



KEEPING REGISTERS, RECORDS AND DOCUMENTS

Part 10 – Guide for Public Officers and Secretaries

KEEPING REGISTERS, RECORDS AND DOCUMENTS

This Part of the [Guide for Public Officers and Secretaries](#) covers the legal requirements for various registers, records and documents kept by incorporated associations in Victoria.

Key Points

1. What are the main legal requirements?

The legal requirements for incorporated associations to keep documents, registers and records are outlined in this Part. Guidance for organisations which are required to keep records of their fundraising activities under the *Fundraising Act 1998* (Vic) is also provided in this Part.

2. Types of registers

Every incorporated association must have a members register. This Part discusses the members register, and other types of registers which an organisation may choose to have to assist in meeting its legal obligations, and also for good governance practice. Sample registers are provided.

3. Consumer Affairs Victoria's powers of inspection, entry, search and seizure

Where there are serious concerns about an organisation's compliance with the law, Consumer Affairs Victoria (CAV) may consider using its powers to (among other things) inspect and seize relevant documents of an incorporated association.

4. Can CAV refuse to accept documents lodged?

In some circumstances CAV can refuse to register documents, including when CAV considers a lodged document is not a valid document of the organisation.

Note:

This Part of the Guide deals with tasks which are usually performed by the *secretary* of an incorporated association (but the *public officer* may have certain responsibilities). The secretary may (or may not) be the same person as the public officer. It is important to check your organisation's rules (or "constitution") and policies to find out who is responsible for what tasks.

See [Important Background Information](#) in this Guide for more information and to find out which parts of this Guide apply to your situation.

1. What are the main legal requirements?

The main legal requirements about keeping relevant documents, records and registers for an incorporated association in Victoria are set out in:

- the *Associations Incorporation Act 1981* (Vic) (the **AI Act**)
- the organisation's rules (sometimes called "the constitution"), and
- if an organisation is registered as a fundraiser under the *Fundraising Act 1998* (Vic) (the **Fundraising Act**), the Fundraising Act and the *Fundraising Regulations 2009* (Vic) (the **Fundraising Regulations**).

Tip:

To check if your organisation is registered under the Fundraising Act, contact Consumer Affairs Victoria (**CAV**) or search the online register at www.consumer.vic.gov.au > [Associations Clubs and Fundraising](#) > [Fundraising](#) and go to "Find out if a Fundraiser is registered".

Usually the secretary of an organisation is responsible for keeping documents and registers of the organisation. However, you should check your own organisation's rules, policies and procedures — sometimes the public officer, the treasurer or other members of the management committee also have important roles in record-keeping (or at least, an obligation to provide documents to the secretary for safekeeping).

Even if the secretary delegates some or all of the tasks involved (for example, to a volunteer or staff member), they must still supervise to ensure the tasks are properly carried out. See [Secretary's Legal Role, Powers and Duties](#) in this [Guide for Public Officers and Secretaries](#).

New requirements (introduced by changes to the AI Act in 2009) are indicated by "*** New!**" in this Guide.

AI Act requirements

Specific documents to be kept for 7 years

The AI Act requires an organisation to keep:

- the financial statement submitted to members at the annual general meeting (see [Reporting to Consumer Affairs Victoria](#) in this Guide) for at least 7 years after it was submitted
- the certificate signed by a management committee member about the financial statement submitted to members at the annual general meeting for at least 7 years after the date it was signed (s 30(4A)), and
- the original of any document the organisation has lodged with CAV for at least 7 years after the date it was lodged (section 45A(4) and 49A).

Remember!

If your organisation does not keep any of these documents for at least 7 years, CAV can fine your organisation. See [Reporting to Consumer Affairs Victoria](#) in this Guide for more information.

Accounting records

Incorporated associations must maintain “adequate and accurate” accounting records of financial transactions (section 30A). The penalty for failing to do so is \$584 (as at 1 August 2009). For more information about accounting requirements, see [Reporting to Consumer Affairs Victoria](#) in this Guide.

