



FINANCIAL REGULATIONS

Espoon Palloseuran Jalkapallo ry

Approved by the board of Espoon Palloseuran Jalkapallo ry on 16 January 2024

Table of contents

Purpose of the financial regulations	4
Espoon Palloseuran Jalkapallo ry – code of conduct and rules of procedure.....	4
Financial management duties and responsibilities for teams	5
Persons authorised to sign for the club, accounts access, and payment cards	5
Financial statements	5
Accounting and the delivery and storage of accounting materials	5
Receipts	5
Petty cash	6
Purchase invoice processing	6
General procedure for reviewing, approving, and settling invoices.....	7
Team financial management duties and responsibilities	7
Financial duties of the team manager and the treasurer	7
Club fees and team fees	8
Club membership fee	8
Club activity fee	9
Academy and Age Group fees.....	9
Team fees	10
Game pass and insurance policy	10
League and referee fees of Suomen Palloliitto ry	11
Other fees of Suomen Palloliitto ry.....	11
Invoicing of club fees and team fees.....	11
Financial management of teams.....	12
Financial monitoring of teams.....	12
Team manager and treasurer.....	12
Team meetings	13
Team operating plan and budget	13
Team funds and assets	14
Team payment transactions.....	14
Employee pay	14
Tax cards.....	14
Working time tracking	15
Trade income.....	15

Payment of trade income, salaries, and wages.....	15
Reimbursement of expenses.....	16
Gifts and entertainment for employees and volunteers	16
Travel for competitions and distribution of costs.....	17
Team fundraising.....	18
Terms of payment for players	19
Player fees and procedures during the operating period	19
Mid-season transfers and resignations	19
Internal transfers during the play season.....	20
Fees for new players and players joining during the season	20
Prolonged injuries – exemption from fees	21
Return after a prolonged injury – reduced fees.....	21
Hiatus – exemption from fees	21
Payment reminders and payment agreements.....	22
Termination of a team.....	23
Stadium Oy bonus credit.....	23

Purpose of the financial regulations

The financial regulations specify the duties and responsibilities of the different administrative bodies and officials regarding the financial management of Espoon Palloseuran Jalkapallo ry ("club"). The club's finances are managed in accordance with the Accounting Act and the Accounting Ordinance of Finland, as well as good accounting practice.

Raffles, collections, and other such fundraising is organised in accordance with official regulations and instructions, including those of the Tax Administration of Finland.

The club uses the single bank account model. All of the club's payment transactions must be processed through the club's financial management system.

These financial regulations must be followed in the financial management of Espoon Palloseuran Jalkapallo ry in addition to the Associations Act and the club's code of conduct and rules of procedure.

The primary contact for all financial matters is EPS Talous:
toimisto@espoonpalloseura.fi.

Espoon Palloseuran Jalkapallo ry – code of conduct and rules of procedure

The activities of Espoon Palloseuran Jalkapallo ry are governed by the club's code of conduct and the Associations Act. Espoon Palloseuran Jalkapallo ry has separate rules of procedure that define the policies and rules for carrying out the club's activities and managing its finances. The rules of procedure supplement the club's official code of conduct and must be followed in all activities of the club. The rules of procedure apply to all club officials and trustees.

Among other things, the above rules specify the following:

- Decisions to be made in the club's (spring and autumn) meetings regarding finances
- Duties, responsibilities, and powers of decision of the board, the chairperson and vice chairperson of the board, and the working committee regarding finances
- Duties, responsibilities, and powers of decision of the executive director and other administrative personnel regarding finances

[Espoon Palloseuran Jalkapallo ry Code of Conduct](#)

Financial management duties and responsibilities for teams

The duties and responsibilities have been described on page 7 of these regulations.

Persons authorised to sign for the club, accounts access, and payment cards

The persons authorised to sign for the club are the chairperson of the board, the vice chairperson of the board, and the executive director, each on their own. The board of the club may authorise an individual board member or an official to sign for the club alone or with another person. The person signing for the club must be of age.

The board of the club makes all decisions regarding the opening and closing of accounts, account access permissions, and the club's payment cards.

Financial statements

The club's financial period is between 1 November and 31 October. The financial statements are approved annually by the board. The spring meeting of the club decides whether to adopt the financial statements and release the board and other persons accountable from liability.

