

VICTORIAN BANDS' LEAGUE INCORPORATED

Established 1931 Incorporated 1983 Registered No. A442



BAND SECRETARYS' MANUAL

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Published by

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IMPORTANT NOTICE

This edition of the VBL Band Secretaryps' Manual was originally printed in December 1995.

This electronic PDF version was created in August 2002, the only addition being the information contained under "Privacy Considerations."

While the remainder of the manual is in need of further revisions, the content does provide a basic guide for band secretaries.

This manual should be used in conjunction with the VBL Constitution and VBL Conntest and Function rules, and where the manual differs from these documents, the Constitution and Contest and Function rules will always take precedence over this manual.

BAND SECRETARYSTS' MANUAL

Preface	4
Records To Be Kept.....	4
Privacy Considerations	5
Payment Of Annual Affiliation Fees.....	6
Registration Of All Playing Members	6
Registration Of New Playing Members	7
Transfer Of Registration	8
Dual Registration.....	12
Eligibility To Contest	13
Contesting.....	13
Permit Players.....	14
Emergency Permits.....	15
Annual Meetings And Functions	17
VBL Awards	17
Delegates - League Representation.....	20
Executive Council.....	21
Correspondence & Communication.....	21
VBL News	23
Amendments To The VBL Constitution and Contesting And Function Rules.....	24
The Victorian Bands' League Community Advancement Co-Operative Limited	25
Index.....	29

Preface

This manual has been compiled in an endeavour to assist all Secretaries and in particular the person who has not had previous experience as Secretary of their band. At the best of times it can be very trying attempting to establish the correct method of administration and correspondence between the band and the League.

Records To Be Kept

During conversation with several Secretaries, some with years of experience, it has become apparent that many bands do not keep accurate records of their personnel, in some cases the Secretary has been very vague about the actual address and contact with the members of the band, this could be very disconcerting if it were necessary to make urgent contact with all members.

It is suggested that the band should keep the following basic records about every member:-

1. Complete names, SURNAME AND CHRISTIAN/GIVEN NAMES. A lot of people are known by names other than their given names, this can cause complications.
2. Complete address, both residential and postal, if both are not the same, phone number if applicable.
3. Date of joining the band.
4. Date of birth, this could be of assistance in matters of establishing the true identity.
5. A complete list of all band property held by the member.

Privacy Considerations

The collection of records is governed by new privacy laws introduced by both the Victorian Government in 2001. Band Secretaries should ensure that information collection is governed by the following guidelines:

1. Collect only what you need. Do it lawfully and fairly. Don't intrude unreasonably. And tell people you are doing it.
2. Keep the information accurate, up-to-date and secure
3. Use and disclose people's personal information only for the purpose you collected it, or a related purpose they would reasonably expect. Some important interests such as protecting health and safety or a legal requirement can justify use and disclosure without consent. Otherwise seek consent.
4. Let people see their information and correct it if necessary.
5. Be open about what you do with other people's information
6. Minimise creating and sharing ID numbers that can be used to match your information and people with information about them from other sources.
7. If you let people's information travel to others, make sure the privacy protection travels with it
8. Sensitive information about people – like their ethnic background, religion, political views, sexual preference or criminal record – has special protection under law. Don't collect it without checking the rules first.

The above information was collected from the Office of the Victorian Privacy Commissioner at www.privacy.vic.gov.au.

Payment Of Annual Affiliation Fees

An account for the following year's affiliation fee is forwarded to every band in OCTOBER of each year.

The reason for forwarding the account in October of the preceding year is that with the Brass Band National Championships now being regularly conducted over the Easter Weekend (March/April) bands must ensure that they,(or their members) are financially qualified for this contest at least forty two (42) days prior to the event.

The fee is due on 1st January of each year. If the fee is not paid by the 1st March the band then becomes unfinancial and therefore forfeits all rights afforded by League affiliation until the fee is paid. Should this situation arise none of your members is eligible to participate in any activities of the League.

Remember to give particular attention to the date of the following year's national championships.