Matters to be covered by the organisation’s rules

The AI Act requires the rules of an incorporated association to include provisions about:

- a register of the organisation’s members (item 2 of the Schedule of the AI Act)
- the organisation’s custody (safe keeping) of “relevant documents” and securities (item 13 of the Schedule), and
- members’ inspection of the organisation’s “relevant documents” (item 14 of the Schedule).

Remember!

Check what your organisation’s rules say about these matters. Does your organisation use its own rules or does it use the model rules?

Make sure you have the most up-to-date version of the rules, including any changes that the members and CAV have approved.

If you are confused about which rules apply and whether the copy you have is up-to-date, the best thing to do is to request a copy of the rules and purposes from CAV. As at 1 August 2009, this can be done in person or by post.

To download the model rules, go to CAV’s website: www.consumer.vic.gov.au > [Associations Clubs and Fundraising](#) > [Incorporated Associations](#).

What are “relevant documents”?

“Relevant documents” (as referred to above) are defined in section 3(1) of the AI Act to mean all records or other documents – however they are compiled, recorded or stored – relating to the incorporation and management of the incorporated organisation.

Relevant documents will include:

- the members register
- accounts and accounting records
- the original application for incorporation

- the certificate of incorporation
- originals of documents lodged with CAV and related correspondence (see [Reporting to Consumer Affairs Victoria](#) in this Guide), and
- notices and minutes of meetings of members and the management committee.

Tip:

Some documents (such as minutes of meetings) are important historical records of your organisation. So, it is good practice to keep them permanently – you don't have to throw them away after 7 years!

The following are also “relevant documents” which may be important to your organisation:

- certificates of title, documents relating to property (such as leases) and to other transactions, dealings, business activities or property of the association
- government licences and certificates
- insurance policies (including workers' compensation)
- trust deeds
- contracts and other documents relating to transactions
- mortgage and loan agreements
- investment documents (such as deposit notes, share scripts or debentures), and
- Australian Taxation Office correspondence and documents.

Note: computer data containing any of the above “relevant documents” (including back-ups on CDs, DVDs and/or external hard drive) are also “relevant documents”.

Tip:

Many organisations have a rule (similar to model rule 36) which gives the secretary responsibility for keeping all the *organisation's books, documents and securities* in their custody or under their control (except as provided elsewhere by the rules).

Many organisations have a rule (similar to model rule 36) which allows a member of the organisation to:

- inspect free of charge all the organisation's accounts, books, securities and any other relevant documents on request, and
- take a copy of any of these accounts or documents.

The secretary is often also responsible for dealing with members' requests to inspect and/or copy documents.

Return of documents belonging to the organisation * New!

The secretary and public officer will have access to documents because of the role they play within the organisation. When they vacate the position of secretary and/or public officer, they must return any documents belonging to the organisation to the management committee within 28 days of no longer being in their position.

If a person fails to return documents within 28 days and after having been requested (in writing) by the public officer or statutory manager of the organisation to return them, the organisation can apply to the Magistrates Court for an order directing the person to return the documents (section 29D).

Your organisation's policies

Your organisation's rules must address how relevant documents are to be kept, and how members can inspect them, but the rules might not require your organisation to keep a register (a list) of them all (other than the members register, which is required – see below, [What registers must be kept?](#))

Even if the rules don't require your organisation to maintain registers of important documents, ideally your organisation should have *policies* about keeping such registers.

Why?

It is good governance practice for the secretary (with the treasurer) to maintain accurate and up-to-date registers of all the organisation's relevant documents. Among other things, this will help everyone, especially the secretary, keep track of important documents and help to make sure they are kept as required by the AI Act.

Fundraising Act requirements

Generally, if your organisation intends to fundraise and expects to raise more than \$10,000, the organisation may be required to register with CAV under the Fundraising Act. There are some significant exceptions (for example, schools and religious organisations). Only a minority of incorporated associations are registered under the Fundraising Act.

