

# FUND DISTRIBUTION PROCEDURE

**Euroa Chamber of Business and Commerce Inc.**  
**Strathbogie Ranges Bushfire Fund – Fund Distribution Procedure**

**Procedure owner:** Committee of Management

**Effective date:** 18/01/2026

**Review date:** 18/01/2027

## 1. Purpose

This procedure explains the step-by-step process for:

- receiving and assessing applications
- approving and distributing funds
- maintaining governance controls and reporting to ensure the Fund is administered with fairness, accountability and transparency.

## 2. Governance structure

### 2.1 Committee of Management (Oversight Body)

The Committee of Management retains ultimate responsibility for the Fund and will:

- approve this procedure and any updates
- oversee financial management and compliance obligations
- approve appointment of any Fund Distribution Panel members
- note final distribution of funds and provide updates at meetings
- receive reporting on distribution activities
- ensure appropriate separation of duties and conflict-of-interest management.

### 2.2 Fund Advisory Panel (Operational Assessment Group)

The Committee may appoint a Fund Advisory Panel to assess and approve applications.

**Composition:** Minimum 5 - maximum 8 people, including a mix of Chamber members and trusted community representatives, ensuring local knowledge and impartiality.

**Panel responsibilities:**

- recommend approval of funds
- document decisions and reasons - AI to provide all stage automatic responses when prompted, providing personal disconnect from the committee to applicant, providing same messaging and wording for each individual application.
- escalate complex or high-risk decisions to the Committee.

## **2.3 Chair of Fund Advisory Panel**

Responsible for:

- chairing the meetings and ensuring adequate notes are made
- liaising with Committee of Management for decisions and escalation
- sending updates to Chamber President for Chamber meetings.

## **2.4 Treasurer / Finance Delegate (Payments & Controls)**

Responsible for:

- maintaining a separate ledger for the Fund
- verifying approval documentation prior to payment
- ensuring dual authorisation (where possible)
- maintaining receipts and payment confirmations
- preparing reporting summaries.

## **2.5 Secretary (Intake & Records)**

Responsible for:

- receiving applications
- acknowledging receipt
- logging applications and tracking status
- securely storing documents
- coordinating communication with applicants
- minute taking of meetings where decisions are made.

# **3. Conflict of interest management**

All people involved in assessment and approval must declare any actual, potential or perceived conflicts of interest.

A conflict includes where the applicant is:

- a family member, close friend, employee, direct business contact, or

- where a decision could be seen to advantage the panel member personally including purchasing of goods at relevant businesses.

**Where a conflict exists:**

- the person must not assess, discuss, vote on, or approve that application
- the conflict and the action taken must be recorded in the application record or minutes.

## **4. Application process**

### **4.1 Application submission**

Applications are submitted via the Chamber's Bushfire Fund application form (online or paper-based).

Applications should include:

- applicant name and contact details
- proof of address (Drivers license, Rates notice etc)
- description of bushfire impact
- requested support items/amount
- Urgency of fund recipient - within 48 hours OR within 7 days
- bank details OR preferred payment method
- supporting documents where available (quotes, invoices, receipts, letters of support).

### **4.2 Acknowledgement and registration**

Within **3 business days** (where possible), the Admin Support logs the application and sends a brief acknowledgement confirming:

- application received
- expected timeframe for review
- privacy reassurance
- contact method for questions.

### **4.3 Privacy and Data Handling**

1. Secure storage of applications and documents; **included here is Hive Drive's Security and Compliance document link as this is the platform being used to manage the application process -**

[https://docs.google.com/document/d/1\\_8lIGW19NeuInSEZQi4QdyvXJvMCWFd16TYL\\_qoo3-o/edit?usp=sharing](https://docs.google.com/document/d/1_8lIGW19NeuInSEZQi4QdyvXJvMCWFd16TYL_qoo3-o/edit?usp=sharing)

This is not accessible by anyone but the Chamber executive and will be stored here for appropriate and required amount of time. This information will not be made accessible to public at any point.

## 5. Assessment approach

The Panel considers:

- eligibility (location and bushfire impact)
- immediacy and severity of need
- fairness of the request
- other supports available to applicant (if known)
- overall funding available and fairness across applicants
- whether partial funding is appropriate.

## 6. Decision-making and approvals

### 6.1 Decision categories

Each application should be recorded as one of the following:

- **Approved (full)**
- **Approved (partial)**
- **Deferred / request more information**
- **Declined** (with respectful reasoning)

### 6.2 Approval thresholds

Set thresholds to balance speed and governance:

- **Up to \$200:** Panel approval (minimum 2 approvers)
- **\$201 - \$1000:** Panel approval (minimum 3 approvers)
- **Over \$1000:** Committee endorsement required (or Chair + Treasurer + one independent Panel member)
- ( Possible limit of \$5000 per application - depending on availability of funds )

- These minimum persons amounts will be considered a Quorum, with committee endorsement Quorum will be 5
- Approval of applications of \$200 or below can be made out of session by the Chair and treasurer.
- Approval of \$201-\$1000 can be made out of session in the event it is requested urgently by the applicant. Approval to be made by Chair & 2 panel members.
- Approval of \$1000 + will need to be made during committee meeting session

### **6.3 Documentation**

For every decision, the file must include:

- application form
- evidence provided (if any)
- decision outcome + amount approved
- brief reason for decision
- names of approvers and decision date
- any conflict-of-interest declaration.

## **7. Payment and distribution process**

### **7.1 Preferred payment methods**

Payments should be made via:

- direct bank transfer to the applicant, **or**
- direct payment to a supplier (e.g. accommodation provider, school uniform shop), where appropriate and consented.

Cash payments should be avoided wherever possible.

### **7.2 Payment controls**

Before payment is processed, the Finance Delegate confirms:

- approval decision exists and is complete
- amount matches the approval record
- bank details are correct
- payment is authorised by two people.

### 7.3 Payment timeframe

Where possible, approved payments should be made within **5 business days** of approval.

### 7.4 Communication to applicant

Applicants will be notified of the outcome by phone/email/SMS, including:

- approval amount and how it will be paid, or
- request for more information, or
- a respectful decline (with general reason and referral to other supports where possible).

## 8. Records management and privacy

All application information must be handled confidentially.

Records must be:

- stored securely with access limited to authorised roles
- retained in line with good governance practices
- never shared publicly in identifying form.

## 9. Transparency and reporting

The Chamber will provide regular public updates to maintain trust and accountability, including:

- total donations received
- total distributed
- number of recipients supported (non-identifying)
- broad categories of support (e.g. “school costs”, “clean-up”, “accommodation”)
- platform fees (e.g. GoFundMe fees) and any banking charges.

Reporting frequency: **fortnightly during peak demand**, then **monthly** during recovery period (or as determined by the Committee).

## 10. Complaints, review, and appeals

Applicants may request a review if they believe a mistake has occurred.

Reviews will be conducted by:

- a Panel member who did not assess the original application, or the Chamber President where required.

The review outcome will be final unless the Committee determines exceptional circumstances apply.

## **11. Continuous improvement**

This procedure will be reviewed after the first 4 weeks of operation (or after 5 applications, whichever comes first) to ensure it remains practical, fair and fit-for-purpose.