Registration Of All Playing Members

Currently the League has a card system for the registration of all playing members of every senior band, cards are not issued for members of Junior bands because of the limited time that the player is eligible to remain with the band.

Three Cards Are Issued For Each Player.

They are filed in the following manner :-

1. The band keeps one card for the duration of the player's membership of the band.
2. The League keeps one card in an alphabetical filing of all players registered with the League.
3. The League keeps an alphabetical filing of all bands.

Registration Of New Playing Members

A band may, at any time, register a new player by completing an application for registration; these new players may fall into any one of the following categories:-

1. New player, (not previously registered with any band).
2. Re-registration, (player previously registered with your band).

Of course there is a third way that a band can gain a new player, that is by 'TRANSFER OF REGISTRATION', this is dealt with under a separate heading of that title.

The application for registration form is printed in two (2) parts:-

1. Statement of the player's name, address and details of previous registration.
2. Application to the League to register the player with the band.

These forms are supplied in pads, in duplicate.

When completing the application for registration careful attention must be paid to giving all details requested, these details are essential before the registration can be completed.

In many cases forms are forwarded with incomplete information being supplied, this means that the form has to be returned to the band for completion, and at the same time attracts a penalty of \$5.00 for incorrect submission of the application.

The question about previous registration is very important, in far too many cases forms are submitted with this section marked N/A, this is not correct, the player has come from some source; e.g. Learners Class, Salvation Army, No previous registration.

VBL Band Secretarys' Manual

When completing an application for registration for a player who has come to the band as a "ready made player" be sure to make every endeavour to ascertain whether the player has in fact had previous connections with any band, anywhere, and state this on the form.

If the player seems hesitant about answering this question make your own enquiries, there may be some reason for not wanting to tell you of a previous connection with another band. It has been found in the past that a player has disappeared from a band with that band's property, and the previous band would be pleased to recover its property. If a player has been previously registered with another band then a transfer of registration is required.

When submitting an application for registration for a player not previously registered with another band be careful that you use the player's **Christian/Given name, not the name by which the player is commonly known**. There are two reasons for this, firstly most people do not use their 'common name' initial in their personal signature, secondly it is the players personal signature that is used for identification purposes at all contests.

REMEMBER: Check the form to see that you have supplied all the required information, and, do not forget to enclose the current additional registration fee. This fee is reviewed annually.

Transfer Of Registration

The procedures for the 'transfer of registration' have been changed. This has come about because there have been so many problems with transfer/clearance of players in the past.

Some of the problems encountered have been :-

1. The band applying for the transfer/clearance have signed the player, and then not submitted the application to the League

for some time, usually not until one or two days before the registrations for the up-coming contest close.

2. The band to which the player wishes to transfer/clear does not ascertain from the player whether all property has been returned to the previous band and that a written resignation has been submitted.
3. A band receiving the application for transfer/clearance has just had a committee meeting and is not due to have the next meeting for some time and the Secretary does not have the power to sign the form without presenting it to the next meeting of the committee.

These problems have caused the Executive Council to have to spend much valuable time attempting to clarify the position. To eliminate these problems new procedures have been adopted by the Delegates of the League.

With these changes in procedures adopted by the Delegates to the League every band must now be aware that if these changes are not followed the chances of receiving the Registration Transfer can be diminished.

This is what you **MUST DO** if you are seeking a **TRANSFER/CLEARANCE** :-

1. **GREEN FORM - REQUEST FOR REGISTRATION TRANSFER - ORIGINAL**

The original of the Request for Registration Transfer (green form) duly filled in and signed by the player, and witnessed, must be forwarded to the band with which the player is currently registered, or last registered with. (This can be checked by contacting the League office.)