For more information about registering as a fundraiser, see the PilchConnect web portal at www.pilch.org.au/legal_info/ > [Raising money > Fundraising](#). See also CAV's website: www.consumer.vic.gov.au > [Associations Clubs and Fundraising > Fundraising](#).

If your organisation is registered as a fundraiser under the Fundraising Act, it must keep records containing full details of certain matters about its appeals for support (sections 29 and 30 of the Fundraising Act). This is not discussed further here, but see [Tool 1: Checklist for records of fundraising appeals](#).

2. Types of registers

A register is a list (or database) which contains information kept by the organisation. Every organisation must have a register of members (see below). Your organisation may choose to have a range of other registers, depending on the size of the organisation, the length of time it has been running, and how the organisation is run.

What registers *must* be kept?

Members register

Your organisation's rules must include provisions about a members register (item 2 in the Schedule of the AI Act). Many organisations have rules (similar to model rules 5 and 6 in Schedule 4 of the Regulations) dealing with a members register. Model rules 5 and 6(2)(b) say that:

- the secretary must keep and maintain a register of members containing:
 - the name and address of each member
 - the date on which the secretary entered each member's name in the register, and
 - the date on which each member ceases to be a member
- members must be able to inspect the register free of charge (on request), and
- a member may make a copy of entries in the register.

Tip:

Check your organisation's own rules about the members register. You may have different and/or extra requirements to those in the model rules. For example, your organisation's rules may require the secretary to enter in the register each member's class of membership (if any), and the fee each member pays, and date they paid it.

What is the purpose of the members register?

The register of members (and the proper maintenance of it by the secretary) is important because, among other things, it helps the secretary to work out:

- who should be sent notices of the organisation's meetings
- who is eligible to vote at meetings of your organisation
- the number of members at the end of each financial year (for the purposes of the details to be contained in your organisation's annual statement to CAV), and
- the number of members in any or all classes of membership (if your rules allow different classes).

The members register must be open for inspection by members (because it is a "relevant document"). This enables transparency about who belongs to the organisation. See [Tool 2: Sample members register \(required\)](#).

What registers *should* be kept?

As part of good governance practice (and to help make sure your organisation meets the requirements of the AI Act), the secretary should maintain a register of the “relevant documents” of the organisation.

In some organisations (particularly small, recently incorporated ones) it may be sufficient for the secretary to keep:

- a members register, and
- a simple register of other “relevant documents” of the organisation (see Table 1 below).

Table 1: Example of extracts from a register of “relevant documents” of incorporated association.

Document type	Document name	Description	Location	Comments (including retention, renewal, review dates where applicable)
Incorporation & governance	Certificate of Incorporation	Certificate issued by CAV dated 1 July 2007	Folder 1 in the office	Registration number A1234567A
	Rules of the association	Current version (with changes approved by CAV as at 2 December 2007)	Folder 2 in the office	See minutes of meeting of members on 1 November 2007 for special resolution approving changes.
	Policies and procedures manual	Contains current policies and procedures	Folder 3 in the office	Date for review: 1 January 2010
Documents lodged with CAV	Application for incorporation of association	Lodged with CAV on 1 June 2006	Folder 1 in the office	Retain for 7 years: 1 June 2013
	Annual statement (2007)	Lodged with CAV on 2 November 2007	Folder 1 in the office	Retain for 7 years: 1 June 2014
	Application for alteration of rules	Lodged with CAV on 2 November 2008	Folder 2 in the office	Retain for 7 years: 1 June 2015
	Annual statement (2008)	Lodged with CAV on 2 November 2008	Folder 3 in the office	Retain for 7 years: 1 July 2015
Property	Certificate of title	CT Vol 3603 Fol 150	Kept in safe custody at Mooncorp Bank, 1 Bay Street, Melbourne	Sporting club at 3 Riverside Street, Richmond, Melbourne

If a document is lodged by email, you should keep both the email and the attachment (and note these details in the register). When using CAV's online service, the public officer should keep a record of all information submitted (for example, by printing out the updated details) and documents lodged.

