

Financial Matters

Fee Structure

Chena Swim Club charges an **Annual Fee** for membership. Near the end of each season or during the summer break, the Treasurer and the Board meet to discuss the upcoming year's budget, which includes setting the fees and related charges. Annual fees determined for swimmers in each Practice Group are payable either in full at the beginning of the year by cheque or pre-authorized debit (PAD), or using Chena's payment plan as follows: 20% of the Annual Fee payable in September (or upon registration) and 10% per month for each of the months of October through May. If the monthly payment option is selected, all payments must be made through PAD. One half of the initial payment will be applied to the last month's installment of the Annual Fee (normally June), or to the Withdrawal Fee if applicable (see below).

Irrespective of the payment option chosen for the Annual Fee, at registration time, members must provide a current voided cheque and sign an authorization for automatic withdrawal for the initial and subsequent monthly payments and any periodic payments required for Meet Fees (see below), team travel payments or clothing purchases. Any monthly installment or periodic charges not clearing the bank will be subject to the bank's administrative charge being added to the member's account. Notice of the failure to clear will be provided to the member, and failure to provide payment within 30 days may result in a notice of suspension of the swimmer pending the account balance being brought up to date.

Approximately 90% of CHENA's income is derived from member Annual Fees, with the remaining income coming primarily from the Provincial gaming grant. CHENA's two primary expenses, coach salaries and pool lane rentals, account for approximately 85% of the budget. The remaining funds are used for such costs as club equipment, awards, professional development, coach travel expenses and administrative costs. Expenses are carefully monitored in an attempt to keep fees as low as possible. However, the vast majority of costs are fixed and there is relatively little discretionary spending.

As a non-profit society, CHENA is not permitted to retain substantial surplus funds. As a result, it is critical to our ability to continue to operate that all members remain up-to-date with fees.

Volunteer Discount

The success of the club's operations requires numerous volunteer hours by parents. As such, a minimum expected number of volunteer hours has been established according to the level of the swimmer. These expected hours are reviewed annually by the board. Various club "positions" have been established that provide a set amount of "credit hours" which are also reviewed annually. In addition, volunteer hours can be earned through participation in and organization of various events, including Chena social events and timing at meets.

The Annual Fee for each group as noted on the Chena Fee Worksheet is net of a discount of 5% of the Annual Fee for volunteering activities. The discounted amount of the Annual Fee presumes parents achieve 100% of their volunteer hours during the year. Parents must achieve the full volunteer requirement in order to retain this discount. Any families not achieving the required hours by the end of the year will lose the discount amount and their account will be billed for the additional 5% of the Annual Fee. Accounts where families have not achieved a minimum of 50% of the annual volunteer requirement by the end of February will be charged 50% of the discount amount, or 2.5% of the Annual Fee, on March 1. Should the full volunteer requirement be achieved later in the year, the amount will be refunded through a credit to the Member Chena Account (see below).

Please see “**Volunteer Program**” under the Handbook tab on the Home Page.

Fundraising

Fundraising serves to reduce the Annual Fee by raising funds through events held throughout the year for major capital purchases or specific one-time expenses. Fundraisers in the past have included silent auctions, swim-a-thons and poinsettia and coffee sales. The Board relies on the general membership to organize and execute these fundraisers. If you have an idea for club fundraising, please direct the information to the Board for consideration, and they will do their best to facilitate your event.

In addition, certain targeted fundraisers may be carried out with the proceeds directed towards the costs of attending a particular meet or event (such as a training camp or major travel meets, for example). In such cases, the funds raised will be for the benefit of those participating in the meet or event, and possibly only those participating in the fundraising activity, depending on the arrangement determined by the coordinators of the fundraiser or event. The arrangements should be fair and made clear to the participants in advance, and require prior approval by the Board. Depending on arrangements made in advance, swimmers participating in the fundraising event but ultimately not attending the meet may not be credited with amounts raised. Funds raised must be administered through the club to ensure credit to family meet fee accounts is appropriately made. In no circumstances will funds raised under such targeted fundraising events be credited to Annual Fees.

