any member towing an

SCA- owned Kingdom trailer must sign a written agreement to do so. The Kingdom Chamberlain is responsible for the oversight of and recordkeeping for these agreements.

xx. BRANCH FINANCIAL POLICIES

- B. All geographic branches that hold a bank account must form and maintain a Financial Committee. This committee shall include at minimum the Branch Exchequer, the Branch Seneschal and at least one other Officer.
- C. The Kingdom Exchequer shall approve and keep an archive of branch financial policies. All branches must have and maintain a written financial policy, whose minimum contents are shown in Appendix A.
- D. If the group does not have an approved financial policy, the requirements listed in Appendix A along with Kingdom policy shall be the group's designated policy.
- E. The Branch Financial Committee must operate in accordance with the Branch Financial Policy, if one exists, the Kingdom Financial Policy, Kingdom Law, Society Financial Policy, and Governing Documents of the Society.

## **Appendix A: DEFAULT Group Financial Policy**

### Contents and Scope of Policy

1. This policy is governed and subordinated by the SCA Financial Policy and the Financial Policy for the Kingdom of the Outlands. If any provision of this policy is in conflict with these higher-ranking policies, the provision in this document shall be void.
2. Direct references to other financial policy documents are made to specific versions of those documents. This is for reference purposes only and does not remove the requirement to conform to the most current version of those documents. Referenced document versions: SCA Financial Policy, Amended 6/5/17 version. Financial Policy for the Kingdom of the Outlands, Revised 01/28/2018 version.
3. This policy shall conform to the requirements of financial policies as laid out in the SCA Financial Policy section VIII.A.
4. This policy defines how [GROUP NAME], a local group within the Kingdom of the Outlands of the Society for Creative Anachronism, manages all assets (funds and non-cash assets) held by [GROUP NAME].
5. This policy may be amended or revised by [GROUP NAME] Financial Committee at any time. Any changes must be ratified by a majority vote and will be done so using the process for any normal business item. Changes to this policy must be approved by the Kingdom Exchequer, and such changes will only go into effect once this approval has been granted.

### [GROUP NAME] Financial Committee (hereafter Committee)

6. The Committee is governed by section VII of the SCA Financial Policy.
7. The Committee will be directly responsible for the management of all assets of [GROUP NAME].

### Committee composition and terms

8. The Committee will consist of 3 members; Seneschal, Exchequer, and either Territorial Baron/Baroness (in the case of a Barony) or a third group member (for all other groups).
9. Each committee member will be a paid member of the SCA.
10. The SCA OFFICERS ON THE COMMITTEE; will serve for as long as they

remain warranted and in office. Additional members of the committee will serve for two years.

#### Committee meetings

11. Minimum: Except in emergency situations, meetings must be announced ahead of time in a public forum and meetings must be open to the public]
12. Meetings may be conducted in person, via email, phone, or other electronic means.
13. A meeting requires a Quorum of members. A Quorum shall consist of 2 members. Meetings are generally run ad hoc. If necessary, the Exchequer may impose further rules of order on Committee meetings.

Minutes of all Committee meetings shall be recorded, including all proposals made and all votes on those proposals. Meeting minutes shall be recorded and maintained by the Exchequer and shall be accessible by the public

#### Review and approval of proposals

14. The Committee normally considers the following types of proposals:
  - a. Officer budgets
  - b. One-time expenditures
  - c. Event budgets
  - d. Changes to these policies
15. The proponent shall make copies of the proposal available in advance to all members of the committee.
16. Approval of proposals will be made by a simple majority of the committee. If the Territorial Baron and Baroness are members, they are given at most one composite vote.

#### Accounts and Funds

17. Accounts are governed by section IV and V of the SCA Financial Policy.
18. Two signatures are required to withdraw funds. No two signers may reside at the same address or be related.