In larger organisations, or those that have been running for several years, it can be difficult for a secretary to keep track of all the organisation's relevant documents in a single register. It is therefore recommended that the secretary also maintains "sub-registers" such as those discussed in Table 2 below (and see Tools 3 to 8).

Specific registers (optional)

Below are additional specific registers which some organisations may find helpful. When setting up registers, it is a good idea to discuss them (and record-keeping generally) with your organisation's auditor (if it has one) and/or the treasurer, to make sure that effective practices are in place.

Table 2: Specific registers of an incorporated association

Type of register	AI Act requirements	Explanation and tips
Common seal See Tool 3: Sample common seal register (optional)	It is not compulsory to have a common seal, but if your organisation has one, your rules must cover its custody and use (item 12 of the Schedule and see, for example, model rule 33).	<p>A "common seal" is a rubber stamp with the name of the organisation on it. It is used for official purposes, such as signing a lease or title deed to property. See further Preparing Official and Public Documents in this Guide.</p> <p>If your organisation has a common seal, it is good practice for the secretary to keep a register of when the seal is used. Ideally, the register should cross-reference to the relevant management committee minute authorising its use.</p>

Type of register	AI Act requirements	Explanation and tips
<p>Assets</p> <p>See Tool 4: Sample assets register (optional)</p>	<p>No specific requirement to keep a register of any kinds of assets (but see above for requirement to keep financial records).</p> <p>Rules must cover how any surplus assets will be distributed if the organisation is wound up or dissolved (item 15 of the Schedule and see, for example, model rule 35).</p>	<p>A register of the organisation's assets (for example, those worth more than a specific amount) is very helpful when:</p> <ul style="list-style-type: none"> • your organisation needs to calculate surplus assets (especially if your organisation is large) • the treasurer prepares the annual accounts • both the secretary and the treasurer prepare your organisation's annual statement (to be lodged with CAV after each annual general meeting), and • an auditor wishes to check your financial records and assets (as the AI Act requires for prescribed associations). <p>It is commonly the responsibility of the treasurer to maintain an assets register, but often (as in the model rules) the secretary has an overall responsibility to keep all the organisation's documents and records.</p>
<p>Insurance policies</p> <p>See Tool 5: Sample insurance register (optional)</p>	<p>No specific requirement to obtain, or have rules about, specific insurance cover. (But check your organisation's rules.)</p>	<p>Check your organisation's rules, policies and operations for any requirements to take out particular insurance policies – for example, public liability, volunteers insurance, worker's compensation or personal liability insurance.</p> <p>The Victorian Managed Insurance Authority (VMIA) provides insurance policies tailored to community service organisations. For more information, see VMIA's website: www.vmia.vic.gov.au</p>