This band, on receipt of the Request for Registration Transfer :-

- a) Completes a 'Declaration of Compliance' (white form, available from the League office in pad form) and forwards the original to the band to which the player wishes to transfer, and, forwards the duplicate, PLUS THE PLAYERS REGISTRATION CARD, to the League office.
- b) Should the declaration on the Request for Registration Transfer be false in any way, in the opinion of the Transferor Band, the band will then return the Request for Registration Transfer form, together with the 'Declaration of Non-Compliance' (pink form available from the League office in pad form) to the band seeking the transfer, by CERTIFIED MAIL, **within fourteen (14) days** of receipt of the Request for Registration Transfer. The Transferor Band will also forward to the League office, at the same time, by ordinary mail, the duplicate of the Declaration of Non-Compliance, (pink form).
- c) Should the declaration, on the Request for Registration Transfer form be false in any way, in the opinion of the Transferor Band, the original date on which the League received the duplicate of the Request for Registration Transfer will become "Null and Void" as from the date of signing of the Pink Declaration of Non-Compliance form by the Transferor Band. The Transferee Band will then be required to submit a new Request for Registration Transfer form, only when the player has fulfilled all obligations to the Transferor Band.

DUPLICATE

The duplicate copy of the Request for Registration Transfer form must be forwarded to the League office immediately as notification that the transfer is being sought. A \$2.00 transfer fee must accompany the duplicate form. The League will date stamp the duplicate with the date and time that the duplicate is actually received by the League.

NOTES

1. Provided that the Transferor Band **does not** forward the 'Declaration of Non-Compliance' **AND** the 'Request for Registration Transfer' back to the originato

AND

2. Forwards a duplicate of the 'Declaration of Non-Compliance' to the League, within one (1) Calendar Month of the date the original request for transfer was received and date stamped at the League office, the transfer will become effective on the date that the duplicate of the 'Request for Registration Transfer' was received and date stamped by the League office.
3. When, and only when, all conditions of the transfer are satisfactory to the League will the transfer become effective.
4. The League will not be held responsible for delays in delivery of mail either by post, delivery by hand, another party, or by any other means.
5. Bands requesting a transfer of registration are expected to monitor the progress of the transfer themselves. The League will not be held responsible for delays not of its own making.

6. 'Within one (1) Calendar Month' means:- "If actually received and date stamped by the League on the 7th of the month, one (1) Calendar Month concludes at midnight on the 7th of the month following.

e.g. Received by the League office on the 7th March, the one (1) Calendar Month concludes at midnight on the 7th April.

Dual Registration

In May 1995 the Delegates approved a new type of registration to assist students who are required to move temporarily to another place of residence in order to attend school, college or university. This will allow them to register with a band of the same classification eg Brass or Concert, centred near their temporary home. In this way they can continue to be fully involved in band activities whilst studying.

The student's usual (Primary) place of residence and temporary (Secondary) place of residence must be 100 or more kilometres apart. The dual registration is allowed for one (1) calendar year, with the option of a further year if desired. The player may cancel the dual registration at any time. Only one application per calendar year per player is permitted.

If your band gets a player who is eligible and agreeable to dual registration, your band must write to the player's original band for permission to seek Dual Registration. Once both bands, and the player are agreed, and there are no matters in dispute, two forms are to be completed :-

1. the relevant blue form "DUAL REGISTRATION APPLICATION - STUDENT" must be filled out on behalf of the Secondary Band.

2. a specially prepared yellow form

Upon receipt of these forms, and the appropriate fee at the VBL Inc office, a set of special blue coloured Registration cards will be prepared and forwarded to the Secretary of the Secondary band.

Eligibility To Contest

A new player to your band must be registered with your band for a specific period before being eligible to contest, the qualifying time in Victoria is forty two (42) days :-

1. MINOR CONTESTS:-

Bendigo, Geelong, V.B.L. Winter Contest/Festival, LaTrobe Valley Eisteddfod and any Group or Inter-Group contest.

2. CHAMPIONSHIP CONTESTS:-

National Championships (Easter, or other date for Concert Bands), School/Junior Brass and all grades of Concert (Box Hill), Senior Brass grades (Ballarat).

All contests/festivals including National Championships now have a qualifying time of forty two (42) days.

