

ARFC AGE GRADE RUGBY TOURS

A step-by-step guide for Tour Organisers

We encourage age-grade teams to go on tour.

What is this guide for?

Taking an age-grade team on tour can be one of the highlights of a young player's time at the Club. It can also involve significant sums of money, commitments to hotels and travel companies, safeguarding responsibilities and a great deal of work by volunteers. This guide is intended to make the process straightforward.

It applies to tours involving ARFC age-grade, youth, mini or junior teams and should be read alongside the Club's safeguarding arrangements and the current RFU requirements for Age Grade Rugby. If a parent or volunteer helps organise a tour, the Team Manager must give them this guide.

Who does what?

It is important to understand the respective roles from the outset:

- **Tour Manager** — organises the tour and manages the budget.
- **Trust Account Trustees** — hold the tour funds in the designated trust account and pay authorised invoices on behalf of the Tour Manager.
- **ARFC** — provides the framework and approval route but does not organise or financially underwrite the tour.

1. YOU HAVE AN IDEA FOR A TOUR

Start with a simple proposal. You do **not** need to have every detail agreed. Set out:

• which age group is proposing to tour; • approximate dates; • proposed destination; • approximate number of players; • likely number of coaches/team officials; • what rugby is proposed;	• Either a parent/carer will need to attend with any under 18 player, or another nominated responsible adult – state whether other family members may also travel; • likely length of the tour; • rough cost per player; • who is prepared to organise it.
--	--

The aim is to establish whether the idea is realistic. At this stage, tour organisers must not sign contracts, pay deposits or make financial commitments.

2. GET APPROVAL IN PRINCIPLE

If you are organising a tour in the name of ARFC, it must be **approved by the Club Executive Committee** and comply with this guide and RFU requirements. To get approval **send an email** to the following:

AYLESBURY RUGBY FOOTBALL CLUB

MINI & JUNIOR SECTION

TEAMWORK | RESPECT | ENJOYMENT | DISCIPLINE | SPORTSMANSHIP

Email For Action	Email to Inform
- the Chairman of Youth Rugby who has responsibility for gaining approval from the Club Executive Committee - the Club Treasurer who will help with understanding finance matters and make the segregated trust account available - the Club Secretary who will confirm the permission process and submit the appropriate forms for approval where required https://rfu.widen.net/s/fkftjcc8wm/outgoing-tour-form	- the Club General Manager who may be able to help especially with tour kit - the Club Safeguarding Officer - the Sponsorship Coordinator with names of sponsors when known
Contacts: Youth Chairman - youthchairman@aylesburyrfc.co.uk ; Treasurer - richard.lawrance61@btinternet.com ; Secretary - secretary@aylesburyrfc.co.uk ; General Manager - gm@aylesburyrfc.co.uk ; Club Safeguarding Officer - sarah160116@gmail.com ; Sponsorship Coordinator - sponsorship@aylesburyrfc.co.uk	

Information to include:

- age group and name of the proposed Tour Manager;
- where and when;
- approximately how many people are involved;
- the likely cost;
- the proposed rugby activity;
- who else will help organise it;
- whether fundraising or sponsorship is proposed.

Approval in principle from the Executive Committee (**communicated by the Chairman of Youth Rugby**) allows the Tour Manager to proceed with detailed planning.

3. UNDERSTAND HOW THE FINANCES WORK EARLY IN THE PROCESS

THE FIVE FINANCIAL RULES

- 1. The Tour Manager manages the finances** — prepares the budget and makes the financial decisions.
- 2. The trust account must be used** - Tour funds must not be held in a Tour Manager's, coach's or parent's ordinary personal bank accounts. The trustees hold the funds and settle authorised invoices.
- 3. Know the cost before committing** - Prepare and maintain a proper budget and avoid commitments which cannot be funded.
- 4. Tell parents the financial rules at the beginning** - Especially the estimated price, deposits, instalments, fundraising arrangements and cancellation/refund position.
- 5. Account for everything at the end** - Every tour should finish with a reconciliation of income and expenditure against the trust account.

Why do we use a trust account? To **keep tour money separate** from personal and Club funds, protect both the Tour Manager and participating families and provide a clear record of income and expenditure. Each tour's funds must be separately identified within the account. Making the account available does not mean ARFC financially underwrites the tour.

SET UP THE TRUST ACCOUNT ARRANGEMENTS

Contact the Club Treasurer to establish the trust account arrangements **before collecting any money**. The trustees are responsible for:

- holding the tour funds in the designated trust account;

- receiving money paid into that account;
- providing receipts acknowledging money received when required;
- settling properly authorised invoices on behalf of the Tour Manager;
- providing the appropriate financial record of movements through the account.