Type of register	AI Act requirements	Explanation and tips
<p>Banking details</p> <p>See Tool 6: Sample register of bank accounts (optional)</p> <p>Caution:</p> <p>Details of bank accounts should never be kept in the same place as passwords and/or 'sample' signatures. It is poor practice and opens up a real risk of fraud.</p>	<p>No specific requirement to keep, or have rules about, a register of bank accounts or signatories, however rules must specify how its cheques are drawn and signed (item 8 of the Schedule, and see for example model rule 32(2)).</p>	<p>If your organisation has a number of bank accounts and/or credit cards, it is good practice for either the secretary or the treasurer to keep a register of them. A register of bank accounts (and details about online banking facilities) can help the treasurer manage the organisation's cash flow. And, for example, if the organisation is required to keep a special account for project or trust moneys, the secretary can note this in the register.</p> <p>Many organisations (including those using the model rules) have a rule requiring cheques to be signed by two members of the management committee. (Usually one of these signatories is the secretary.) To keep track of who is authorised to sign cheques, it is good practice for the secretary to keep a register of signatories.</p> <p>Sometimes limits are made on bank account signatories' authority (for example, they may be authorised to transfer money only up to a specified amount). The secretary can record these limits in the register. It may also be useful to cross-reference the appointment of a signatory to the minutes of the relevant management committee meeting.</p>
<p>Investments</p> <p>See Tool 7: Sample investments register (optional)</p>	<p>No specific requirement to keep, or have rules about, an investments register.</p>	<p>If your organisation invests any of its funds (for example, in term deposits, managed funds or shares), or has been donated actual assets (for example, paintings), it is good practice for the secretary to maintain an investments register. It will help the organisation keep track of its investments (and, for example, the dates on which invested funds mature).</p>
<p>Keys</p> <p>See Tool 8: Sample key register (optional)</p>	<p>No specific requirement to obtain, or have rules about, a register of keys.</p>	<p>If your organisation has a number of keys – for example, to buildings, filing cabinets, petty cash boxes, vehicles etc – it is a good security measure for the secretary to maintain an up-to-date key register.</p>

3. CAV's powers of inspection, entry, search and seizure

If serious concerns are raised about an organisation's compliance with the AI Act or how funds are being used, CAV may consider using its powers of inspection, entry, search and seizure of documents in order to establish whether your organisation is complying with the AI Act and the Regulations.

What are CAV's powers?

While CAV's powers under the AI Act are rarely used, they are extensive. CAV has power to give your organisation a written notice requiring:

- your organisation (or anyone involved in its activities) to provide to CAV for inspection any "relevant documents" (see above, [What are "relevant documents"?](#)), and
- any person involved in your organisation's activities to answer an inspector's questions about any of the organisation's transactions, dealings, membership and other relevant matters (section 37D of the AI Act).

An inspector from CAV may also enter any place and search for and seize any relevant documents or anything that the inspector reasonably believes to be connected to an offence against the AI Act (sections 37E-37K of the AI Act). This can be done either with the consent of the occupier, or without consent in certain circumstances, or in accordance with a search warrant issued by a magistrate under section 37F of the AI Act.

Can CAV fine an organisation (and people involved) for failing to comply?

Yes. Under the AI Act it is an offence for an organisation (or anyone involved in its activities) to:

- refuse or fail to comply with any requirement of an inspector (for example, to produce relevant documents), unless they have a reasonable excuse
- knowingly give false or misleading information or false or misleading documents to an inspector, or
- obstruct or hinder an inspector who is exercising their powers under the AI Act, unless they have a reasonable excuse (section 37L of the AI Act).

It is also an offence for anyone to, in a document required under the AI Act:

- knowingly or carelessly make, or authorise anyone else to make, a statement that is false or misleading in a relevant detail, or
- knowingly or carelessly omit (leave out), or authorise anyone else to omit, any relevant matter or thing from the document without which the document is misleading (section 49).

Remember!

The fines for these offences are large. As at 1 August 2009, the fine for each offence is \$7009.

4. Can CAV refuse to accept documents lodged?

CAV can refuse to register or receive documents lodged by an organisation for a number of reasons (section 46). One of the reasons is if CAV considers the document is not a valid document of the organisation – for example, when an organisation splits into rival groups and each group seeks to lodge

documents with CAV, claiming they are the official version. For more information, see [Reporting to Consumer Affairs Victoria](#) in this Guide.

Further information

PilchConnect resources

The PilchConnect web portal contains a variety of resources and fact sheets for community organisations – go to www.pilch.org.au/legal_info/

- See [Raising money > Fundraising](#), for information about the main legal issues that may arise for community organisations when they organise fundraising activities.

Legislation

The [Associations Incorporation Act 1981](#) (Vic) is the legislation that regulates incorporated associations in Victoria.

The [Associations Incorporation Regulations 2009](#) (Vic) contain additional requirements for incorporated associations in Victoria.