Accounting and the delivery and storage of accounting materials

The club chooses an accounting firm who handles the accounting for the club and its teams. EPS Talous submits the accounting materials (invoices, receipts, attachments, etc.) to the accounting firm electronically by uploading them to the financial management system. The system and the accounting firm keep the above documents for as long as is required by law.

Receipts

The purpose of receipts is to provide proof of all business transactions recorded in the accounts. If no receipt of any kind exists for a transaction, it may not be recorded in the accounts.

The content of receipts must be clear and unambiguous. The content must state the following:

- Date
- Who purchased or sold what and from/to whom
- Payer, payee, and reason for payment (receipts for payment)

In addition, the receipt must state the date when the goods or services were delivered and the sum paid.

For accounting purposes, receipts must be supplemented with attachments, such as lists of participants.

If transfers are made between teams in the books, the details and receipts must be provided to EPS Talous. If no receipt exists for a transaction shown on the bank statement, a memorandum voucher (other explanation) must be added to the financial management system.

Petty cash

The club's administration and teams do not keep petty cash. Regardless, petty cash must still be handled in some cases. The club's teams may temporarily keep petty cash for individual events. The team manager and treasurer are responsible for following the operating instructions issued by the club.

Purchase invoice processing

Invoices addressed to the club are directed to online invoicing where possible.

Paper invoices may be used if the sender is unable to submit online invoices or PDF files by email.

At the minimum, all invoices must clearly state the team's cost centre or name as a reference for the payment.

Online invoices

Espoon Palloseuran Jalkapallo ry, 0237025-9

Finvoice address: 003702370259

Operator: Maventa (003721291126)

Banking network intermediary ID: DABAFIHH

Email address for invoices (PDF files): toimisto@espoonpalloseura.fi.

Receiving invoices by mail (scanning service)

Correct and complete address information must be provided on the invoice and the envelope to allow swift and reliable delivery of the invoice to the final recipient.

Espoon Palloseuran Jalkapallo ry

02370259

PL 100

80020 Kollektor Scan

The invoicing information is also available on the website of Espoon Palloseuran Jalkapallo ry:

www.espoonpalloseura.fi.

General procedure for purchasing products and services

Orders may only be placed by the cost centre's head of budget or a person authorised by them. Further details are included in the rules of procedure of Espoon Palloseuran Jalkapallo ry.

General procedure for reviewing, approving, and settling invoices

Invoice review

The person who placed the order and can verify that it is correct and valid is always responsible for reviewing the content of the invoices. If an invoice includes a combined order involving multiple people, each person who has placed an order must review the invoice for their area of responsibility. The person who reviews the invoice in the financial management system is responsible for verifying that the invoice is correct, unless they have personally placed the order.

Invoice approval

Invoices must be approved by a different person than the person who reviewed the content of the invoice. Invoices may only be paid once appropriately reviewed and approved.

Invoice settlement

Invoices are paid by EPS Talous once they have been reviewed and approved. Invoices are paid on the due date.

Team financial management duties and responsibilities

The finances of the teams are part of the club's finances. The players or the guardians of underage players of a team share overall responsibility for the team's finances. The team manager and treasurer are responsible for the finances with regard to the club.

Financial duties of the team manager and the treasurer

The team manager and the treasurer answer to the team meeting or the guardian meeting and the board of Espoon Palloseuran Jalkapallo ry.

- The team manager and treasurer are responsible for preparing the budget for approval in the team or guardian meeting
- The treasurer is responsible for the planning and potential implementation of their team's fundraising with the team manager and the players or the guardians of underage players
- The team manager and treasurer are responsible for monitoring their team's finances
- The team manager and treasurer must read the club's financial regulations, instructions, and the document titled "Seuratoiminnan maksut" and follow the club's instructions and guidelines regarding the financial management of the team
- Purchase invoices addressed to a team must be reviewed and approved without delay in the club's financial management system
- Invalid invoices must be challenged by the team with the sender to arrange a new invoice and due date
- If an invoice includes insufficient information to allocate the payment, the club is entitled to charge €10 per invoice for redirecting the invoice to the correct team
- The costs of reminders and debt collection concerning purchase invoices addressed to a team are always the responsibility of that team

Club fees and team fees

The club covers its operational costs with membership fees, activity fees, and other fees decided annually by the club's autumn meeting or board.