Registration

Registration with CHENA is a two step process. The first step is for members to register online. Online registration typically begins in June, and remains open through to the start of the season. By registering online, members state their intention to return to or join the club. A non refundable **Registration Fee** is paid at the time of online registration. (Refunds are provided only in cases where adequate space in the club is not available.)

Initially the online registration is open to returning CHENA members only. After June 30, online

registration is opened up to swimmers on the waiting list and swimmers who are interested in joining CHENA. Consequently, it is important for current members to register online and remit their Registration Fee before the end of June if they wish to be assured of their place on the team for the following season.

The second step of registration occurs at the beginning of September, which coincides with the start of the swimming season. Families are required to submit various consent forms and waivers to the Registrar along with payment by cheques or pre-authorized debit transaction. Families must settle any outstanding fees or meet fee balances due from the previous year before registration for the current year can be completed. (This is generally completed at the end of the previous season through a final PAD withdrawal.) Swimmers may not enter the pool for the new season until all balances are up-to-date and registration is complete.

New members may join CHENA at any time throughout the season subject to approval by the Head Coach, provided that there is room for the swimmer in an appropriate Practice Group. Registration of members after the in-person registration day also requires registering online and then submitting the required forms and completed PAD authorization forms to the Registrar.

All registrations are subject to acceptance of the swimmer for the following season, all outstanding accounts with CHENA being current and provision of all required forms, consents, waivers and payments. Swimmers transferring from another club cannot be registered with Chena until a release is received from the previous club.

It is critical that all relevant information is provided during registration, including complete contact and emergency information.

Fees collected during registration include the CHENA Registration Fee, the Annual Membership Fee (which can be paid in installments), a Meet Fee Deposit (see below) and a Swim BC registration fee.

Once online registration is complete and all forms and banking information has been received, the Registrar will register the swimmer on the Swimming Canada registration website.

For swimmers new to CHENA, we will provide an opportunity during registration for swimmers assessments to determine which initial group assignment would be best.

The CHENA Registration Fee is currently \$250, with returning swimmers registering and making payment prior to an early registration deadline receiving a \$100 discount on this fee. The CHENA Registration Fee covers the cost of a CHENA shirt and cap and other costs associated with registration such as electronic funds processing charges and online registration fees payable to our information system provider.

CHENA is a club that is sanctioned by Swim BC. Swim BC's major source of funding is the **Swim BC Registration Fee**, which is required to be paid by all swimmers in all Swim BC sanctioned clubs. This fee is charged in addition to any CHENA fees. The amount of the Swim BC registration fee varies with the age of the swimmer. As the governing body for swimming in British Columbia, Swim BC is responsible for all aspects of the administration of the sport including meet sanctioning, coaching and officials matters, swimmer registration, club oversight and assistance, provincial team activities and the like.

Changing Groups/Changing Fees

Normally, swimmers remain with the same group for the duration of the season. Coaches make start of season placements with this objective in mind. In the event a swimmer does change Practice Groups, the appropriate payment adjustments will be communicated to the member and added to subsequent payment installments. Note that the Annual Fee for all Practice Group movements will be prorated by the number of months remaining in the training year (ending June 30). In cases where any portion of the fees has been prepaid, an additional prorated fee adjustment will be added as a one-time lump sum amount.

The discount applied for volunteering, as well as the volunteering hours requirement, will be based on the number of months in each Practice Group.

Withdrawal from the Club

The Annual Fee is set based on the expectation that the swimmer will remain with the club for the entire season. When swimmers leave the club mid-season, the club incurs a loss with respect to foregone revenue, as expenses do not decrease accordingly. Therefore, a fee is applicable to any withdrawals subsequent to the initial month of training (September 30). After September 30, a full month's notice is required prior to the Withdrawal Date. **Notice of withdrawal must be made to the Registrar by e-mail. It is not sufficient to inform the head Coach or Group Coach as coaches do not administer fees and transfers. Failure to provide notice of withdrawal will result in monthly installments continuing.**

The **Notice Date** will be deemed to be the later of: i) the actual date notice is given to the Registrar or, ii) where no notice is given, the swimmer's final date of training or meet attendance (**Deemed Notice Date**).