PAYING BILLS

Suppliers should be instructed to make invoices out to "U15 2026 *[insert as appropriate]* Tour ARFC" and they will be allocated to your tour in the trust account.

The normal payment process should be: **Tour Manager receives/checks invoice → Tour Manager authorises it → trustees pay the supplier from the trust account on the Tour Manager's behalf.**

The Tour Manager must check that the invoice is correct, the goods or services relate to the tour, the expenditure is within the budget and sufficient funds are available. Where possible, suppliers should be paid directly from the trust account rather than volunteers making large payments personally and seeking reimbursement later.

CASH

Minimise cash where practical. Where cash is unavoidable, record withdrawals, who holds the cash and each payment; keep receipts; return unused cash; and reconcile the balance.

SPONSORSHIP AND DONATIONS

Tour sponsorship and donations are encouraged. All money received must be paid into the designated trust account.

Tour Managers must not issue invoices showing VAT for tour sponsorship or donations. The tour arrangements are not VAT registered, so managers are not authorised to charge VAT on their behalf. Issuing an unauthorised invoice showing VAT can result in an HMRC penalty.

The trustees can provide receipts acknowledging payments. Freely given donations that secure nothing in return are normally outside the scope of VAT. Sponsorship involving benefits in return, such as advertising or logos on kit, may have different VAT implications. Guidance on such matters **must always be sought from the Club Treasurer.**

Sponsors, donors and any associated branding must be compatible with the Club's values, image and existing sponsorship arrangements.

SPENDING DURING THE TOUR

Before departure, agree who is permitted to spend tour money and any limits which apply. The Tour Manager should be able to deal sensibly with ordinary unexpected expenditure. Keep receipts wherever reasonably possible.

SURPLUS TOUR FUNDS

Three months after returning from a tour, the remaining surplus will be donated to ARFC once all outstanding invoices, agreed refunds and other tour liabilities have been settled or provided for. This must be made clear to participants, parents and guardians when they sign up and before they make any payments. Any conditions attached to donations or sponsorship must also be respected.

DON'TS

- Ask a business or an individual (sponsor or donor) to pay suppliers directly or settle invoices on behalf of the tour – all transactions must go through the Trust Account.
- Do not create or issue invoices for tour sponsorship, or add VAT to any sponsorship request. All invoicing and VAT questions must be referred to the Club Treasurer.
- Hold funds in personal accounts or use unofficial team accounts or payment facilities.

Any existing team sponsorship, donations, funds, bank accounts, payment facilities or direct-payment arrangements with sponsors or donors must be declared to the Club Treasurer and Chairman of Youth Rugby so they can agree how to bring them within these requirements.

4. APPOINT THE TOUR TEAM

- **Tour Manager** - Overall responsibility for organising the tour and managing its finances.

- **Finance Lead / Tour Treasurer** - Assists the Tour Manager with the budget, records of parent payments and reconciliation.
- **Lead Coach** - Responsible for rugby matters.
- **Safeguarding Lead** - Works with the Club Safeguarding Officer on arrangements for the children.

One person may perform more than one role where appropriate. However, it is good practice for more than one person to have sight of the tour finances.

5. TOUR KIT

Tour playing kit should preferably be purchased through the Club's approved supplier (currently Samurai) and coordinated with the Club's **General Manager**. Managers, coaches and volunteers must not order kit or other goods on the basis that a sponsor or donor will pay the supplier directly. Designs for all tour kit, including non-playing kit, must be approved by the **Chairman of Youth Rugby** before purchase.

6. PREPARE THE FIRST TOUR BUDGET

Before asking parents to commit, prepare a realistic budget covering travel, accommodation, food, rugby, activities, kit, insurance, booking and currency charges, and contingency. Keep it updated as costs and participant numbers change.

7. WORK OUT WHO PAYS FOR WHAT

This should be agreed before prices are given to parents and guardians. In particular, decide how the cost of adults required to run the tour will be dealt with. For example: Are essential coaches and managers funded from the overall tour cost? Do travelling parents pay the full cost of their own trip? There is not necessarily one correct approach. What matters is that the arrangement is **agreed in advance, fair, transparent and built into the budget**.

8. CALCULATE THE PLAYER PRICE

Expected tour costs + contingency – confirmed sponsorship and fundraising = amount to be funded by participants. Divide the relevant player costs by the number of paying players, allowing separately for payments by adults and other family members.

Do not assume that hoped-for fundraising will definitely happen.

9. TELL PARENTS EXACTLY WHAT THEY ARE SIGNING UP TO

Before taking deposits, give parents and guardians a written summary covering the **destination**, dates and itinerary; **estimated costs** for players and adults; what is **included and excluded**; **deposit and instalment** dates; cancellation and refund terms; fundraising arrangements; and the treatment of **surplus** funds. Explain when supplier payments may become irrecoverable **and how withdrawals, replacement participants and recoverable costs will affect refunds**.

