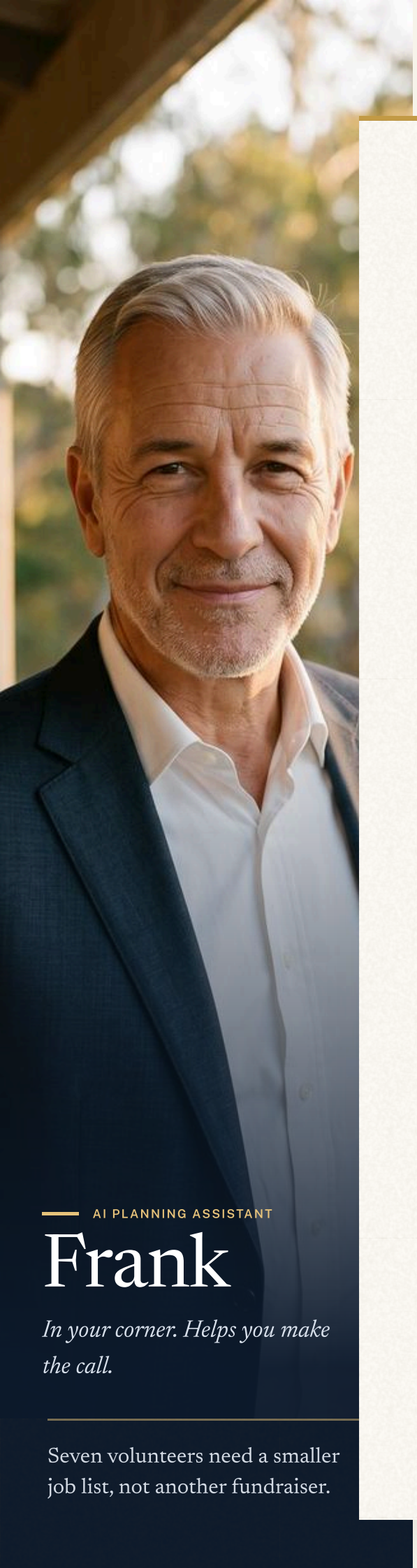
A PLAN FOR DEB

Hollyburn Netball Club, Horsham

The club is about $11,250 short before registrations arrive. *Getting paid earlier matters more than charging more.*

Bring sponsorship and some registration money forward. Budget on 148 players, work towards 170, and stop the small losses without adding another event.

$3,140	$14,390	170
in the bank, using your supplied balance	in three bills before most families pay	your player target, not the budget assumption



AI PLANNING ASSISTANT

Frank

In your corner. Helps you make the call.

Seven volunteers need a smaller job list, not another fundraiser.

A PERSONAL WORD FROM FRANK

Deb, the dresses explain much of the loss. They do not explain the cash squeeze.

Your figures reconcile. Income was $44,293, spending was $47,878 and the bank fell by $3,585. Nothing in the files suggests money has gone missing.

The junior dresses cost $4,980 and should last four seasons. But simply removing that purchase overstates the recovery, because last season also included a $2,000 equipment grant. Without either item, the club would still have lost $605.

The immediate job is timing. December insurance is covered by the supplied balance. February affiliation and March court hire are not. Your $10,000 opening bank target needs early collections, not promises from sponsors or an assumed grant.

This plan keeps the workload inside the committee you already have. No loan. No merger. No extra event. First get the payment dates under control, then keep players by fixing the barriers they actually named.

Frank

FRANK · AI PLANNING ASSISTANT

Frank is an AI. He wrote this letter and plan from what you sent. No person has reviewed or signed it.

01 THE COMMITTEE PLAN

Three moves first. Everything else follows.

Use the next committee agenda and existing messages. Do not create another meeting or event.

148

PLAYERS IN THE BASE BUDGET

Chase 170, but do not spend as though they have already registered.

The whole pre season

Receipt figures are targets. Bills keep their original dates unless a change is agreed in writing.

WHEN	MONEY OR DECISION	OWNER
November 2026	Renew existing sponsors. Target $4,500 collected by 30 November.	Anita
1 December 2026	Association insurance: $690.	Deb
January 2027	Target one replacement sponsor: $1,500 collected by 31 January.	Anita
February 2027	Registrations open 1 February. Target $10,000 in first payments by 21 February.	Gus
28 February 2027	About $7,400 affiliation and player insurance. Arrange payment by Friday 26 February.	Deb
March 2027	**Collect a further $6,744 in registration payments by 14 March. Court deposit: $6,300 on 15 March.**	Gus and Deb
Mid April 2027	Season starts. Confirm the actual fixture date with the league.	Committee

THE BOUNDARY: No extra volunteer hours, borrowing or speculative purchases.