19. Copies of the reconciled bank statements must be provided to the Seneschal monthly.

#### Income

20. All incoming checks shall be made out to "SCA Inc. [GROUP NAME]".
21. Methods for controlling cash receipts;
  - A. No payments may be made from the cash box at an event (exceptions, checks can be returned to their owner or voided as a refund).
  - B. Gate records shall be kept on a standardized gate sheet. (The kingdom standard sheet is recommended, but not required).
  - C. Gate receipts shall be deposited into an SCA bank account within 7 days of the end of the event

#### Expenses

22. [GROUP NAME] financial committee may approve an advance of money for a future expense or may approve a reimbursement of future expenses. In the case of reimbursement. If this is to be a reimbursement, the expenditure must be approved in advance of the expense. Receipts accounting for the full requested reimbursement amount must be provided to the Exchequer prior to any reimbursement. In the case of an advance of money, the purpose of the advance must be clearly documented. The receipts for the expense and any unspent balance must be returned to the Exchequer within 30 days after the money is spent. In all cases, receipts must be labeled and organized in such a way that the Exchequer can understand them.

## Appendix B: NMR

### Kingdom of the Outlands – NMR Policy and Procedure

See Non-Members Registration at SCA.org for NMR procedures.

[\[NonMemberRegistration.pdf\]](#)

See <http://sca.org/docs/pdf/NMRFAQ.pdf> for NMR questions.

Effective June 2016 non-member surcharge (NMS) was changed to non-member registration (NMR). The NMR will be \$5.00 on admission to events.

- I. How the NMR applies:
  - A. The NMR will apply to events which meet the requirements defined in Corpora section II. C., "...Society events for which a full announcement including date, time, and place has been published in advance in the appropriate corporate publications;" and for which a site fee to attend the event is charged.
  - B. The NMR will not be collected if there is no site fee to attend the event.
  - C. The NMR will not be collected for minors for whom there is a discounted event fee.
  - D. The NMR will not be collected from those individuals who are not required to pay a site fee as stated in local/kingdom financial policies.
  - E. The NMR will not be collected for events that ask for a non-cash donation to gate entry to the site such as bringing canned goods or a toy. Please keep in mind that any event that asks for donation, whether cash or non-cash cannot require anyone to donate. In other words, if someone wants to attend the event and does not donate any cash or non-cash items, you must allow them entry.
  - F. The NMR fee will be collected from any Member unable to show proof of membership at the door/gate/troll where there is a site fee collected.
- II. Default procedure for NMR implementation:
  - A. NMR must be submitted to Kingdom NMR Deputy. Submission will be to Kingdom Exchequer if the NMR Deputy office is vacant. Deadline is 10 business days from the close of the event.

1. A completed form will be emailed to the NMR Deputy/Kingdom Exchequer within 10 business days from the close of the event.
  2. A check will be written and received by the NMR Deputy/Kingdom Exchequer within 5 days of month end.
- B. Each Kingdom will collect the NMR and forward the monies in US funds to the Corporate Office by the last day of the following month. Example: March NMR collections must be received by the Corporate Office by April 30.
- C. The Kingdom Seneschal and the Kingdom Chancellor of the Exchequer will be responsible for ensuring compliance.
- D. Implementation alternatives may be presented to, and approved by, the Society Seneschal and Treasurer of the SCA, Inc. Final approval of alternatives will be reviewed by the Board of Directors.

Appendix C: PayPal Policy (Will be implemented once we are approved for PayPal)  
Kingdom of the Outlands – PayPal Policy

Society Policy located at <http://sca.org/docs/finpolicies/PayPalPolicy.pdf>

Society Procedures located at <http://sca.org/docs/finpolicies/PayPalProcedure.pdf>

- I. Kingdom exchequer will have access to the standardized form for requesting authorization for PayPal use for local events.
- II. The Kingdom shall create a Kingdom level bank account specifically for PayPal funds. This account shall not be used for any other purpose.
- III. The Kingdom must have a Deputy Exchequer for PayPal. This insures a check & balance system regarding electronic funds.
- IV. Creation of an email account specifically and solely for the use of PayPal. (example: "kingdompaypal@gmail.com"). The alias will be used as the email address of the PayPal account owner. This alias must cascade to at least two Kingdom officers' (i.e the exchequer and PayPal deputy and seneschal) email addresses in separate households. This email may not subscribe to any other lists, groups, Facebook, etc., do not forward this email address to any other email address.
- V. Creation of a PayPal business account using the email alias, and a secure, robust password (knowledge password is restricted to the exchequer and seneschal. The password linked to the office of Kingdom Exchequer, Kingdom Seneschal and Kingdom PayPal Deputy must be changed every time that office changes personnel. PayPal supports the creation of subsidiary user accounts & passwords so that individuals can process payments without having access to account settings. The PayPal account must be linked to a Kingdom level bank account and used only for PayPal, so that money collected can be transferred from PayPal to the Kingdom level PayPal bank account on a regular basis. (You will need to know the Federal Tax ID number for either SCA, Inc., the subsidiary Corporation's Tax ID number or your country's equivalent of a Tax ID number.).
- VI. Event proceeds must be transferred from PayPal to the SCA account on a regularly defined schedule. Event proceeds payments to the local groups shall be less the transaction fees unless prior arrangements are agreed on by the Kingdom Financial Committee. The Kingdom Exchequer in conjunction with the Kingdom Seneschal will disperse the funds upon request of the PayPal Deputy to the appropriate groups.
- VII. A refund policy must be created to refund electronic payments minus fees. This policy must be included on each invoice. At no time are refunds to be given through PayPal. Example: "Requests for refund of pre-event credit card payment (reservations, site, feast, or class fees, etc) must made via email (or postmarked) no less than 10 days before the beginning of the event and include a valid mailing address. Refunds will be

