CENTRAL KENTUCKY HOCKEY ASSOCIATION

Sponsorship, Fundraising & Team Funds Policy

Status: Adopted by the CKHA Board of Directors; effective upon adoption
Replaces: CKHA Sponsorship Policy and CKHA Team Sponsorship & Donation Policy, both dated September 3, 2026, and the prior Sponsorship and Fundraising Policy Outline
Authority: CKHA Board of Directors | **Next review:** June 2027, before the sponsorship year begins
Administration: Sponsorship Coordinator (sponsors and recognition); Treasurer (funds, fundraising approval, records); Director of Hockey (programmatic approvals)
Companion document: CKHA Sponsorship Levels & Benefits, which describes what each level receives. This policy controls in any conflict.
Contact: sponsorship@centralkentuckyhockey.com

The policy in one sentence. CKHA is one 501(c)(3) with one budget: every team owes the association a season minimum it may meet through sponsorship or fundraising, everything a team raises above that minimum is split 80 percent to the team and 20 percent to the association, team funds are spent from a closed list, changes to a team's program run through the Director of Hockey, and no sponsorship or fundraiser ever reduces what an individual skater or family owes.

1 Purpose and Scope

This policy governs all sponsorship and all team fundraising conducted in the name of CKHA or any CKHA team, program, or event, and all use of funds credited to a team. It binds Board members, the Director of Hockey, coaches, team managers, parents, players, and volunteers.

Sponsorship levels, amounts, and recognition packages are published in the CKHA Sponsorship Levels & Benefits document and are set by the Board. This policy does not restate them.

This policy does not govern individual charitable donations carrying no recognition, or grants from foundations or government sources, which the Board addresses separately.

2 Governing Principles

1. **One organization, one budget.** Teams are not separate legal entities. They hold no bank accounts and no independent fundraising or spending authority.
2. **Every team carries a share.** Each team owes the association a season minimum and may meet it through sponsorship, fundraising, or any combination. How the team finds the money is up to the team.
3. **CKHA accepts every dollar.** Never a coach, manager, parent, player, private team account, or personal payment app.
4. **Credit, not ownership.** Funds credited to a team remain CKHA funds at all times and are spent through CKHA.
5. **No individual benefit.** No sponsorship or fundraiser at any level reduces what a named skater or family owes.
6. **Separate hands.** The person who solicits a sponsorship does not approve it.
7. **The association sets the program.** Team funds may not be used to change what a team plays, practices, or travels to.

KEY RULE — NO EXCEPTIONS

Sponsorship and fundraising proceeds are accepted by CKHA, not by an individual coach, manager, parent, player, or private team account. No individual, including a Board officer acting alone, may grant an exception to this rule.

3 Definitions

Term	Meaning
Sponsorship year	July 1 through June 30. All terms are annual and renewable.
Team minimum	The amount each team owes the association for the season under Section 5.1.
Team line	The budget line on which CKHA records a team's credit. It is a line in CKHA's books, not a bank account.
Team credit	The share of sponsorship or fundraising proceeds recorded to a team line under Section 5.
Fundraising activity	Any sale of goods, services, or events, or any solicitation of money, that is conducted at a CKHA event, promoted through any CKHA channel (including social media, Crossbar, email lists, or team communications), uses CKHA's name or marks, or is represented as benefiting a CKHA team or program, regardless of who paid for any inventory or costs.
Net proceeds	Gross receipts of a fundraising activity less direct costs approved in advance by the Treasurer. Costs not approved in advance are not deducted.
Programmatic change	Any change to a team's ice allocation, practice or game schedule, tournament participation, travel commitments, roster, or the coaching and development services CKHA delivers to that team.
Earmarking	Any arrangement, express or implied, applying funds to the benefit of a named skater or family, including offsets to dues, fees, or travel. Prohibited at every level.

4 Sponsorship Levels

Levels, amounts, and recognition packages are set by the Board and revised only by Board action. Custom packages, side arrangements, and team-created tiers are not permitted, and no volunteer may represent otherwise to a sponsor.

