

The Camping and Caravanning Club

Greenfields House, Westwood Way, Coventry CV4 8JH

Green Paper Number: 2.11 (V3) please remove version 2

Subject: Handling of Bad Debts

To: All Unit Treasurers

From: Club Honorary Treasurer

Contact: treasurer.inbox@campingandcaravanningclub.co.uk

Region/DA's/Sections/Section Areas may experience a problem with bad debts. i.e. a member attending a THS or Meet leaves without payment.

All units should endeavour to avoid incurring bad debts, by observing best financial practice, however in rare cases where it is unavoidable, please follow the guidelines below

Reporting of Bad Debts and their Resolution

1. Immediately after a Meet or THS has finished the Steward should inform the Unit Treasurer of any attendees that did not pay.
2. The Unit Treasurer should, within seven days, write to the member concerned asking for prompt payment within 14 days.
3. If a payment is not received by the Unit Treasurer within that 14 day period, or the Unit Treasurer does not have contact details for the member, he/ she should inform:
 - a. his/ her Region or National Section Treasurer so they are aware of the unpaid debt;
 - b. Finance at Club HQ, via treasurer.inbox@campingandcaravanningclub.co.uk, giving details of the members name and contact details (if held), membership number, the amount not paid, what it relates to and any reason(s) given for non-payment by the member.

Contd. over

Copy to:

To National Councillors



To Region Secretaries



To Section National Secretaries



To District Association Secretaries



To Section Area Secretaries



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4. Finance at Club HQ will be responsible for attempting to recover the amount not paid on behalf of the Unit and will report back to the Unit and Regional/ National Section Treasurer within 30 days of receiving details from the Unit as to whether the debt has been successfully recovered and if it has arrange the transfer of funds to the Unit.
5. Action may be taken by:
 - a. Unit concerned - The unit may, if it wishes, take no action at all and waive the payment of the bad debt. Such action may only be taken by the Executive of the Unit concerned and be ratified by the Unit Committee and minuted in full.
 - b. Finance at Club HQ: working under the direction of the Club Honorary Treasurer, they may decide to take no action to recover the debt. Such action will be reported to the Administration Committee and minuted with the reason recovery was not pursued.
 - c. Club Honorary Treasurer –The Club Honorary Treasurer may decide, after consultation with the Executive Committee, to institute legal action against the member concerned to recover the debt.

He/she may also, in consultation with the Chairman of the Disciplinary Committee and the Director General, stop the member's membership prior to the member being reported to the Disciplinary Committee.

It is to be hoped that the above procedure will not have to be used very often and **it is stressed that all units should endeavour to avoid incurring bad debts, by observing best financial practice.**

March 2020