made by mailed paper check.

- VIII. Payments may be accepted at the events provided that the correct equipment (Smartphone, tablet) is available. Internet connection and a PayPal acceptable credit card reader (device that attaches to either a Smartphone or tablet for the purpose of swiping credit cards) will be required. Credit cards will be swiped, not keyed. Each individual accepting payments must have a current SCA membership and be at least 18 years old, 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.
- IX. Reservations can be accepted 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 only: Modern name, SCA name, membership number & expiration date (if applicable), and an email address plus the request for services (event fees, feast, cabin, daytrip, tenting, etc.). The PayPal Deputy shall log on to the PayPal website to create and send an invoice directly through PayPal.
- X. Invoices not paid within 7 days will be cancelled, after proper notification to the person requesting reservations.
- XI. A separate sign-in sheet shall be maintained if accepting credit card/PayPal payments at the door. After the event, the reservationist will send these sheets to the PayPal Deputy Exchequer to reconcile the entries. Once reconciled, the PayPal Deputy Exchequer will request permission from the Kingdom Seneschal and Kingdom Exchequer to transfer the funds from PayPal to Kingdom PayPal bank account. Documentation is kept with the transfer request.
- XII. The Kingdom Exchequer shall review the account on a regular basis for unauthorized transactions. Such review shall occur no less than monthly.
- XIII. The Kingdom must continue to remain current on Kingdom level quarterly reports, Kingdom NMR monthly reporting and Kingdom Domesday reports. Failure to communicate any delays in reporting or failure to maintain status may result in the loss of PayPal.

Appendix D: PayPal Procedure (Will be implemented once we are approved for PayPal)  
Kingdom of the Outlands – PayPal Procedure

- I. The Kingdom PayPal Deputy will be responsible for creating invoices for all event reservations. The Kingdom PayPal deputy will work with the Kingdom Exchequer & Seneschal for dispersing funds to the appropriate groups. All funds transfers relating to PayPal funds must be approved by the Kingdom Seneschal and the Kingdom Exchequer.
- II. Creation of an SCA-group-specific PayPal email alias (example: "kingdompaypal@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 (the seneschal and exchequer and PayPal deputy) email addresses in separate (modern) households.
- III. Creation of a PayPal business account using the email alias, and a secure, robust password (knowledge password is restricted to the exchequer and seneschal; a sealed copy of the password should probably be on-file with the Society Exchequer). The password must be changed every time the office of the Kingdom Seneschal, the Kingdom Exchequer or the Exchequer PayPal Deputy changes personnel. PayPal supports the creation of subsidiary user accounts & passwords so that individuals can process payments without having access to account settings.
- IV. The new PayPal account must be linked to a Kingdom level bank account that is used only for PayPal. All transfers must be approved and acknowledged by the Kingdom Seneschal. You will need to know the Federal Tax ID number (or that of the subsidiary Corporation). PayPal will want to see scanned bank statements to confirm that the SCA group is the actual owner of the account. After the account is linked, PayPal will deposit two small (less than a dollar) amounts to the bank account; an authorized user of the account will need to get the amounts deposited by logging on to PayPal, and entering the amounts to validate the linkage.
- V. The Kingdom must use the Request for Authorization to use PayPal at Events form that has been provided by the Society Exchequer prior to the event account creation.
- VI. Create a refund policy that addresses electronic payments. "Requests for refund of pre-event credit card payment (reservations, site, feast, or class fees, etc.) must be made via email (or postmarked) no less than 10 days before the beginning of the event, and include a valid mailing address. Refunds will be made by mailed paper check (less the fees).
- VII. If a customer disputes a transaction, PayPal can withdraw money from the Kingdom PayPal bank account to credit back to that customer pending resolution of the dispute.
- VIII. To accept at-event payments:
  - A. The PayPal deputy and/or Kingdom Exchequer will create the event fees and event options in PayPal. Example: camping, feast, etc.