SUN
1
NOV

1. Deb puts the cash decision to the committee

Today

“Approve a provisional budget at 148 players. Pause new dresses, replacement polos and thank you gifts. Make presentation night pay its own way. Confirm today’s cleared bank balance and any unpaid or restricted amounts before accepting new spending.”

MON
2
NOV

2. Anita asks for written terms and renewals

“Please confirm the 2027 charges, cover dates and payment rules. Can affiliation and the court deposit be staged against March registrations without interrupting insurance or court access? Until you confirm otherwise, we will use the existing due dates.”
Send sponsor renewals the same day using the message on page 8.

MON
9
NOV

3. Gus sends one return message

“Are you planning to return in 2027? If not, what would make it possible: payment timing, a different training time, or something else? Please reply by 16 November. This is planning only, not registration or a payment request.”

02 WHERE LAST SEASON'S MONEY WENT

The numbers balance. The cost base is the problem.

The club year ended on 30 September 2026. These are past results, not money available for 2027.

$3,585

REPORTED CASH LOSS

The supplied income, expenses and opening bank balance reconcile to the closing bank.

2026 spending, grouped by job

Court access, officials and league charges were the biggest block.

ITEM	AMOUNT
Courts, umpires, league affiliation and upkeep levy	$28,744
New junior dresses	$4,980
Canteen stock and event costs	$7,130
Equipment, courses, administration, insurance, polos and gifts	$7,024
Total spending	**$47,878**
Total income	$44,293
Loss	**$3,585**

> **How it's worked out:** Income less spending. Opening bank $6,725 less the loss equals closing bank $3,140.

Source: Deb's 2026 bank based income and expenses.

Two pressures worth separating

$3,740

- Court hire and umpire payments rose by $3,740 combined from 2025.
- The dresses are a long lived purchase, but future replacement still needs funding.
- The equipment grant paid for equipment. It was not a recurring contribution towards court hire.

THE CLEANER STARTING POINT: A $605 LOSS

Remove the dresses and the grant, while retaining the equipment expense: loss $3,585 + dresses $4,980 − grant $2,000 = loss $605. This is a planning comparison, not a revised set of accounts.

RECORD KEEPING, NOT A NEW AUDIT ASSUMPTION

If the club is incorporated, Consumer Affairs Victoria requires records explaining transactions, financial position and performance. Give the reconciled bank report and unpaid bills to whoever checks the club's accounts.

03 CASH TO THE FIRST BOUNCE

Collect about $22,744 early to reach the opening bank target.

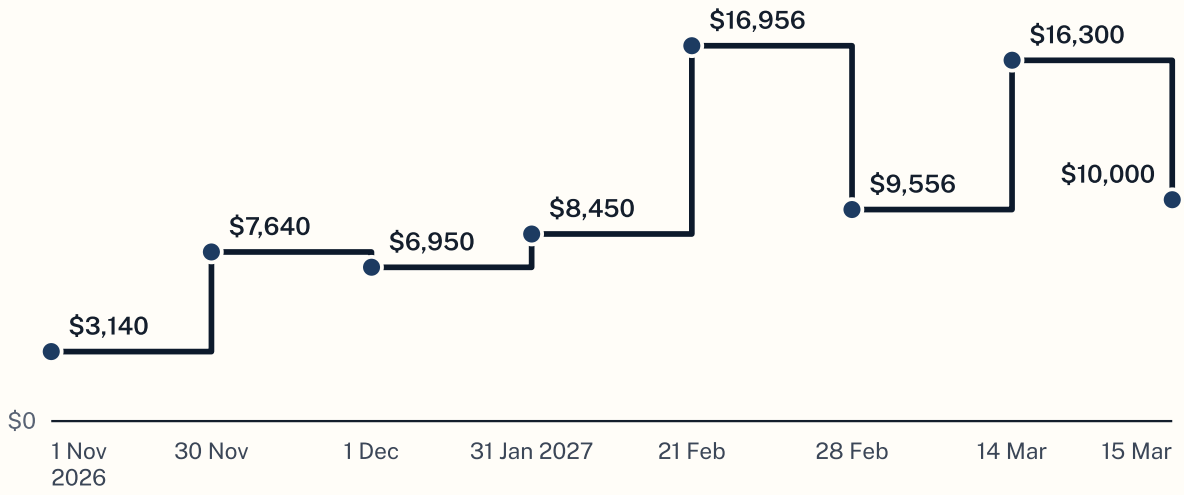
That includes a conservative allowance for platform and bank fees. It does not include unlisted pre season spending.