Contesting

Whilst not entering into the pros and cons on this subject there are a few ideas which could be of assistance, particularly in your band's forward planning.

Every bandroom must have a notice board of some kind, surely this is the place to inform your members of all the contests for the year, the League publishes an 'IMPORTANT DATES' sheet each year, if you pin this on the board with the proposed contests marked, your players can then plan for the whole year.

Even if your band does not intend to contest there may be some of your players who wish to attend as an interested listener.

Again we remind you of closing dates for contests, do not leave this until it is too late.

Permit Players

Again some bands do make it very difficult for themselves, simply because they do not allow enough time for the other band to complete the paper work in time. Unless it is an emergency permit, and that is another matter, you must surely have known for several weeks that you intended to apply for a permit for the player.

Common sense would dictate that you should firstly ask the player if they are willing to play with your band and then ask the player's band if a permit will be granted. Some bands do have a ruling that if their band is playing in the contest they do not grant permits to any of their players.

Every band is allowed the following permits:-

1. Brass Band:- Two (2) wind players.
2. Concert Band:- Four (4) wind/string players
3. Percussion players as required by the score (brass and concert).

Do not attempt to do any arithmetic on this, they are two different categories of permit.

An administration fee, as determined by the Executive Council, applies to permits for all contests

REMEMBER THAT IN VICTORIA ALL PERMIT PLAYERS MUST WEAR THE UNIFORM OF THE BAND WITH WHICH THEY ARE REGISTERED.

All applications for permit players must be made by the Secretary or Office-Bearer of the Band, and must be lodged with the League office at least FOURTEEN (14) DAYS prior to the contest. Do not expect an individual player to carry out this task.

We suggest the following procedures be followed:-

1. Ask the player if they are willing to play with your band.
2. Ask the player's band if a permit will be granted.
3. Having been informed that the permit will be granted make immediate application to the player's band.
4. Enclose a stamped addressed envelope, addressed either to yourself or the League office.

Permit forms are supplied in pads, in duplicate, the top sheet, printed, must be completed in all detail, and enclose the administration fee **per permit** before mailing.

The second sheet, (coloured) is for your records.

Emergency Permits

Following problems with the use, or perceived abuse, of emergency permits the procedure for obtaining emergency permits has been clarified somewhat.

Emergency permits are intended to assist the band that has an extreme emergency arise after the close of normal permit applications, that is within the last fourteen (14) days prior to the contest in question.

Unavailability because of work commitments is not recognised as a legitimate emergency, in 99.9% of cases the player does know in advance of their work commitments.

VBL Band Secretarys' Manual

The procedure which must be followed now if your band does have a legitimate need for an EMERGENCY PERMIT is as follows :-

- 1 The player to be replaced must have become unavailable in the last fourteen days prior to the contest.
- 2 The player to be replaced must have attended at least 80% of all scheduled rehearsals/performances of the band in the preceding three (3-) months immediately prior to the contest.
- 3 The player being used to replace the player not available must not have rehearsed with the band requesting the permit in the three (3) months immediately prior to the contest in question.
- 4 The player used as the replacement must play the same instrument and band part as the player not available.
- 5 A STATUTORY DECLARATION, on the form as authorised by the League, must be completed for presentation to the Contest Delegate.
- 6 A completed application for permit player form, signed by the band with which the emergency player is registered, must be presented.
- 7 Substantiating evidence of the cause of the unavailability of the player being replaced must be presented.
- 8 All three documents in 5, 6, & 7 must be presented to the CONTEST DELEGATE NOT LATER THAN ONE (1) HOUR BEFORE THE BAND IS DUE TO PERFORM.
- 9 If your band waits until the whole band is being presented to the REGISTRAR for contest registration to make the request for an emergency permit player it will not be

granted - the Registrar does not have the authority to grant permits of any kind.

It is unfortunate that the League has had to take the above steps in respect to emergency permits, but because of the ever increasing usage of what appeared to be 'bolster' permits to the disadvantage of other bands at the contest it was deemed by the Delegates to the League that this practice had to be stopped immediately.