Level	Amount	Nature of the level
Team Sponsor	Any amount up to $500	The only level tied to a specific team. Set as a range so small businesses can take part.
Starting Gate	$1,000	Association levels. They support the club as a whole. A team that refers one is publicly credited and earns the credit in Section 5.3, but the sponsorship is not a team sponsorship.
Back Stretch	$2,500	
Home Stretch	$5,000	
Winner's Circle	$10,000	

Every sponsor at every level, including a $100 team sponsor, receives a logo listing on the CKHA website sponsor page. All other recognition begins at Starting Gate.

5 The Team Minimum and the 80 / 20 Split

5.1 Every team owes a season minimum

Team	Minimum owed to the association, per team, per season
8U Travel	$300
10U Travel	$500
12U Travel	$500
14U Travel	$500
High School	$500

A team meets its minimum through sponsorship at any level, through fundraising, or through any combination of the two. The team is responsible for finding the money; CKHA does not dictate how.

5.2 The minimum comes off the top

Every dollar a team brings in — sponsorship or fundraising — is recorded to the association until that team's minimum is met. Team credit is earned only on amounts above the minimum. In practice, the first sponsor a team signs goes to its minimum, whatever level that sponsor takes.

5.3 Above the minimum, the 80 / 20 split governs

Source, above the minimum	Team	Association	Basis
Team sponsorship	80%	20%	Amount received
Fundraising activity	80%	20%	Net proceeds
Association-level sponsorship the team referred	20%, max $500	Balance	Amount received

The split applies to the amount received or the net proceeds, with no further deduction for costs.

5.4 One sponsor, one credit

Total credits to any one team line from a single sponsor in a sponsorship year may not exceed $500, however the sponsor's contributions are structured.

5.5 Team ceiling — $5,000 per season

A team line may not be credited more than $5,000 in a sponsorship year from all sources combined. Once a team reaches the ceiling, everything it brings in afterward is recorded entirely as association revenue. Sponsor recognition is unaffected, and the team is still credited publicly.

5.6 A larger gift does not produce a larger team balance

A sponsor may not direct to a team any amount beyond the credit set by this section, regardless of the sponsor's or the team's preference. No volunteer may suggest otherwise to a prospective sponsor. The Sponsorship Coordinator explains the allocation to the sponsor before the gift is accepted, and the written acknowledgment states the total received.

5.7 A team that does not meet its minimum

A team that has not met its minimum by June 30 earns no team credit for that season and may not draw on a team line. The Board addresses the shortfall at its June meeting and may reduce the team's credits in the following season by the amount unmet. A shortfall is never charged to an individual family on the basis of that family's own fundraising or sponsorship activity, and no family is credited for exceeding it (Section 11).

5.8 Worked examples

A 12U team, minimum $500, unless noted.

What happens	To the minimum	Team line	Association
First sponsor of the season: $500 team sponsor	$500 — met	—	$500
Next sponsor: $500 team sponsor	—	$400	$100
First sponsor instead: $1,000 Starting Gate referral	$500 — met	$100	$900
First sponsor instead: $2,500 Back Stretch referral	$500 — met	$400	$2,100
Fundraiser nets $3,000, minimum not yet met	$500 — met	$2,000	$1,000
Fundraiser nets $3,000, minimum already met	—	$2,400	$600
8U team, minimum $300. First sponsor: $250 team sponsor	$250 — $50 owed	—	$250
8U team, next sponsor: $500 team sponsor	$50 — met	$360	$140
Any team already at the $5,000 ceiling: $2,500 referral	—	—	$2,500

6 Fundraising Activities

1. **Approve before announcing.** A team submits its proposed fundraising activity to the Treasurer for written approval before it is announced, advertised, or sold. The submission states the activity, the dates, the expected gross, and the direct costs to be deducted.
2. **Board approval for games of chance.** Raffles, split-the-pot, auctions, and any activity involving alcohol require Board approval in advance and must satisfy Kentucky charitable gaming and licensing requirements. No team may run one on its own initiative.
3. **Money routes to CKHA.** Fundraising receipts follow the payment rules in Section 12. Cash collected at an event is counted by two people, recorded on a signed count sheet, and delivered to the Treasurer within five (5) business days. No team bank account, payment app, or cash box.
4. **Costs are approved in advance.** Direct costs are deducted from gross receipts only where the Treasurer approved them before the activity. The 80 / 20 split in Section 5.3 applies to net proceeds.
5. **Use of CKHA's name.** No one may use CKHA's name, logo, marks, or tax identification number in a fundraising activity without written authorization.
6. **No individual tracking.** A family's participation in a fundraiser is not tracked for the purpose of adjusting what that family owes, and no family receives a credit, refund, or fee reduction for participating or for exceeding a goal (Section 11).
7. **No outside team funds.** Goods, services, or funds provided to a team outside CKHA, including items purchased by a parent or volunteer with proceeds of an activity covered by this policy, are not permitted.
8. **CKHA channels and events.** CKHA channels and events may be used only to promote activities approved under this section.