10. COLLECTING THE MONEY

All participant payments must be paid into the designated trust account using the agreed payment reference – ie “U15 2026 [insert as appropriate] Tour ARFC”. The Tour Manager or Finance Lead should maintain a record showing, for each participant:

• name; • total amount due; • deposit received; • instalment 1; • instalment 2; • instalment 3;	• any agreed adjustment; • total received; • balance outstanding.
---	---

Reconcile that record regularly with the trust account.

Chase late payments early. If a payment is missed, deal with it promptly and privately. Do not leave unpaid balances until immediately before departure. Where a family is experiencing genuine difficulty, deal with the matter sensitively and confidentially.

11. FUNDRAISING

Fundraising can make a tour much more affordable. But everyone should understand beforehand who **the money belongs to and how it will be used**. **The normal principle should be that money** raised collectively for the tour is paid into the designated trust account and used for the benefit of the tour as a whole.

Proceeds from activities such as barbecues, quiz nights, sponsored events, tournament stalls or discos normally reduce the amount needed from participants. Record money received, expenses, net proceeds and the date paid into the trust account. Cash should be counted by two people wherever practicable and paid in promptly.

12. BEFORE THE FINAL PAYMENT – REFORECAST

Before requesting the final instalment, update the forecast using final participant numbers, confirmed costs, exchange rates where relevant, fundraising and sponsorship.

If the tour is costing less than expected, consider reducing the final payment rather than unnecessarily creating a large surplus. If the tour is costing more, identify why and explain the position clearly before asking parents for additional money.

13. SAFEGUARDING

The Club Safeguarding Officer will be engaged when tour plans are submitted for approval in principle by the Club Executive Committee.

The Club Safeguarding Policy and current RFU guidance on touring with children must be followed. This will include matters such as: adult supervision; appropriate DBS checks; accommodation; rooming arrangements; transport; medical information; emergency contacts; behaviour expectations; alcohol; communications; free time; changing arrangements; risk assessments.

14. INSURANCE

There is no automatic RFU travel insurance. Standard RFU personal accident cover provides specified benefits for catastrophic rugby injuries; it is not general medical or travel insurance.

For overseas tours, each traveller should arrange travel insurance covering medical expenses and repatriation, cancellation, travel disruption, belongings and equipment. It must explicitly cover playing rugby and all planned activities. Check exclusions, declare relevant medical conditions and keep policy details and emergency assistance numbers available.

Where valid, travellers should also carry a GHIC or valid EHIC, available free through the NHS. These provide access to medically necessary state healthcare on local terms, sometimes with charges. They do not replace travel insurance or cover private treatment or repatriation.

The Tour Manager should confirm insurance arrangements before departure, including any cover needed for UK tours.

15. FINAL CHECKS

Before departure, **confirm that required** Club, Constituent Body, RFU and host-union **permissions have been obtained** where applicable; safeguarding arrangements, consents and risk assessments are complete; insurance is in

place; payments and bookings are confirmed; and emergency contacts and spending arrangements are agreed. Update the Club officers from whom you sought approval. Before signing any supplier contract, confirm who the contracting party is and who has authority to sign; do not assume payment by the trustees makes ARFC the contracting party.

16. AFTER THE TOUR – CLOSE THE ACCOUNTS

The financial job does not end when the team gets home. Within a reasonable period after the tour, normally around **30 days**, the Tour Manager or Finance Lead should:

1. collect all remaining invoices and receipts;
2. ensure all participant payments have been accounted for;
3. ensure all fundraising has been included;
4. ensure all sponsorship has been included;
5. reconcile expenditure;
6. reconcile any cash;
7. reconcile the records with the trust account;
8. identify the final surplus or deficit;
9. prepare a short final statement;
10. confirm the final position with the trustees and report any deficit promptly. Do not assume ARFC, the trustees, the Tour Manager personally or parents will automatically meet a shortfall.

A simple final statement might say:

Total participant payments: £24,500 Fundraising: £3,250 Sponsorship: £1,500	Travel: £10,800 Accommodation: £10,950 Activities: £2,300 Rugby: £1,150 Kit: £2,000 Insurance/other: £1,350
Total income: £29,250	Total expenditure: £28,550
Surplus: £700	

17. FINAL THOUGHTS

- There is helpful information here: <https://www.englandrugby.com/run/club-management/policies-and-procedures/rugby-tours/tour-resources-and-forms>
- If you have any questions or any doubts please ask – we are here to help
- **Enjoy your tour – the kids will remember it for the rest of their lives**