The club's fees (membership, activity, Academy, and Age Group fees) are specified further in the Espoon Palloseuran Jalkapallo ry document titled "Seuratoiminnan maksut", which is published in MyClub announcements after the club's autumn meeting.

Club membership fee

The club charges a membership fee from all club members. A valid membership is required for participation in club activities.

The amount of the membership fee is decided for each operating period by the club's autumn meeting based on the board's proposal. The club's operating period is between 1 November and 31 October.

The membership fee is charged on a single invoice either at a date decided by the board or during member registration. Upon joining, members agree to follow the club's code of conduct.

Membership fees charged in October will be included in the next operating period's membership fee invoicing if the member continues to participate in club activities. If the membership fee is raised for the next operating period, the difference is invoiced. If the membership fee is lowered, the difference already paid is not refunded.

If a member leaves the club in the middle of the operating period, their membership fee is not refunded.

Club activity fee

The club activity fee is charged from all who participate in the club's team activities.

The club activity fee is used to cover the club's administrative and development costs.

The amount of the activity fee is decided for each operating period by the club's autumn meeting based on the executive director's proposal. The club's operating period is between 1 November and 31 October.

The activity fee is charged on a single invoice at a date decided by the board, at the start of the operating period, or during member registration.

Activity fees for players according to the time of them joining the club:

- March–April, full fee
- May–July, 75% of the full fee
- August–October, 25% of the full fee

The activity fee is not refunded if a player leaves in the middle of the operating period.

Academy and Age Group fees

The club's U6–U20 teams use the Academy or Age Group model. EPS Talous invoices the Academy and Age Group fees. The activities included in these fees are described in the document titled "Seuratoiminnan maksut".

The hobby teams for adults not included in the above groups prepare their own budgets for managing the team's finances. Hobby teams for adults invoice the team's costs from the players using team fees. The teams included in the Academy or Age Group model also invoice their players for costs not included in the fees charged by the club. The fees charged by a team are referred to as "team fees".

The club's board has the right to raise Academy and Age Group fees during the operating period if material changes occur in the organisation of team activities.

Any raises must be announced at least one (1) month in advance before the increase comes into effect.

Team fees

All players or the guardians of underage players must be informed as thoroughly as possible of the team's costs during the operating period at the start of the period.

Any costs not included in the Academy and Age Group fees (such as tournament entry fees and accommodation, food, and travel expenses) are charged separately, meaning they are charged from the participating players.

Personal equipment ordered by players may not be delivered to the player before their invoice is confirmed as paid in MyClub.

Shared team costs (balls, vests, first aid kits, etc.) are included in the team fee charged from all players participating in that team's activities. The shared costs also include field and referee costs for training matches included in the team's basic activities and equally available to all players during the operating period.

If a team fee is charged periodically, it must include all of the team's shared costs known at the start of the operating period. Team fees may be raised during the operating period by decision of the team meeting or the guardian meeting. The team meeting or guardian meeting may authorise the team's management (team manager and treasurer) to decide the team fee increases or give them the right to charge an additional team fee.

The team manager has the right to lower the team fee or waive it entirely without summoning the team meeting or guardian meeting if the result of the operating period appears to be substantially over the budget. Any surplus may be used by the team manager to subsidise or cover the Academy and Age Group fees of the team's players. In this case, EPS Talous must be consulted.

Game pass and insurance policy

The game pass of Suomen Palloliitto ry entitles players to play in domestic leagues and tournaments.

EPS Toimisto buys game passes and insurance policies for ages U6 through U9 based on the player lists in MyClub.

Other players and guardians of underage players must activate their own game passes and purchase an insurance policy for competitive sports.

The team manager of each team is responsible for verifying that players have valid game passes and insurance policies before the players are permitted to participate in team activities. Game passes can be verified in the TASO system.

League and referee fees of Suomen Palloliitto ry

The costs associated with leagues organised by Suomen Palloliitto ry are charged from the teams, unless included in the Academy or Age Group fee. The costs of leagues comprise a fixed entry fee and actual costs such as referee fees (compensation and travel expenses) and field costs for home matches. Their total sum is the final league fee.

The league and referee fees are charged from the teams in one or more instalments based on the team's league and when Suomen Palloliitto ry invoices the club. The field costs of home matches are charged from the team's cost centre monthly.

Other fees of Suomen Palloliitto ry

Other fees such as fines and penalties related to competitive football are [explained further on the website of Suomen Palloliitto ry](#).