The [Fundraising Act 1998](#) (Vic) is the legislation that regulates fundraising organisations. The [Fundraising Regulations 2009](#) (Vic) contains additional requirements for fundraisers.

Government

The Consumer Affairs Victoria website contains a variety of online resources, including online access for incorporated associations. See www.consumer.vic.gov.au > Associations Clubs and Fundraising > Incorporated Associations

Other links

See [Important Background Information](#) in this Guide for links to other organisations and online resources to assist you and your organisation.

© 2009 Public Interest Law Clearing House (Vic) Inc (PILCH). You may download, display, print and reproduce this material (retaining this notice) for your personal and non-commercial use, or non-commercial use within your not-for-profit organisation. Apart from any use as permitted under the *Copyright Act 1968* (Cth), all other rights are reserved.

To request further permission from PILCH to use this material, contact PILCH at PO Pox 16013, Collins Street West, Melbourne 8007, or email admin@pilch.org.au

Tool 1: Checklist for records of fundraising appeals

This checklist is for organisations that are registered as fundraisers under the *Fundraising Act 1998* (Vic) (**Fundraising Act**). It covers the details your organisation should include in your organisation's records of fundraising appeals to satisfy the requirements of the *Fundraising Act* and the *Fundraising Regulations 2009* (Vic).

Order	Description	Done
1	Funds and assets received as a result of the appeal	<input type="checkbox"/>
2	What happened to all those funds and assets	<input type="checkbox"/>
3	The amount applied to the purposes or objects of the appeal and how it was distributed	<input type="checkbox"/>
4	Any expenditure on assets	<input type="checkbox"/>
5	Any expenditure on wages, salaries, commissions and other remuneration in relation to the appeal	<input type="checkbox"/>
6	Any other administrative expenses related to the appeal	<input type="checkbox"/>
7	Any other expenditure related to the appeal	<input type="checkbox"/>
8	The name and address of any commercial fundraiser that conducted or administered part or all of a fundraising appeal on behalf of the association	<input type="checkbox"/>
9	Details of any condition that has been imposed on your organisation in accordance with the <i>Fundraising Act</i>	<input type="checkbox"/>
10	The name of the person from your association who is responsible for overseeing the organisation's involvement in the appeal	<input type="checkbox"/>
11	The name and address of each person who participates in the appeal as a supervisor or manager	<input type="checkbox"/>
12	The name and address of each person who gained a financial advantage from the appeal (other than as a person for whose benefit the appeal was held or other than as a supplier of goods or services) and details of the reason for, and nature and amount of, that financial advantage	<input type="checkbox"/>
13	The name and address of every person, or name or description of every class of people, on whose behalf the appeal was made	<input type="checkbox"/>
14	Copies of the written consent provided by each intended beneficiary of the appeal (if practicable)	<input type="checkbox"/>
15	The dates on which the appeal started and finished	<input type="checkbox"/>

Tool 2: Sample members register (required)

This is a sample members register for an incorporated association in Victoria. This register should be adapted as necessary for the purposes and requirements of your own organisation.

Member number	Name	Address	Date member approved	Class of membership (if any) *	Date and reason membership ceased **	2007			2008		
						Receipt No	Amt	Date	Receipt No	Amt	Date
1	Imma PAYE	21 Smith Street Burwood Victoria	8/1/2008	Ordinary member					4567	\$15	8/1/09
2	Ratty BAG	5 Garden Court Woodend Victoria	9/1/2007	Ordinary member	Expulsion 9/1/2009	2413	\$10	9/1/07			

* **Classes of membership.** These will vary, depending on your organisation's rules, but may include: ordinary member, associate member, life member honorary member

** **Reasons why membership ceased.** These will include: death, resignation, expulsion, suspension (on a particular date).

General notes:

(i) This should be a member's full name.

(ii) This should be the postal or residential address of the member.

(iii) This should be the date of admission (as noted by management committee).