$10,000

OPENING CASH TARGET

This is conditional on collection. Early registration money still has to fund the season.

Pre season cash: collection target versus no new receipts



Conditional collection targets, not a forecast of secured income. Target line allows the full $1,494 platform and bank fee provision on 21 February. Negative balances show unfunded obligations, not available borrowing. Other cash movements excluded.

The proposed cash bridge at 148 players

All sponsorship and registration receipts below must clear the bank.

ITEM	AMOUNT
Supplied opening cash	$3,140
Existing sponsor renewal target	$4,500
Replacement sponsor target	$1,500
Early registration receipts target	$16,744
Cash available if collected	**$25,884**
Three scheduled bills	about $14,390
Platform and bank fee allowance	about $1,494
Cash left after these allowances	**$10,000**

> **How it's worked out:** Registration target = 100 payments of $100, plus $6,744 of other first payments and balances. The fee allowance uses last season's full platform and bank charges.

Assumptions: sponsor renewals and collections succeed; 2026 collection charges repeat; no other cash movements. These are targets, not secured funds.

THE HARD FLOOR

Without new receipts, the bank falls to $2,450 after December insurance, then about $4,950 below zero in February. About $12,744 of receipts covers the three bills and fee allowance with nothing left. Do not wait until March to discover February's shortfall.

IF COLLECTIONS SLIP

Use only cleared money and written payment variations. If February cover cannot be paid for, escalate to the league before committing further. Do not let players train or play without confirmed cover.

RECHECK BEFORE SPENDING

At 170 players, league and platform charges alone would add about $1,276 if every player attracts the stated charges. Other early bills or a lower current balance increase the bridge dollar for dollar.

04 WHERE THE PLAYERS WENT

Recruiting alone will not repair this.

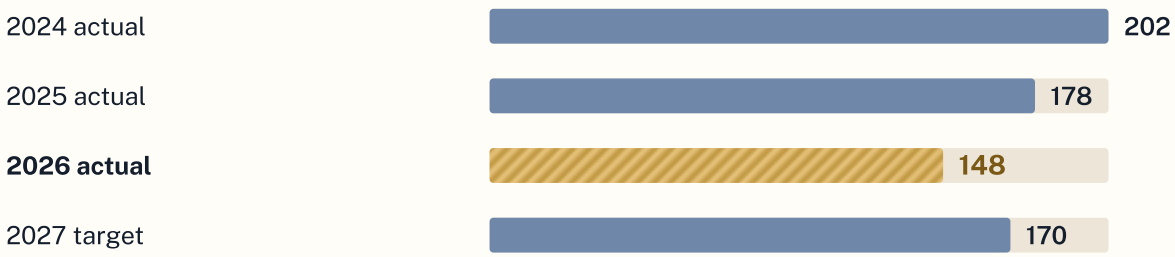
The club attracted 22 new players in 2026, but 52 previous players did not return.

54

FEWER PLAYERS SINCE 2024

Juniors account for 47 of that fall. Protect the junior pathway before adding teams.

Players fell for two seasons. The 2027 figure is a target.



Source: Gus's registrations. Budget uses 148 players, not the 170 player target.

Why 52 players did not return in 2026

Coaches' understanding, not verified exit interviews.

REASON	PLAYERS	RESPONSE
Basketball junior program	14	Ask which actual clash prevents both sports.
Moved away	9	Do not build the recovery around them.
Fees too much	8	Offer payment timing and a private hardship conversation.
Training clash	7	Test one alternative within existing court hours.
Stopped sport	5	Invite without pressure.
Unknown	9	Ask once. Do not guess.
Total	**52**	**One message, then group the replies.**

Source: Gus's registration file.

A possible route to 170

Target only

- 140 of the current 148 return.
- 15 former players return.
- 15 genuinely new players join.
- Budget stays at 148 until registrations support a change.

THE TRAINING DECISION

Gus brings the grouped replies to the existing committee discussion. Swap an existing training slot only if enough families benefit and the stadium confirms no extra cost. Basketball's Saturday program may be a game clash, not a training clash. Check before promising a fix.

05 FEES AND WHAT A PLAYER COSTS

Keep the price decision separate from the payment date.

A provisional fee hold protects affordability while the committee confirms the real 2027 costs.

about $175.24

REGISTRATION INCOME PER PLAYER IN 2026

After family discounts. Actual fees differ by age group.