Fundraising proceeds credited to a team are subject to the same permitted uses, approvals, ceiling, and year-end reversion as sponsorship proceeds.

7 What the Association Share Pays For

The association share funds programming that team fees do not cover, and that no single team could fund on its own: Faro Fund financial aid; Try Hockey For Free ice and Learn to Play equipment; goalie clinics and winter-break sessions; girls hockey programming, including the inaugural girls Learn to Play and travel levels; club event costs, including helmet stickers and the Welcome Back Club Championship; website, registration, and merchant processing fees; and insurance, referee costs, and coaching education and certification.

The Treasurer reports sponsorship and fundraising revenue and its application to the Board at least quarterly, and a summary is made available to the membership annually.

8 What Team Funds May Be Spent On

8.1 Permitted uses — this list is exhaustive

a. Team apparel.
b. Team equipment and locker room items.
c. Team meals and team-building activities.
d. Team social events during the season, including the end-of-season team party.
e. The entry fee for one additional tournament per season, under Section 8.3.

An expense that does not appear on this list is not a permitted use of team funds. Adding a category requires a recorded vote of the Board and applies to every team, not to one.

8.2 Not permitted

- Additional practice ice, additional games, or additional ice of any kind.
- Additional skills, skating, goalie, or off-ice training sessions beyond the association's program.

- A second additional tournament, or any tournament not approved under Section 8.3.
- Cash, gift cards, or payments of any kind to a coach, team manager, parent, or player.
- Any credit, refund, discount, or fee reduction for a skater or family (Section 11).
- Travel, lodging, or meals that are an individual family expense.
- Anything that would cause a programmatic change without the approval required by Section 8.4.

8.3 The one additional tournament

A team may use its team line for the entry fee of one (1) additional tournament per season beyond the schedule set by the association, and only if all of the following are satisfied before any commitment is made:

1. Advance written approval of the Director of Hockey.
2. Documented majority buy-in of the team's families, recorded by the team manager. Participation is never mandatory for a family.
3. The team line covers the entry fee in full. Travel, lodging, and meals remain a family expense and are not paid from the team line, and no family may be assessed for the entry fee.
4. No conflict with the association's scheduled games, practices, or club events.

8.4 Programmatic changes require Director of Hockey approval

Any expenditure, request, or commitment that would cause a programmatic change as defined in Section 3 requires advance written approval of the Director of Hockey, whether or not it is otherwise a permitted use. Approval is recorded with the expense.

Additional practice ice is not a permitted use in any circumstance. Ice allocation is set through the association's approved program plan and budget, not through a team line.

9 Spending Approval and Records

Expense against a team line	Advance written approval required
Any amount, any permitted use	Treasurer
Anything programmatic, including the additional tournament	Director of Hockey, and Treasurer
Over $1,000	CKHA Board

Receipts are submitted to the Treasurer within fourteen (14) days. Reimbursement is issued through CKHA financial procedures. Funds are never disbursed to a coach, manager, or parent to hold or spend.

A team line may not be overspent. An expense beyond the available balance, or without the approval required above, is the responsibility of the individual who incurred it and will not be reimbursed.

CKHA maintains the only financial record. No team bank account, payment app account, cash box, or parallel ledger is permitted. A team manager may request a balance and transaction summary at any time and will receive it within ten (10) business days.

10 Unused Team Funds

Team funds remain CKHA property at all times. Unspent funds do not roll over to a later sponsorship year and do not follow players to a different team; they revert to the general fund at the close of the sponsorship year on June 30. The Treasurer notifies each team manager of the remaining balance no later than May 1 so approved expenses can be planned. Any exception requires a majority vote of the Board recorded in the minutes.