Teams are responsible for ensuring that their players are fit to represent the team. It follows that fines for fielding unfit players, for example, are the responsibility of the team. Teams are also responsible for any other fines and penalties issued by Suomen Palloliitto ry that arise from the team's actions.

Invoicing of club fees and team fees

The MyClub system or the financial management system must be used for all invoicing involving the club or its teams, according to the club's instructions. The use of other systems is prohibited.

Transactions between teams can be processed as cost centre transfers by EPS Talous if the team managers approve the transfer by email.

Teams are responsible for invoicing the club's membership fees, activity fees, Academy fees, and Age Group fees. A team's invoicing is the responsibility of the team in accordance with the decision of the team meeting or the guardian meeting.

The club membership fee and activity fee are invoiced according to the board's decision, typically at the start of the operating period or during member registration. The club's Academy and Age Group fees are charged monthly over 11 of the 12 months (excluding November) by the 10th day of each month.

The fees are not waived for teams who take a break during the operating period in the summer or when the period changes, for example.

Each invoice has a different reference number. The term of payment for invoices is 14 days.

Financial management of teams

The funds and fees of a team are the responsibility of the team manager and the treasurer, who are appointed by the team meeting or the guardian meeting.

The payment transactions of teams are monitored by cost centre in the financial management system with team-specific user accounts. Each team's user account credentials are given to the team manager and treasurer appointed for the team (maximum two accounts per team). The accounts require strong electronic identification.

Financial monitoring of teams

During the operating period, the team manager and treasurer must monitor the realisation of the team's operating plan and budget. The team manager and treasurer can use the financial management system to generate a profit and loss statement for a given period of time. The current financial situation can be viewed from a link on the front page of the financial management system.

The team manager and treasurer are responsible for carefully reviewing their team's profit and loss statement every month. Any errors must be reported immediately to EPS Talous.

Team manager and treasurer

Every team must have a team manager and a treasurer. The team manager and treasurer are positions of trust, and the persons appointed to these positions may not actively handle the team's training or support duties.

The above officials are appointed and approved by the team meeting (adult players) or the guardian meeting (underage players) that must be held within three (3) months of the start of a new operating period or one (1) month from the start of a new team's activities. The meeting must be summoned in good time but no later than one (1) week before the date of the meeting. The option for remote attendance must be organised for guardian meetings.

Teams are not permitted to operate without a team manager and treasurer.

The team meeting, guardian meeting, or club board may dismiss the officials appointed by the team meeting or guardian meeting.

Team meetings

The team meeting has the following tasks:

- Appoint the team manager, treasurer, and other officials
- Decide the team's operating plan
- Decide the team's rules for the year
- Approve the team's budget

Minutes or a memorandum must be prepared of the meeting, indicating the officials appointed by the team meeting or guardian meeting, as well as what matters were discussed, what was decided, and who attended the meeting. The memorandum and approved budget must be submitted to the club upon request.

Team operating plan and budget

The operating plan is the basis of the team's budget. Budgets are prepared for each operating period (1 November to 31 October) and must be based on the operating plan for the period that was presented to the team meeting or guardian meeting (for junior teams).

Any costs not included in the membership, activity, Academy, or Age Group fees that are the responsibility of the team are charged by the club from the teams. For example, such fees are associated with winter leagues, tournaments, field bookings subject to surcharges, and Huuhkaja and Helmari events organised by Suomen Palloliitto ry.

The team budget must include the team's estimated costs and the income procured to cover the costs. The budget must be balanced to allow the team to meet its commitments over the operating period by following the budget. The only exception that allows a team's costs to exceed its income is if the team has surplus funds from previous periods to cover the deficit.

Teams and their players must be invoiced for all charges by the end of the club's operating and financial period (31 October).

The team cost centres may not have a deficit at the end of the period. Teams must also make every effort to avoid or minimise a surplus. The maximum allowed surplus at the end of the period is €500 for each cost centre. If the surplus is greater, weighty justification and board approval is required. The board's approval must be sought immediately once it becomes apparent that the surplus will exceed the maximum. EPS Talous contact information:

toimisto@espoonpalloseura.fi.

Costs posted after the operating period must be considered in the operating plan.

Team funds and assets

The club uses the single bank account model. Teams are not allowed to open their own bank accounts. The funds allocated to a team's cost centre are managed by the team manager and the treasurer.

