
Policy Document:

SSAGO Bank Accounts

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1. Overview:

SSAGO has a number of bank accounts which are used by a wide variety of people and committees for a wide variety of purposes. These vary from the 'main account' which is used by Team Pink for operational expenses of SSAGO and 'national event accounts' used by national event committees for all income and expenditure related to their events to 'local events accounts' which are for temporary use by clubs and other ad-hoc committees for organisation of local events such as Isle Of Wight Revolution contingents and freshers camps.

It is important that all SSAGO bank accounts are operated in a responsible manner and sufficient records are kept of payments. This policy outlines the requirements and best practices for using any SSAGO bank account and must be followed by all those with either delegate or signatory access to them.

2. SSAGO Bank Accounts:

- 2.1. The following accounts are for use by Team Pink for the specified reasons:
 - 2.1.1. 'Main Account' for covering day to day operational cost and income of SSAGO
 - 2.1.2. 'Dev Fund' for use in line with the Development Fund policy
 - 2.1.3. 'Shop Account' for use by the Quartermaster for expenses and income relating to the SSAGO shop
- 2.2. The following account is for use by the Indie rep for expenses relating to running of the Indie club:
 - 2.2.1. 'Indie Account'
- 2.3. The following accounts are for use by event committees:
 - 2.3.1. 'Witan Account' for use by the Witan committee
 - 2.3.2. 'Autumn Rally' for use by the autumn rally committee
 - 2.3.3. 'Spring Rally' for use by the spring rally committee
 - 2.3.4. 'Summer Rally' for use by the summer rally committee
 - 2.3.5. 'Reunion Account' for use by the reunion committee
 - 2.3.6. 'Ball Account' for use by the ball committee

- 2.4. The following 'events' accounts may be temporarily used by clubs or ad-hoc committees:
 - 2.4.1. 'Events 1'
 - 2.4.2. 'Events 2'
 - 2.4.3. 'Events 3'
 - 2.4.4. 'Events 4'
 - 2.4.5. 'Events 5'
 - 2.4.6. 'Events 6'

3. Access to SSAGO Bank Accounts:

- 3.1. Team Pink shall be signatories on all SSAGO Bank Accounts
 - 3.1.1. Outgoing members of Team Pink shall be removed as signatories as soon as reasonably practicable following their term ending.
 - 3.1.2. Incoming members of Team Pink may be added before their term has started at the discretion of the current Team Pink.
- 3.2. The Indie rep shall be given access to make payments to and from the Indie account
 - 3.2.1. In the case of the Indie rep appointing a committee to assist in running the club, members of this committee may also be given access to this account.
- 3.3. Event committees shall be given appropriate access to their respective bank account
 - 3.3.1. This shall include at least the event chair and treasurer.
 - 3.3.2. Team Pink may reassign the bank accounts listed in paragraph 2.3. To another national event where necessary.
- 3.4. Access to the events accounts shall be determined by Team Pink in line with section 5 of this policy.
- 3.5. An individual's access to SSAGO's bank accounts may be suspended or restricted or have limits reduced at any point as a result of a breach of SSAGO policy or other concerns. Any such alterations should be minuted, alongside their reasoning, and communicated to the individual concerned as well as any associated committee members.

4. Using SSAGO Bank Accounts:

- 4.1. All use of SSAGO bank accounts should comply with the requirements set out in the SSAGO Finance policy.
- 4.2. SSAGO Bank accounts shall require dual authorisation for all payments.
 - 4.2.1. Both authorisers are individually responsible for ensuring that a payment is appropriate, in line with the budget, and correctly documented.
 - 4.2.2. Each authoriser shall check the account number, sort code, and amount of the payment before authorising.
- 4.3. Where a payment is less than £250, any two signatories may authorise the payment.

- 4.4. Where a payment exceeds £250, at least one signatory must be a member of Team Pink.
 - 4.4.1. Where this payment relates to a National Event or events account, this signatory must not be a member of the committee responsible for the event.
- 4.5. Under no circumstances should a member authorise or second any payment to themselves, their partner, or other individuals or organisations which may be seen as a conflict of interest, as outlined SSAGO's 'Conflict of Interest' policy.
- 4.6. A payment may only be authorised once the receipt or invoice for the payment has been uploaded to the allocated folder.
- 4.7. All Direct Debits, Standing Orders, Recurring card payments or other continuous payments must be authorised by a member of Team Pink, and the payment should be monitored and cancelled when no longer required.

5. Requesting Use of an Event Account:

- 5.1. Any collection of SSAGO members may request use of an events account for the purposes of running a SSAGO event.
- 5.2. To request use of an account, the group shall email Team Pink via pink@ssago.org with details of the event including:
 - 5.2.1. Bank Account Request form (ssago.org/resources/forms)
 - 5.2.2. Draft Budget for the event
- 5.3. The request shall be reviewed by Team Pink and responded to within 1 month.
 - 5.3.1. If such a request is refused, Team Pink shall provide reasonable justification for such refusal. A new request may be submitted once this has been addressed.
- 5.4. At the discretion of Team Pink, SSAGO members may be given access following an accepted request.
- 5.5. Ordinarily, if the event is more than six months away, Team Pink shall provide access to the account.

6. Usage of Event Accounts:

- 6.1. Any group allocated use of an event account must meet with the national Treasurer before being given access.
- 6.2. Where a group is allocated use of an event account, SSAGO shall not be responsible for covering any losses made.
 - 6.2.1. Where expenditure is required before any income is expected, the group may submit a loan form to SSAGO via the usual process
- 6.3. Such a group shall also be responsible for deciding how any surplus shall be distributed, subject to the approval of Team Pink, which shall not be unreasonably withheld

- 6.4. Any group using an event account shall have access to a folder set up by Team Pink for the purpose of storing their documents.
- 6.5. Once the agreed period of usage for an events account has concluded, the group must complete an accounts log for approval by Team Pink.

7. Breaches of This Policy:

- 7.1. Any person found to be in breach of this policy shall be responsible for any losses incurred by their actions.
- 7.2. Suspected breaches of this policy should be reported to Team Pink via pink@ssago.org immediately
 - 7.2.1. Where a suspected breach involves a member of Team Pink, this should be reported privately to an uninvolved member of Team Pink