Provisional 2027 fees

Hold 2026 prices only if the quotes and budget on page 9 remain workable.

AGE GROUP	2026 FEE	PROPOSED 2027
NetSetGo	$95	$95
11 and under	$165	$165
13 and under	$185	$185
15 and under	$195	$195
17 and under	$205	$205
Open	$260	$260

> **Keep the existing discount:** 10% off the second and later child. Last season it cost $1,210. Do not add an early payment discount to solve a cash shortage.

COST IS NOT THE SAME THING AS THE FEE

Last season's total cash spending was $323.50 per player, or about $289.85 without the dresses. Those figures include canteen and event costs. Sponsors and trading income fund part of the club, so neither figure is a recommended registration price.

GUS'S PAYMENT MESSAGE, ONCE THE PLATFORM AND LEAGUE CONFIRM IT WORKS

"Registrations open on 1 February 2027. Please pay the first $100, or your full discounted fee if lower, by 21 February. Please pay the balance by 14 March, or contact Deb privately to agree a manageable schedule. Your first payment comes off your fee. It is not an extra charge."

Confirm mandatory upfront insurance and platform charges before publishing. The cash model needs 100 payments of $100; lower fee payments must not be counted as $100.

EXISTING VOUCHERS ONLY, NOT A NEW FUNDING PROMISE

Get Active Kids Round 11 applications closed on 22 October 2026. Existing vouchers expire on 27 April 2027 and are tied to the selected provider. Check the club's provider status and each voucher before offering acceptance.

New provider registrations are also closed. Approved providers may wait up to 30 business days after successful redemption for payment. A voucher code is not cleared February cash.

WORTH A LOOK

Existing voucher rules Check expiry and the selected provider.

Provider redemption guidance Check acceptance, payment timing and club status.

06 SPONSORS, CANTEEN AND FUNDRAISING

Bring sponsorship forward. Keep the activities that already earn.

A new event is not the answer when volunteer time is already full.

$6,000

SPONSORSHIP TARGET

Renew the existing $4,500 and replace the lost $1,500. Neither is confirmed yet.

MON 30 NOV

Existing sponsor renewals

Anita · $4,500 total target

"Thank you for backing Hollyburn. Can you renew for 2027 at your existing contribution and pay by 30 November 2026? Early payment helps us meet insurance and affiliation before registrations arrive. We propose recognition through our existing club channels, subject to league rules. Please confirm the amount and arrangements before we invoice."

SUN 31 JAN

Replace the sponsor who closed

Anita · $1,500 target

"Would your business consider a $1,500 sponsorship for the 2027 season, payable by 31 January? We would agree recognition through channels we already use, without adding an event. If interested, we can send a short written proposal."

Count cash only. Donated goods are not money for affiliation.

What the activities actually contributed in 2026

After direct costs, before volunteer time and shared club expenses.

ACTIVITY	INCOME	DIRECT COSTS	NET
Canteen	$6,420	$3,860	$2,560
Trivia	$2,860	$940	$1,920
Raffle	$1,240	$380	$860
Presentation	$1,320	$1,950	-$630

> **Decisions:** Keep canteen, trivia and raffle within existing hours. Keep the canteen menu tight and buy to expected attendance. Cap presentation spending at confirmed ticket receipts, using last season's $1,320 as the provisional cap.

These contributions are already in the annual budget. They are not extra recovery money or pre season cash.

LEAVE GRANTS OUT OF THE BRIDGE

Council's 2026/27 Community Development round closed on 2 March 2026 and recipients have been announced. That deadline has passed.

The Urgent Need guidelines exclude organisational operating costs and pay after project completion. Do not treat that program as a way to pay routine court hire or insurance. Ask Council about future eligible projects, not a guaranteed rescue.

WORTH A LOOK

Council community grants Check future rounds and speak to the grants team before spending time applying.

Urgent Need guidelines The exclusions and payment timing explain why it is not the cash bridge.

07 TURN THE YEAR AROUND

A modest surplus is possible at 148 players.