(iv) See above for class of membership (which will vary according to each organisation's rules).

(v) Date of death of member or details of termination or resignation of membership. Also include here details of any reinstatement of membership.

(vi), (vii) Membership fees are not required by the AI Act, but can help to establish whether a member is a "financial member". This may have implications for voting at meetings and use of the organisation's facilities.

Tool 3: Sample common seal register (optional)

This is a sample common seal register for an incorporated association in Victoria. This register should be adapted as necessary for the purposes and requirements of your own organisation.

Date	Document	Authorising signatures	Minute reference	Location
2/1/2007	Contract of purchase of clubhouse at 1 Green Street, Blackfield	Mr J Bloggs, President Ms T Bogg, Secretary	Minute No 3 of meeting 1/1/2009	Original document kept in Folder 1.1 in club house office

Tool 4: Sample assets register (optional)

This is a sample assets register for an incorporated association in Victoria. This register should be adapted as necessary for the purposes and requirements of your own organisation.

Date purchased or acquired	Description of assets	Cost or valuation	Asset ID number	Disposed of...		
				... at (location)	... date/manner	... for (consideration received)
5/4/06	Overhead Projector (IBM model 246x)	\$1,000.00	1	Club House	2/2/00 by Sam Slick Auctions Pty Ltd at public auction	\$800.00
5/5/06	Desk (wood veneer) with 3-drawer return	\$600.00	2			

Tool 5: Sample insurance register (optional)

This is a sample insurance register for an incorporated association in Victoria. This register should be adapted as necessary for the purposes and requirements of your own organisation.

Policy number	Company/ Broker	Type of policy	Premium \$	Date paid	Period of insurance From: — To:	Type of cover and exclusions	Location of original document
0132561	PMA Insurance	Public Liability	\$320	30/6/08	1/7/08 — 30/6/09	Excess of \$200 on fusion and exterior for storm damage	"Insurance" file kept in the office

Tool 6: Sample register of bank accounts (optional)

This is a sample register of bank accounts for an incorporated association in Victoria. This register should be adapted as necessary for the purposes and requirements of your own organisation.

Financial institution	Branch	Account names and number	Signatories	E-banking details	Comments
Mooncorp Building Society	Upper Black Stump (1 Brown Street, Black Stump)	XYZ Club Inc general account BSB-343-01 Acc. 123456	Mr X Ray, Treasurer Ms T Bag, Secretary	User name: XYZINC12938 Password: [known by signatories only]	Overdraft limit of \$5,000 with cheque facilities Delegation of authority to signatories: see minutes of meeting of management committee 3 July 2009

Caution: The signatories *must never* give into pressure to sign blank cheques or forms, or disclose passwords for e-banking. It is poor administrative practice and opens up a real risk of fraud.

Tool 7: Sample investments register (optional)

This is a sample investments register for an incorporated association in Victoria. This register should be adapted as necessary for the purposes and requirements of your own organisation.

Financial Institution: Mooncorp Building Society				Branch: Upper Black Stump			
Date	Principal		Rate	Maturity date	Interest earned	Rec/Chq Number	Instructions/Comments
	<i>Amount invested</i>	<i>Redeemed</i>					
1/1/07	\$100,000	1/5/08	10%	1/6/09	8%	16534	Redeemed by authority of management committee minute No 3/2008

Tool 8: Sample key register (optional)

This is a sample key register for an incorporated association in Victoria. This register should be adapted as necessary for the purposes and requirements of your own organisation.

Date	Key number	Description	Person	Signature	Date of return	Comments
1/1/07	E-1	Master key to club exterior doors	Imma Late	<i>Imma Late</i>		



Address: PO Pox 16013, Collins Street West, Melbourne 8007

Phone: 03 8636 4400

Fax: 03 8636 4455

Email: admin@pilch.org.au

Web: www.pilch.org.au/contact_pilchconnect/

Produced with financial support from
the Office for the Community Sector



Department of Planning
and Community Development