The **Withdrawal Date** shall be deemed to be the later of i) the final day of the month following the month of the Notice Date or Deemed Notice Date or ii) the final day of the month the swimmer last participates in any club training sessions or any meet as a registered Chena swimmer. The swimmer will be billed as usual for the month of the Withdrawal Date, and an additional **Withdrawal Fee** equal to 10% of the Annual Fee will be applied. For those on monthly payments, half of the initial 20% payment representing the final month's installment

will be applied to the Withdrawal Fee.

No refunds will be provided where the Withdrawal Date is subsequent to April 30. The only exception to the above shall be where notice is given by e-mail to the Registrar in the first full calendar month of training with Chena. Provided the swimmer does not train or participate in any meets subsequent to that month, the Withdrawal Date shall be deemed to be the last day of that month and the Withdrawal Fee will be waived. Any amounts collected in excess of the Annual Fee prorated for the months or part thereof with the club, less any expenses incurred on behalf of the swimmer, such as meet fees and clothing purchases, will be refunded.

The CHENA Registration Fee and the Swim BC Fee are not refundable.

Injuries and Suspended Training

Injuries are an expected consequence of all sports. While injury due to trauma is uncommon in swimming, injuries resulting from overuse or improper technique may occur. Normally, no fee refunds are provided in case of injury.

The only exceptions to the above are:

1. injury resulting from training or competing with Chena Swim Club in which the swimmer will miss more than one full calendar month of team training, in which case a signed note from the swimmer's physician must be forwarded to the Registrar detailing the injury and the suggested return date. Depending on the nature and cause of the injury, a partial rebate of the Annual Fee may be given at the discretion of the board.
2. At the discretion of the Board of Directors, illness with a duration of at least one full calendar month may be considered for a partial rebate of the Annual Fee. For any consideration to be made, a doctor's note is required indicating the duration of the illness. If fees are being rebated during the absence, the swimmer will not be permitted to train with his or her group until their formal return date or the fees are resumed in the case of an earlier return.

Except in unusual situations with extenuating circumstances, injuries not sustained during training or while participating in meets will not be considered for a rebate. If such situations occur, the Board at its sole discretion may provide a partial rebate of the Annual Fee. The CHENA Registration Fee and the Swim BC Fee are not subject to any amount of rebate.

Meet Fees and Member Chena Accounts

In order for a swimmer to participate in a swim meet, "meet fees" are payable. The amount of these fees is set by the host club, not CHENA, and provides the revenue necessary for the host club to pay the costs of holding the meet such as sanctioning, pool rental, ribbons and medals, officials' food and beverages and the like. Meet fees differ from swim meet to swim meet. Sometimes the fee is a flat amount and sometimes it is a specified amount per event entered. A

nominal “splash fee” is also payable by each athlete which is paid by the host club to Swim BC to fund the Provincial Team program. Generally, meet fees are in the range of \$40-\$75 per complete swim meet including the splash fee.

Because CHENA is invoiced for meet fees by the host club for all CHENA swimmers entered in the meet, and is required to pay the meet fees at the start of the meet, it is necessary for CHENA to collect an advance for each swimmer. This is the purpose of the Meet Fee deposit provided at registration time. The Meet Fee deposit establishes a positive balance in each member’s CHENA Account which can then be applied to meet entry fees, team travel, or other expenses incurred by the member.

By signing in to the CHENA Website, members can view their current balance, payments made to the club (through cheque or PAD), and details of charges incurred. Payments to the club appear as credits or negative amounts; monthly charges and other expenses paid by the club on behalf of the swimmer appear as debits or positive amounts. A net negative balance represents a swimmer’s credit with the club. A member’s CHENA Account may also be used by the club to charge for other costs incurred on behalf of individual swimmers such as clothing purchases, costs of club/team travel and costs of provincial team training camps or meets. All payments for travel meets will be billed and collected through the member’s account. Payments for team travel and clothing and other expenses incurred by the club on behalf of the swimmer will be collected through PAD. CHENA will notify members via e-mail prior to taking payment for such charges from members’ bank accounts.