11 No Individual Benefit

A sponsorship or fundraiser obtained by a player or family does not become a credit, refund, reimbursement, fee reduction, or cash benefit to that player or family. Proceeds may not be applied against any skater's registration fees, team fees, travel costs, or account balance, and may not be distributed to individuals.

CKHA maintains no individual player accounts and no individual fundraising credits, and operates no system under which the amount a family raises affects what that family owes. Credit toward a player's own costs may not be offered, implied, or tracked as an incentive. The parent or player who secured a sponsor or ran a fundraiser may be thanked and recognized, and acquires no ownership or control of the funds.

Families seeking help with fees use CKHA's financial aid process, which applies objective criteria, is administered confidentially by the Board, and is decided without regard to fundraising activity.

12 Solicitation, Registration, and Approval

1. **Notify before contact.** A team representative notifies the Sponsorship Coordinator before approaching a business. The Coordinator maintains the master prospect list and responds within five (5) business days. This is notification, not permission, and it exists so two teams do not call the same business in the same week.
2. The Coordinator may redirect a prospect that already sponsors CKHA at an association level, is being actively pursued at an association level, or is already

registered to another team or volunteer for the same sponsorship year. An association prospect may not be converted into a team-level one.

3. **Send larger businesses to the Coordinator.** Where a business is plausibly an association-level prospect, the team refers it rather than asking it for a team sponsorship. Section 5.3 is written so that referral is worth more to the team.
4. **Approved materials only.** Only the current Board-approved flyer, levels document, and forms may be used. Teams may not create their own materials, levels, or pricing.
5. **Approval is separate from solicitation.** Every team sponsorship is approved by the Treasurer, or another non-conflicted officer, before it is finalized — not by the Sponsorship Coordinator. Association sponsorships are confirmed by the Coordinator on the CKHA Sponsorship Agreement Form. Benefits are not delivered before the form is signed and the approval is recorded.
6. **Limits on what may be promised.** No one may promise a benefit, placement, exclusivity, or signage beyond the published package for the level. A promise made outside the published package does not bind CKHA.
7. **Payment routes to CKHA only.** Approved channels are a check payable to Central Kentucky Hockey Association, ACH to the CKHA account, the CKHA online payment portal, PayPal Giving Fund, the CKHA business Venmo account held in the organization's name, and any additional channel published in writing by the Treasurer. A personal Venmo, Zelle, Cash App, or PayPal account is never an official channel. No volunteer may accept sponsorship or fundraising funds into a personal account, a team account, or a cash box. There are no exceptions to this paragraph.

13 Recognition Standards

CKHA provides recognition, not endorsement. Recognition may include a sponsor's name, logo, locations, phone number, web address, and a general description of its products or services. It may not include price information, savings or discount offers, comparative or qualitative claims, calls to action, or any statement that CKHA endorses a sponsor or prefers it to a competitor.

CKHA retains editorial control over the placement, size, and appearance of all recognition, and sponsor artwork is subject to approval. Recognition on uniforms, helmets, and playing equipment must comply with USA Hockey and Mid-American District rules as they exist at the time of placement; where a selected placement cannot be made in compliance, CKHA provides a substitute of comparable value. Recognition placed at a facility CKHA does not own is subject to that facility's approval, is not part of any published level, and may not be promised before the facility approves it.

14 Sponsor Suitability

CKHA may decline or discontinue any sponsorship. The following are not eligible at any level absent specific Board approval: alcohol, tobacco, vaping, or cannabis products; firearms, ammunition, or weapons; gambling, sports wagering, or daily fantasy sports; adult entertainment or adult-oriented products, services, or venues; and competing youth hockey organizations or programs.

CKHA will not accept sponsorship conditioned on political or religious messaging. Political candidates, parties, campaigns, political action committees, and ballot-issue advocacy are not eligible at any level, and this exclusion is not subject to Board exception.

15 Conflicts of Interest

A Board member, the Director of Hockey, a coach, a team manager, or any volunteer with a financial interest in a prospective sponsor — ownership, employment, or a commission arrangement — or a family relationship with its principals, must disclose that interest in writing to the Board before the sponsorship is accepted and must not participate in the decision to accept it or in setting its recognition.