Teams have the right to make independent decisions regarding the use of their funds in accordance with the team's operating and financial plan, but within the guidelines of the club. There are exceptions to the right of teams to independently use their funds. The funds collected by the teams are ultimately the property of the club, and their use is decided by the club's board, if necessary.

Team payment transactions

Teams must arrange all their payment transactions through the financial management system. The team's cost centre must have sufficient funds to cover the costs of the team's activities. If a team ends up in a deficit due to realised costs, preventing the charging of further costs from the team's cost centre, EPS Talous will notify the team and issue instructions.

Employee pay

All coaches and officials hired by the club are in an employment relationship with the club where the club acts as the employer. Employees do their work such as coaching under the direction and supervision of their employer and receive pay for their work. The club's hires must be approved by the executive director or, in certain cases, by the board. The executive director approves the key terms of employment contracts, including salaries, wages, and bonuses and their add-on costs. The club's executive director signs all employment contracts as the employer's representative.

Tax cards

At the start of employment, employees are obligated to submit their tax card to their supervisor. During employment, payroll receives tax cards directly from the Tax Administration once a year. Revised tax cards are not transferred directly and must be submitted separately.

Revised tax cards must be sent by email to toimisto@espoonpalloseura.fi. EPS Talous records the information in the financial management system.

If no tax card is found, tax is withheld in accordance with the Tax Administration's instructions at a rate of 60 per cent.

Working time tracking

Employees must log their working hours according to the employer's separate instructions. Working hours are tracked with a mobile application. Working hours may include work done on Sundays and holidays. The employer decides the policies for allocating and scheduling working hours.

Trade income

Private persons who are not in an employment relationship with the party who commissions the person are compensated for their work as trade income (*työkorvaus*). For example, this includes referees, play instructors (*pelinohjaaja*), and lecturers.

Separate instructions are provided for EPS play instructors and team officials in the EPS Pelinohjaajat group in MyClub.

If a qualified referee is required for training matches (11 v 11 or 8 v 8), the referee must be hired from Espoon Erotuomarikerho r.y. Espoon Erotuomarikerho r.y. then sends a purchase invoice for the referee services provided.

If Espoon Erotuomarikerho r.y. is unable to provide a referee, the team manager or a person authorised by the manager may make a different arrangement to acquire a referee. The amount of compensation must be agreed in advance based on the training match pay schedule of Espoon Erotuomarikerho r.y.

If the referee works as a private individual, EPS Talous must create a trade income recipient item for them in the financial management system. If an item for the referee is yet to be created in the system, the team is charged a processing fee of €10. The charges for each trade income payment made to a referee and separate travel expense report are €15 and €10, respectively.

If one referee receives compensation from multiple teams, the costs are split between the teams.

The payment of trade income in cash against a receipt is strictly prohibited.

For more information about trade income payments, contact EPS Talous: toimisto@espoonpalloseura.fi

For more information about referees and play instructors, contact EPS Toimisto: toimisto@espoonpalloseura.fi

Payment of trade income, salaries, and wages

Information regarding trade income due for payment must be submitted to EPS Talous by the 10th day of each month.

Espoon Palloseuran Jalkapallo ry payday:

- Salaries and wages of club employees: last business day of the month. If less than €60 is due, the payment is rolled over to the next month.
- Trade income for play instructors and association referees: last business day of the month. Only paid once more than €60 has been accumulated.
- Trade income for other referees: last business day of the month.
- Travel expenses: last business day of the month

Reimbursement of expenses

Actual expenses may be reimbursed against receipts in accordance with the team's (cost centre's) operating plan and budget.

Cost reimbursement, kilometre allowances, and daily allowances for each month must be applied for by the 10th day of the following month.

Volunteer team officials are eligible for daily and kilometre allowances in accordance with the Tax Administration's instructions when the allowances are included in the team's (cost centre's) operating plan and budget.

Kilometre allowances and daily allowances are paid on the last business day of each month. The information required for payment must be delivered to the club by the 10th day of the month in question. If reimbursement is sought after this deadline, it will be paid during the following month according to the above schedule.

The club requires the personal data of beneficiaries for accounting purposes and official notifications to the Tax Administration. Personal data is always required for kilometre allowances and daily allowances.

If a team's volunteer official is yet to be created as an item in the financial management system, the team is charged a processing fee for the item's creation. The processing fee is also charged for every travel expense report filed by a volunteer official. Espoon Palloseuran Jalkapallo ry has a processing fee of €10.