Before registering swimmers for a meet, the coaches must obtain positive consent of the parents. This is done by way of Swim Meet Registration on the Chena Website. The coaches then determine the events each swimmer will swim in and submit the entries to the Head Coach or other designated coach to prepare the official team entries and submit them to the host club. This is usually done about a week to 10 days before the meet.

The official CHENA policy is “no meet fee refunds” after consent to enter a meet has been given except in extraordinary circumstances (eg. injury or illness) where notice is provided prior to the withdrawal date allowed by the host club. Once the withdrawal date passes, the host club arranges heats and withdrawals past that date create unnecessary effort to make heat changes. As a result, Chena is not given a refund past the withdrawal date and therefore is unable to provide a refund to the family. CHENA will attempt to accommodate cancelations and changes under extenuating circumstances, such as family emergencies or sickness (with a doctor’s note); however, if the entries have been submitted and a refund cannot be obtained from the host club, unrecoverable fees will be passed on to the parent even if the swimmer did not attend the meet.

As swimmers compete at meets and meet fees are charged to the member’s CHENA Account, the deposit balance is used up. When a member’s account falls below a minimum threshold (dependent on the level of swimmer and time of year) an additional top-up Meet Fee deposit

will be withdrawn along with the member's next monthly installment via PAD. Any such additional installment will be communicated to the member prior to the transaction. All negative balances will be collected promptly. It is CHENA policy that swimmers will not be allowed to compete while their account is in a negative balance. Our general operating funds are not available to cover meet fees.

Travel meets require full payment of a deposit for the estimated cost of travel, accommodation meals and incidentals for the swimmer (and coach costs where applicable) in advance of travel. If the full deposit is not paid (or sufficient positive balance exists) before the deadline the swimmer may not be allowed to participate. These payments and the related charges are reflected as transactions through the member's account on the monthly statements.

Families who have a positive balance in their member account at the end of the season or on leaving the club may apply to the Treasurer by e-mail or in writing for a refund of this amount. Otherwise, it is our normal practice for the positive balance to be carried forward to the next season. NOTE that for purposes of member accounts, siblings accounts are combined and therefore any positive amounts applicable to one swimmer will automatically be applied to negative amounts of a sibling. Separate accounts are not required where a new sibling joins the club.

Other periodic payments

As previously described, in order to minimize the administrative tasks associated with handling cheques and cash, charges for clothing and other miscellaneous items will be billed to the member's account similar to meet fee charges. Normally a specific withdrawal from the member's bank account will be made for specific purchases and other periodic charges.

Arrears & Returned Cheques

As indicated above, the cost of any PAD or cheque payments not clearing a member's bank account will be charged back to the member's account. It is club policy to suspend training, competition and travel privileges for any family who is in arrears and our coaches are in full support of this policy.

Family Discount

CHENA offers a sibling discount for Annual Membership Fees as follows:

Most senior swimmer	100% Annual Membership Fees
Second most senior swimmer	90% Annual Membership Fees
Third most senior swimmer	75% Annual Membership Fees

swimmer	65% Annual Membership Fees
Fourth and subsequent swimmers	

No discounts apply to registration fees or additional deposits for meet fees.

Financial assistance



Through a confidential application process, KidSport provides grants to kids from families facing financial barriers to help cover the cost of their sports registration fee so they can experience the joy of a season of sport.

kidsportcanada.ca

More info can be found [here](#).

athletics 4 kids

All across BC, hundreds of children and youth are denied the opportunity to participate in amateur sports due to one simple fact: lack of funds. Through our Sport4Life Grants, we get kids off the bench and back in the game. www.a4k.ca

More info can be found [here](#)



Sometimes, families need financial assistance to get their kids into a sport or physical activity. We're committed to helping all families access a range of activities, from boxing to bowling and skating to skiing, and more. jumpstart.canadiantire.ca
More info can be found [here](#)