Annual Meetings And Functions

Whilst it is not always possible to have someone represent the League at every band function the League attempts to make as many visits as possible each year.

To enable the Executive Council to make adequate arrangements for someone to attend your A.G.M. or other function, you are asked to give at least one (1) calendar month notice, most people have other commitments besides banding.

After the A.G.M. every band should forward to the League office a list of office bearers, including the name, address and phone number of both the President and Secretary. In addition, these same details on the bandmaster are also useful for League records.

VBL Awards

BADGE OF MERIT

Full details of this award are covered in Rule 31 of the League's Constitution.

The main factors to remember when making an application are that both the brief history of the nominee and the current fee are enclosed with the application, too often applications are received with either one or both of these not included, this could hold up the

granting of the Badge and it could cause some embarrassment if the badge does not arrive for the presentation night. READ RULE 31 THOROUGHLY.

CERTIFICATE OF HONOUR

Full details of this award are covered in RULE 32 of the League's Constitution. The Certificate is supplied with the recipient's name already on it.

Certificates are available in the following manner:-

- 1 You can purchase one for the recipient not framed.
- 2 You can purchase one for the recipient framed.
- 3 You can purchase one for the recipient and one for the bandroom, neither framed.
- 4 You can purchase the above two already framed.
- 5 You can purchase one framed and one not framed.

Because prices do change from time to time we suggest that you enquire about current costs before making any nominations.

There is also a very attractive badge available for recipients of this award which can be worn at all times, either with the uniform or on normal day wear, which will indicate to all and sundry that the wearer has given at least 35 years service to banding. Before making an application enquire about the current cost from the League office.

YOUTH AWARDS

This award was instituted to recognize the service given by the younger members of the movement.

There are three (3) levels :-

- Gold - 5 years service;
Silver - 4 years service
Bronze - 3 years service.

To qualify for this award the young member must :-

1. Be under twenty-one (21) years of age;
2. **GOLD AWARD** : After five (5) years of service must have achieved at least one (1) of the following :-
 - i Member of a State Youth Band;
 - ii Actively involved in band activities;
 - iii Active participant in Solo & Party Competitions;
 - iv Evidence of continuing studies and involvement.
(i.e.Having lessons and a member of a Community Band.)
 - v continuing with A.M.E.B. Grades.
3. **SILVER & BRONZE**: Must be actively involved in Band activities.

LIFE MEMBERSHIP

There are two (2) forms of Life Membership which any person connected with any band may be awarded :-

1. Life Membership of the band they belong to.
2. Life Membership of the Victorian Bands' League Inc.

The case of Life Membership of the individual band is a domestic matter in which the League does not interfere. Each band has its own rules on who should be awarded this honour.

VBL Band Secretarysts' Manual

In the case of Life Membership of the League, this is covered under Rule 29 of the League's Constitution.

Clause (1) has been amended to allow for a maximum of three (3) persons to be elected annually.

Always remember if you wish to nominate a member of your Band for this, the highest award that the League has available, that the nomination must be received at the League office not later than 31st January so that the Executive Council can give it consideration before making a recommendation to the Annual General Meeting.

If you do decide to nominate one of your members for this award do not be frightened to give a very full and accurate account of the nominee's service to banding, there could be members of bands, particularly in country areas, who have given an outstanding service to banding, but are not personally known to members of the Executive Council.

VBL CERTIFICATE OF APPRECIATION:

This low cost A4 size Certificate is available from the League for award by Bands who wish to recognise the valued service and support of Members and Associates. It allows bands to make any number of annual awards as desired, without the constraint of having to make a submission to the Executive Council for approval.

Delegates - League Representation

Every financial band is entitled to be represented by one official Delegate at all meetings of the Delegates Committee. The Delegates Committee meets at least three (3) times each year. The first meeting is the same day as the Annual General Meeting, the other two (2) are equally spaced over the remainder of the year. Currently these meetings are being conducted on a Sunday in an

endeavour to allow every country band the opportunity to be represented.