Any volunteer must recuse from soliciting, approving, or allocating a sponsorship or fundraising matter that would benefit the team on which their own child plays or that would benefit their own family. The matter passes to the Treasurer or another non-conflicted officer, and the recusal is noted in the record. The Sponsorship Coordinator does not approve or allocate team sponsorships and does not steer an association prospect toward any single team, including their own child's.

A sponsorship may not be accepted in exchange for, or with any expectation of, roster placement, ice time, playing position, team assignment, coaching selection, or any other competitive or programmatic advantage. Any suggestion of such an arrangement is reported immediately to the President and Vice President and handled under CKHA's Complaint and Disciplinary Procedure.

16 Acknowledgment and Tax Treatment

The Treasurer, or another Board-authorized representative, issues a written acknowledgment within thirty (30) days of receipt stating the amount, the date, the level and any team credited, CKHA's status as a 501(c)(3) organization, and a good-faith estimate of the value of any goods or services provided to the sponsor. Where such goods are provided, the acknowledgment states that the deductible amount is limited to the excess of the payment over that value. Raffle tickets, auction purchases, and similar fundraising payments are not charitable contributions in whole and are acknowledged accordingly.

In-kind contributions are recognized at the level matching the fair market value the donor states on the sponsorship agreement. CKHA uses that value to set recognition only; it does not appraise in-kind gifts and does not state a value in its acknowledgment. Contributions of services and use of facilities are recognized but are not deductible charitable contributions. An in-kind contribution recognized at Back Stretch or above requires Board approval before acceptance.

CKHA does not provide tax advice. Team managers, coaches, and parents may not issue tax receipts or acknowledgment letters on behalf of CKHA.

17 Transition

Every existing sponsorship arrangement, formal or informal, is reported to the Treasurer within thirty (30) days of adoption. Commitments made before the effective date are honored through their current term. CKHA does not reopen a gift already accepted.

Any renewal after the effective date is subject to this policy in full, including the minimum, splits, and ceiling in Section 5 and the spending limits in Section 8.

18 Enforcement, Review, and Exceptions

Sponsorship or fundraising activity conducted outside this policy may result in funds being redirected to the general fund, the sponsorship being suspended or returned, withdrawal of an individual's authority to solicit, loss of team fundraising privileges, or other Board action. Handling CKHA funds through a personal or team account is treated as a serious violation. Conduct matters are also governed by CKHA's Complaint and Disciplinary Procedure.

The Board reviews this policy annually before July 1, alongside the season budget, and sets the team minimums for the coming season at that review. Any exception requires a majority vote of the Board recorded in the minutes. Section 11 and the political exclusion in Section 14 may not be waived by the Board or by any officer. Annual operating details — the prospect list, payment portal configuration, artwork specifications — may be updated without amending this policy.

Appendix A Who Does What

Role	Authority	Limits
Board	Sets levels, amounts, packages, and team minimums; approves games of chance, expenses over $1,000, additions to the permitted-use list, suitability exceptions, and any exception to this policy by recorded vote.	Cannot waive Section 11 or the political exclusion. No officer may authorize an exception alone.
Sponsorship Coordinator	Master prospect list, prospect clearance, association-level sponsors, agreement forms, recognition fulfillment.	Does not approve or allocate team sponsorships. Does not steer prospects to any one team.
Treasurer	Approves team sponsorships, fundraising activities, and every team-line expense; receipt, deposit, and books; tracks minimums; acknowledgments; May 1 balance notice; quarterly reporting.	Subject to Board authority. Does not set levels, recognition packages, or minimums.
Director of Hockey	Approves the additional tournament and every programmatic change, in advance and in writing.	Cannot accept funds, approve recognition, or approve additional practice ice.
Team Manager	Notifies the Coordinator of prospects, submits fundraising requests and forms, documents family buy-in, delivers cash receipts, tracks receipts, requests balances.	Cannot accept or hold funds, spend without approval, promise recognition, create materials, issue receipts, or keep a separate ledger.
Coach	Identifies and introduces prospects after notification.	Cannot accept funds, promise placement, or link a sponsorship to any competitive decision.
Parent / Player	Identifies and introduces prospects after notification; participates in team fundraising.	Receives no personal credit, refund, or fee reduction, and acquires no control of funds.