Gifts and entertainment for employees and volunteers

All monetary gifts and comparable gifts constitute taxed income for the recipient, meaning tax has to be withheld. This also includes gifts selected by the recipient (reimbursed against a receipt).

Gift cards are exempt from tax if they specify the target item or service. Gift cards that entitle the holder to freely purchase any goods or services are not tax-exempt as they are considered income for tax purposes.

The value of a gift may not exceed the maximum specified in the Tax Administration's instructions.

Travel for competitions and distribution of costs

Age groups U6 through U9 are not allowed trips with overnight stays. An exception may be applied for from the sports activities director.

Approval must be requested from the sports activities director by the training manager for any travel for tourneys and matches that includes overnight stays (excluding league matches organised by Suomen Palloliitto ry).

All underage players of the team must have sufficient insurance coverage for travel, or the trip may not be taken. The training manager is responsible for ensuring that the team manager or a person authorised by the team manager has verified the sufficiency of the insurance coverage. Any travelling adults should ensure that they have sufficient insurance coverage for themselves. The insurance policy purchased in conjunction with the Suomen Palloliitto ry game pass may not be sufficient in all cases.

The team manager or a person authorised by the team manager must investigate the option of purchasing a group insurance policy for travel and luggage, especially for trips abroad.

For players under the age of 18, the team must be accompanied by additional adults (in addition to coaches), one (1) guardian for every eight (8) players. Club employees are only responsible for players during working hours. As a rule, the accompanying guardians should be volunteer officials of the team. The expenses of club employees are paid for by the club if they are included in the Academy and Age Group fees. The departing team (players/underage players' guardian or guardians) is responsible for the accompanying officials' travel expenses and the costs of all meals reserved for the whole team.

The adults who accompany the team in addition to the required guardians organise the distribution of costs among themselves, unless the guardian meeting decides otherwise.

The team manager or treasurer must submit the budget for the trip and the player payment plan to EPS Talous by email. The team's treasurer invoices the costs of trips for tournaments and matches that include overnight stays in advance from the players or the guardians of underage players.

Furthermore, the advance payments for travel for other matches may not result in a deficit for the team's cost centre.

All advance invoices for travel and trips must be paid before the start of the trip.

If travel includes overnight stays, the team manager must prepare a travel plan that explains the trip's programme and schedule; the participating coaches, guardians, and players; and the accompanying adults, including their contact information. The travel plan must also include the rules for the trip and the consequences for players who violate the rules.

The team manager must prepare a comprehensive preliminary travel plan and submit it to the age group's training manager at least one month prior to the start of travel. The final travel plan must be submitted no later than one week before the start of travel.

Team fundraising

The activities of teams are funded with fees charged from the players, among other means. The team fee charged from the players is decided by the team meeting or the guardian meeting. The team's costs should be kept moderate. To keep the costs moderate, each team must discuss its fundraising in the team meeting or the guardian meeting, and the essentials of fundraising must be recorded in the operating plan and budget.

All funds raised in the name of the club and the team must be used to the benefit of the club or the team's players. Participation in fundraising campaigns must always remain voluntary. It is absolutely prohibited to request gratuitous financial donations. All fundraising must comply with applicable regulations, including Tax Administration instructions, and consider the club's position as a non-profit association. Tax evasion and similar arrangements are prohibited.

A team's fundraising activities (products for sale, sponsors, buffets, work parties, etc.) may not come into conflict with the club's sponsors and/or the products or services sold by the club. Fundraising must be conducted in a responsible manner. Teams may not submit competing applications to municipalities, foundations, or trusts. Raffles must be organised in accordance with the Lotteries Act and may not be held without the club's permission.

Before starting any fundraising activities, the team manager or a person authorised by the team manager must seek approval from EPS for the activities and the use of the EPS logo.

All sponsorship and fundraising agreements must be prepared in writing with the partner in question.

The smallest unit to which the proceeds from work parties and sponsorships may be allocated is the team or a tourney group within the team.

The distribution of proceeds from work parties or sponsorships personally to players is strictly prohibited (no "earmarked" funds). To give practical examples, a person who has acquired a sponsorship is not allowed a reduction or reimbursement of their fees, and work party participants are not entitled to fees smaller than those of non-participants. No individual may be exempted from the team fee. These types of benefits are considered personal earnings of the beneficiary (player or the guardian of an underage player) by the Tax Administration.