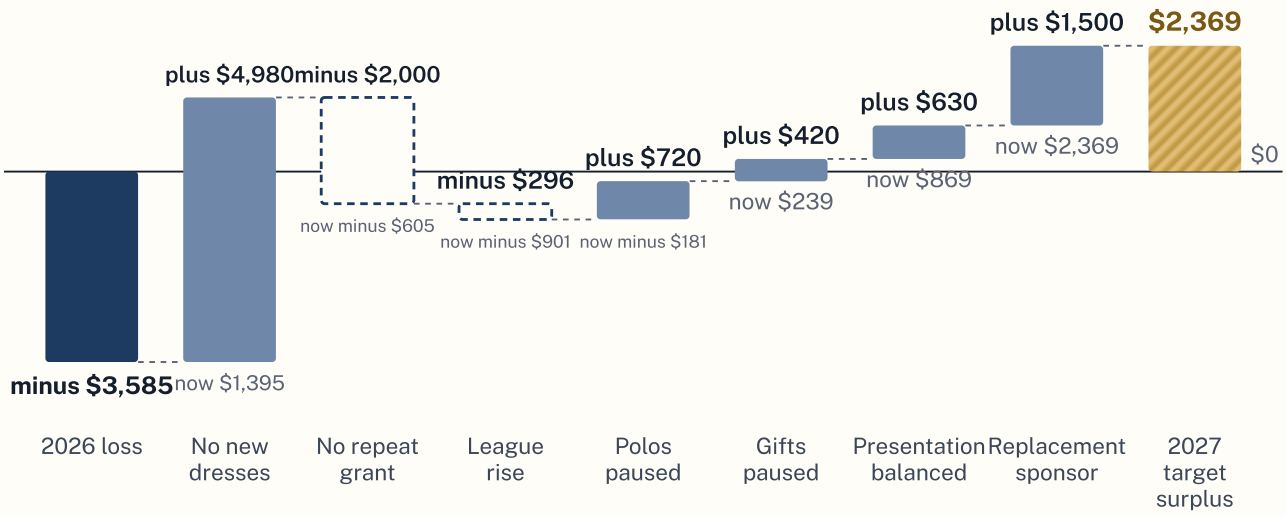
It needs spending decisions and the replacement sponsor, not an assumed rush of new players.

about $2,369

PROPOSED ANNUAL CASH SURPLUS

Before setting money aside for the next dress replacement. Not a guaranteed result.

From the 2026 loss to the provisional 2027 cash surplus



First and last columns are results; intervening columns are changes. At 148 players, fees held and all other 2026 income and costs repeated. The replacement sponsor is a target. Dress replacement set aside is separate.

Provisional 2027 budget at 148 players

Fees held. Existing income repeated except the equipment grant. One replacement sponsor added.

ITEM	AMOUNT
Income target	about $43,793
Spending allowance	about $41,424
Cash surplus target	**about $2,369**
Dress replacement set aside	$1,245
Surplus not earmarked for dresses	**about $1,124**

> **How it's worked out:** No new dresses; no repeated grant; league charge rises from $48 to $50 per player; pause $720 polos and $420 gifts; remove the $630 presentation loss; add the $1,500 replacement sponsor. Set aside one quarter of the $4,980 dress cost each year.

Assumptions: all other 2026 income and costs repeat, including existing sponsors, family discounts and fundraising. This is a cash planning budget, not an accounting depreciation policy.

Three limits on the result

Confirm before commitment

- If court hire and umpire bills each rise 10%, about $1,944 of the surplus disappears.
- At 170 players, the same average fee yield could lift the surplus to about $4,948, but only before any extra court, team, umpire or equipment costs.
- At 148 players, opening cash plus the annual surplus gives about $5,509 at year end. A $10,000 bank balance in April, funded by early fees, is not a permanent reserve.

THE APPROVAL GATE

Confirm court and umpire quotes, sponsor renewals and the league's charging basis before locking fees or entering extra teams. If those facts change, revise the budget before committing.



A CLOSING WORD FROM FRANK

Deb, this needs three people doing three clear jobs.

Not seven people finding more hours.

3

first jobs: cash, payment terms and returning players

You have enough in the supplied balance for December insurance. That gives the committee time to act, not permission to wait until registrations open.

Your job is to put the real bank position and spending limits in front of the committee. Anita's is to secure sponsor payments and written terms. Gus's is to find out who is returning and make earlier payments workable.

The club does not need to charge families for a problem it has not properly separated yet. First fix timing, stop the avoidable losses and ask why players left. Then make the fee decision with actual quotes in hand.

Today, send the committee decision on page 3. That is enough to get this moving.

Frank

FRANK · AI PLANNING ASSISTANT

Planning assumptions: the supplied $3,140 remains current and available; no unlisted debts, restricted funds or pre season costs; 148 players in the base budget; 2027 costs unchanged unless stated. Deb should verify these against the current bank and invoices. Targets are not secured income. Incorporation, cover, payment rules and grant eligibility need confirmation with the league, Council or the club's accounts adviser.

Frank is an AI. No person has reviewed or signed this plan. General information only, not personal financial, legal or tax advice.