Executive Council

All members of the Executive Council, except Immediate Past President and Artistic Director, are elected annually.

Nominations for positions on the Council must be received, in writing, one (1) month prior to the date of the meeting.

Nominations must be made by a Nominator and a Secunder and must include the signature of the Nominee, and of the Nominator and Secunder. The latter two persons may be either Delegates or Registered Playing Members of Member Bands. All nominees must be Delegates to the League.

The Executive Council meets at least once (1) every month.

Correspondence & Communication

This is probably the biggest downfall between the League and the member bands and their membership.

When corresponding with the League, or any other band, make sure that you have the correct address.

The League address is :-

Unit 2/157 Hyde Street, YARRAVILLE Vic 3013

Phone (03) 9362 0200 Facsimile (03) 9362 0211

Email: vbl@vbl.org.au

Website: www.vbl.org.au

LETTERS

If you have more than one subject matter to deal with it is suggested that you deal with each subject on a separate sheet, preferably the band letterhead, but of course include all matters in the one mailing.

The reason for this request is that quite often each subject needs to be filed under different headings, or one or more subjects may be deferred for further consideration by either the Executive Council or a sub-committee. If you put all subjects on the one sheet it does make it difficult to follow them through to a satisfactory conclusion and thus frustrating to both yourself and the League's administration.

If you have a matter that you want dealt with without delay we suggest that you ensure that it does arrive before the next meeting, not the day after. The dates for subsequent meetings are always listed in the V.B.L. NEWS, at the conclusion of the minutes of the previous meeting.

TELEPHONE AND FACSIMILE

Telephone communication is easy, the office phone (and also the facsimile) is available twenty four (24) hours every day of the year, even though it may not be attended at all times, this is possible because the League has installed a phone answering machine. It is suggested that whenever you propose to ring the League office you make a note to yourself of the subject(s) you wish to discuss, if you do get the answering machine you will not waste the minute you have trying to think about what it was that you wanted to say.

Always remember that if you do get the answering machine the first thing to do is - SAY WHO YOU ARE - WHERE YOU ARE FROM - YOUR PHONE NUMBER. and then give your message. It is recognised that many people find that talking to a machine is very impersonal, but remember that the machine is helping to keep the lines of communication open at all times.

VBL News

This is published monthly by the League and serves two purposes:-

1. To circulate the minutes of all Executive Council and Delegates Committee meetings.
2. It conveys items of interest to all bandsmen, this includes details of up-coming contests and results of contests conducted.

Every band Secretary and Delegate receives a copy of the V.B.L. NEWS. each month, but, it is not their own personal property, it is intended that they are the property of the band for every member to read so that they can fully understand everything the League is doing.

It could be that there is a workshop/seminar coming up somewhere and some of your members just might be interested in attending, but unless they have the opportunity to read about it they will never know it is on. So often we have heard from band members that they consider that the League ought to be doing something or other only to find that they are dismayed when told that it has already been done or is going to be done in the near future. This is certainly a good example of the lines of communication between the League and membership of the bands not being completed by the band itself.

The V.B.L. NEWS, if properly used by every band, could be an excellent means of advertising every function that your band is conducting, especially if you want to get paying customers through the door. It may be your A.G.M., a presentation night, a reunion of past members or a concert.

If you have a concert coming up and the League office is aware it will at least get a mention in the band diary section of the V.B.L.

VBL Band Secretarys' Manual

NEWS, if you are printing posters you can have these included as a supplement in the NEWS, at a small charge.

Advertisements for Bandmaster/Musical Director, Drum Major and players are inserted free of cost, if you have had art work done for newspaper adverts this does assist.

Another way the NEWS could be utilised is "FEATURE ARTICLES", you may have someone in your band who is very good at journalism who could submit an article that would be of general interest to members of other bands. We would prefer that these articles be already typed ready for printing, this will save some time in the League office. We would prefer that they be typed on A4 size paper on a typewriter that has carbon ribbon, that way we get a better reproduction.