Terms of payment for players

Player fees and procedures during the operating period

The football season runs from 1 November to 31 October. At the end of the season (end of October, start of November), players may change their club without incurring additional fees with EPS. All player fees must be invoiced before the end of the operating period (31 October). If invoicing is unfeasible by 31 October, the treasurer must contact EPS Talous.

The following terms of payment exclude those members who leave at the end of the season.

If a player is unsure if they want to continue or knows they will leave after the current season, the player or the guardian of an underage player must notify EPS Toimisto in writing by the end of October.

Mid-season transfers and resignations

If a player wishes to leave their team, the player or the guardian of an underage player must announce this in writing to EPS Toimisto.

If a player who is subject to the Age Group fee leaves or transfers to a different club during the season, the player or the guardian of an underage player is responsible for paying the Age Group fee for the month when they issued their written notice.

If a player who is subject to the Academy fee leaves or transfers to a different club during the season, the player or the guardian of an underage player is responsible for paying the Academy fee for the month when they issued their written notice and one (1) additional monthly Academy fee. The Academy fee may only be charged until the end of the current season, not for the following season.

If notice of leaving the club is made before the 5th day of the current month, this notice is considered to concern the previous month. All players must settle their due payments by the due date.

The new club receiving the player must initiate the transfer in the Pelipaikka system. Transfers of players are approved by EPS Toimisto.

The club may only approve the transfer of a player once they have paid their dues to the club and their team. As a rule, no fees paid by the player are refunded by the club or their team upon the player's transfer.

Internal transfers during the play season

For players who transfer between the club's teams, the transfer is planned so that the player can start in their new team at the start of the next month. The transfer process is led by the age group's training manager, who ensures that all necessary communication between the parties involved (player, guardian or guardians, and the team managers, treasurers, and head coaches on both ends) has been completed in good time prior to the transfer.

The training manager must communicate the club's internal transfers centrally to EPS Toimisto before the end of the month. The player's Academy or Age Group fee is charged according to their new team from the start of the next month.

If the transfer takes place at a different time, the training manager is responsible for consulting the administrative manager and arranging the invoicing prior to the transfer.

No funds are transferred between team cost centre's in conjunction with player transfers. The transfer may not be permitted until the team manager or treasurer of the player's original team has confirmed that all fees have been invoiced from the player or the guardian of an underage player transferring to another team.

The team manager or treasurer of the receiving team must discuss their team's fees and invoicing basis with the player or the guardian of an underage player.

Fees for new players and players joining during the season

New players have a free trial period of two weeks. After the trial period, the player or the guardian of an underage player may sign up the player for membership in Espoon Palloseuran Jalkapallo ry by using the MyClub registration link provided by the team manager.

The club membership fee and activities fee will be invoiced automatically from the player or the guardian of an underage player after they have completed the MyClub registration process.

After their free trial period, players may only participate in team activities after the player's information can be found in the club's membership register (MyClub). The head coach and team manager are responsible for confirming that the information of new players can be found in MyClub.

Any transfer fees are the responsibility of the transferring player or the guardian of an underage player.

The club membership fee is always the same, regardless of when the player joins the club. The club activity fee is adjusted according to the time of joining.

The Academy and Age Group fees are invoiced after the trial period, starting with the first full month of activities. Other additional fees for activities are invoiced the same as the other players on the team.

If notice of joining is given before the 15th day of the month, the notice is considered to concern that month.

Prolonged injuries – exemption from fees

Injuries must be reported in writing to EPS Talous by the player or the guardian of an underage player. Medical certificates are only required to be submitted upon separate request.

The month when the written notice of injury was submitted is considered excess ("own risk"). The player or the guardian of an underage player is obligated to continue paying the Academy or Age Group fee for the excess month. They are exempted from Academy and Age Group fees for the following full months until the player can return to normal activities.

EPS Talous sets a "no invoice" exception in MyClub to stop the sending of Academy and Age Group fee invoices to the player or the guardian of an underage player.

Return after a prolonged injury – reduced fees

Players who can partially participate in training or follow a personalised training programme are eligible for a reduction in fees amounting to 50 per cent of the total fee. The fee reduction must be applied for in writing from EPS Talous by the player or the guardian of an underage player. The fee reduction is granted by the administrative manager after hearing the team's head coach. Fee reductions cannot be granted retrospectively.

