

It is common for clubs to rely heavily on revenue generated from annual subscriptions. These top tips will hopefully give you some ideas about how to get payments in from club members, increase the amount of money your club has and reduce the administration time required.



## Be strict on the rules

If a club member doesn't pay, it ultimately means that everyone else is covering them. Sometimes you might have to be strict and set out the rules that if you don't pay, you can't play. It will benefit the club in the long run. Once you change the rules for one person, then other people will expect the same and it's harder to be taken seriously in the future.



## Discounts for early payment

Give discounts for paying upfront in one go. For example if you pay at the beginning of pre-season training, you pay 10% less. While receiving the entire subscriptions from each member at the start of the season is ideal for your club's cash flow it might be easier for your members to make monthly payments via standing order or direct debit. These options are discussed below.



## Payment Terms

Work out what people can afford and give payment terms on enrolment to the club. Make it realistic what different fees could be applied and for who. For example, you could offer discounts for juniors, students, senior citizens and anyone who is unemployed. Different packages can also be offered: golf clubs in particular often offer half season and weekday membership.



## Use bank transfers

A bank transfer is a great way to set up payments. This can be as simple as sending out the club's account details and getting people to transfer or set up a standing order. This will, however, involve someone monitoring the account and identifying which users have or haven't paid.



## Don't use cash

Although it might seem easier, collecting any kind of subs in cash means extra admin to record who has paid, confirming who collected the money, where it is and chasing up where people haven't paid. It also means that there is less control on what happens to the money (how do you know you've got it all?) and it's a lot harder to track.

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## Set up Direct Debits

For clubs with a large number of members, it may be an option to set up Direct Debit payments. This allows members to make monthly payments rather than paying in one lump sum, if they wish to do so. It also gives the club the ability to increase the monthly payment or change the direct debit date if necessary. By definition when a club member agrees to set up a direct debit, they issue an instruction to their bank which authorises the club (payee) to regularly withdraw money from their account. For your club to make this facility available it is necessary to first seek sponsorship from your bank. This is not guaranteed and requires a fairly robust vetting process which may include audits and investigations into your operations. It will also be necessary to identify where your customer and payment data will be stored. It is therefore a significant workload for a club volunteer to set up a direct debit facility.

There are companies who can help clubs set up ways of receiving payments giving additional benefits such as easy reporting of who has and hasn't paid, automatic confirmation email to members on enrolment, automatic emails to members if late payments are due etc. Clubs should however consider whether or not the benefits of employing these companies outweigh the costs.

### DISCLAIMER:

Information is for guidance only and does not constitute formal professional advice. As such, no reliance should be placed on the information contained in this toolkit. Where specific issues arise in your organisation advice should be sought from the relevant expert(s) as necessary.