- B. Any assistant will need a Smartphone or tablet, Internet connection (via either cellular or wireless ethernet, a hotspot, or a tethered smartphone), and a PayPal card reader (little plastic gadget that fits into phone or tablet). The PayPal credit card reader will be provided by the Kingdom PayPal Deputy or the Kingdom Exchequer.
  - C. 3. The person processing the payments will log onto PayPal via a unique to them log in identification, which the kingdom PayPal deputy will need to create for them. It is important to have the assistant try the login before the event to ensure the login is activated correctly.
  - D. The person processing the payment will select the event options and fees being requested by the attendee.
  - E. The person processing the payment will 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 can be texted or emailed to them; their choice), and sign the screen with their finger. A transaction-reporting email will be sent to the Kingdom PayPal email address.
- IX. To accept pre-event payment
- A. It is forbidden to create a link from any event or other SCA sponsored web page directly to PayPal. The creation of such a link will result in an administrative sanction.
  - B. A button/link needs to be created on the event web page to send the customer to the Kingdom PayPal deputy webpage.
  - C. The customer shall input: modern name, SCA name and membership number, email address only. There will be a drop down for the event available, then other dropdown menus for the length of stay and other offerings (cabin/tent, feast, etc.), member or non- member fees.
  - D. There may be an option for including more than 1 person (up to 5). Then they hit submit, and the form is sent to the Kingdom

PayPal Deputy email.

- E. The Kingdom PayPal Deputy logs into PayPal, and creates the invoice using the reservation information provided making sure to make the due date 7 days from first sending the invoice and adding the event name/abbreviation to the memo area.
  - F. Once the invoice is created and saved by the Kingdom PayPal Deputy, PayPal will send the invoice to the customer's email address provided.
  - G. The customer clicks on the pay link within the email, and connects them to the PayPal website, and they pay PayPal.
  - H. PayPal sends email receipt to the customer and a payment confirmation to the Kingdom PayPal Deputy.
  - I. The Kingdom PayPal Deputy sends the confirmation and original request to the Reservations Steward for the event.
  - J. A Reminder is sent by the Kingdom PayPal deputy to the customer the day before the invoice due date.
  - K. Invoices not paid within 7 days will be cancelled.
- x. **Completed Transaction (After the invoice has been paid)**
- A. After the transaction is completed, the PayPal account will be credited with the payment.
  - B. The Kingdom PayPal Deputy will request permission from the Kingdom Exchequer & Kingdom Seneschal to transfer the pre-event reservation funds received via PayPal into the Kingdom PayPal bank account once the pre- registration closes or when collected funds exceed \$5000.00.
  - C. The PayPal Deputy will request permission from the Kingdom Exchequer and Kingdom Seneschal to transfer the event funds received via PayPal at the door into the Kingdom PayPal bank account within 5 days of the receipt of the final reservation record, which should be no later than 48 hours after the close of the event.
- xI. **Reconciliation:**
- A. A log must be maintained of those paying with PayPal and the amount charged; PayPal maintains this list as part of its program and it can be exported to csv format or to pdf.
  - B. The log should be reconciled with the emails and the transaction

history in PayPal and the bank statement.

- C. Reconciliation to be done no less than monthly.
- D. The reservations coordinator sends the PayPal deputy the record (log) of all transactions at the event, and the PayPal Deputy reconciles the credit card entries. Once totals match, permission is requested to transfer from PayPal to Kingdom PayPal account. Documentation is kept with the transfer request.
- E. The Kingdom Exchequer has to review the account on a regular basis to inspect the account for unauthorized transactions. Download, compare all withdrawals with their requests and sign off on the transactions.