EPS Talous sets a "half invoice" exception in MyClub to adjust the Academy or Age Group fee invoiced from the player or the guardian of an underage player.

Hiatus – exemption from fees

Players may go on a hiatus for justified reasons. The minimum hiatus is three (3) full months if the player or the guardian of an underage player wishes to be exempted from fees. The player or the guardian of an underage player must announce the hiatus and its justifications and duration in writing to EPS Toimisto.

EPS Toimisto sets a "hiatus" exception in MyClub to stop the sending of Academy and Age Group fee invoices to the player or the guardian of an underage player.

Payment reminders and payment agreements

The invoicing ledger, monitoring of outstanding debts, and relevant measures of the club and its teams have been outsourced to Visma Amili Oy ("Visma").

After the due date, outstanding invoices are transferred to Visma's process – if invoices need to be modified (sums, due date, etc.), the club and its teams must do so before the due date.

A credit note must be issued against unnecessary outstanding invoices in MyClub before the invoice's due date. Invoices may never be closed – they must be credited for the transactions to be recorded correctly in the financial management system and at Visma.

If an unnecessary invoice issued by a team reaches the Visma process, the resulting costs may be collected from the team.

If a player or the guardian of an underage player encounters financial difficulties, they must contact EPS Talous or the team manager or treasurer before any due dates. A payment plan or extension may be negotiated for invoices on a case-by-case basis.

Player is prohibited to participate in team activities in following situations:

- Player members with overdue membership and activity fees exceeding 30 days (1 month) from the original due date will be placed under a prohibition of activities.
- Player members with overdue academy and age group fees, as well as team fees, exceeding 500 euros in value or overdue by more than 90 days (3 months) from the original due date, will be placed under a prohibition of activities.

A prohibition of activities (*toimintakielto*) may be issued for a player if fees remain outstanding despite collection attempts and/or no payment plan has been negotiated with Visma for the outstanding fees and/or the debtor has failed to follow their previous payment plan.

The prohibition of activities may only be issued and withdrawn by the following persons:

- The club's executive director
- The club's administrative manager
- The chairperson or vice chairperson of the board

Players may return to team activities after paying their outstanding fees or making an alternative arrangement with Visma. The head coach, team manager, treasurer,

and the training manager of the age group in question are informed in writing of the issuing and withdrawal of any prohibitions on activities.

According to the rules of the club, a member is considered to have effectively resigned if they (a player or the guardian of an underage player) have outstanding membership fees that are overdue by six months.

Termination of a team

If a team is to be terminated, the training manager must notify the sports activities director of the termination in advance. When a team is terminated, the team manager and treasurer must ensure that all of the team's fees have been paid. The team is not allowed to return any funds allocated to its cost centre or transfer any club property. All funds and assets of terminated teams are the property of the club unless the team's funds can be used for the common purpose for which they were collected or raised.

In cases where a team's activities cease in their current form and the players are systematically divided into two or more different teams, EPS Talous manages the equitable use and distribution of the funds between the teams in cooperation with the team managers and treasurers.

The club's training manager is responsible for ensuring the equitable distribution of the team's practice equipment and the clothes procured by the team for its volunteer officials.

The transferred funds and equipment may not be earmarked.

Stadium Oy bonus credit

Any Stadium Oy ("Stadium") bonus credit in a team's Stadium TeamSales account must be exhausted by the end of September. Any unused bonus credit will be reallocated to EPS Tukirahasto.

The Stadium bonus credit earned by a team from purchases between 1 January and 31 October will be rendered to the team's Stadium TeamSales account at the beginning of the next year. This bonus credit can be used by the team in question until the end of September to purchase shared equipment. In cases where a team's activities cease in their current form and the players are systematically divided into two or more different teams, EPS Talous manages the equitable use and distribution of the Stadium bonus credit between the teams in cooperation with the team managers and treasurers.

Financial management and power of decision

If a case concerning financial matters is unclear or open to interpretation, the team manager, another official, or the guardian or guardians of an individual

player may contact EPS Talous.

Financial matters are resolved by a working group that includes the team manager or managers and treasurer or treasurers of the team or teams in question, the administrative manager and/or executive director, and the chairperson and/or vice chairperson of the club. Final decisions in unclear financial matters are made by the board of the club.