In addition to the copies of the NEWS that the Secretary and the Delegate receive other members of your band can get their own personal copy by 'subscription', the cost of this service does vary from year to year, as everything else does, depending on production and postage costs. Tell your members about this possibility, the more members in your band that read the NEWS the better chance the League has of 'spreading the word'.

Amendments To The VBL Constitution And Contesting And Function Rules

From time to time amendments are made to the VBL Constitution and the Contesting and Function Rules, details of which are circulated in the VBL NEWS. These should be carefully monitored and recorded so that your Band is kept up to date on all procedures required.

The Victorian Bands' League Community Advancement Co-Operative Limited

This section of the Manual is not intended to be a prospectus - it is presented solely for the information of members of the V.B.L.

The Victorian Bands' League Community Advancement Co-operative Limited was established in August 1994, and is a "legal entity" in its own right. This section explains why it was set up, and gives details about applying for shares and how that helps the League.

Background

For the background, we need to look at some history. For all of its over 60 years of existence the VBL has either worked on a totally voluntary worker system with no office, or as latterly, out of rented office accommodation.

The League has been in four offices so far:-

- Two locations in the old YMCA Building in South Melbourne.
- East Melbourne RSL.
- Royal Victorian Bowls Association Building, St Kilda Road.

Renting is always an uncertain business, and our changes in location have been brought about by the imminent demolition or sale of our rented premises. Under these circumstances owning our own offices has the appeal of stability, plus the possession of an asset which should retain its value. The purchase of such an asset would also be a valid use of money currently spent on the rent, and might well allow us to save on other costs. It may also be able to generate rental income for the League.

Building Fund

The Building Fund was set up with all this in mind, and was built up from levies on individual VBL registered playing members. It eventually reached an amount which would allow of it being used as a deposit on a suitable building. When a loan to cover the balance of the purchase price was sought, a loan could only be made to the Co-operative, not the VBL. The loan is being paid off using both income which would have been paid out on rent, and the continuing Building Fund monies.

Other Activities

The Co-operative can be used to do other things besides the purchase of a building. It could also be a trading organization, possibly for purchases of instruments and accessories by members and bands. In this situation it could put its profits back into the Building Fund, and when that was no longer needed it could return bonus rebates on purchases to its members. So far we have not proceeded with such activities, but that may change in the future.

Who can be a Shareholder?

The rules of the VBLCA Co-op set out who can become a shareholder. The two most common are:-

- registered members of VBL Bands
- VBL Bands which are incorporated under the Associations Incorporation Act

The minimum shareholding is 100 shares at a face value of \$100 ie \$1 each, but they need only be paid to 10 cents. That means an eligible person can become a VBLCA Co-op shareholder for just \$10. The section below headed "Uncalled Capital" indicates why we would make such an arrangement.

If a shareholder is willing to subscribe more money towards shares, that will help the Co-operative even more. The share money raised will be applied towards paying off the building loan, thus reducing the interest bill. The shareholder needs to be aware that the Co-operative may not be able to immediately refund share money, and has the right not to, although every effort would be made to do so. Share transfer to another eligible person, at face value, is another option available.

Uncalled Capital

The loan necessary to raise the balance of the money needed to buy our building has been secured by a first mortgage charge on the property itself, so that in the unlikely event of some failure, the property would be sold to repay the loan.

After that, if there was still a debt left, then the VBL, as the sponsor of the Co-operative, would pay it off. Only if, after those two means have been applied, and there still remained a problem, would there be any attempt to call on the uncalled portion of the share capital.

Limited Liability

The liability of a share holder in the Co-operative is limited, (as the name of the Co-operative says). A shareholder cannot be asked to pay in more than the value of the shares they have taken. If a shareholder subscribes for 200 shares, his/her liability is limited at \$200, and that limit should be kept in mind when applying for shares. The more shareholders we get, then the greater the certainty there is that a shareholder's personal risk will be less.

Example

If each shareholder subscribed for 200 shares, and we were able to get 500 shareholders, then our share capital would be \$100,000. Of course, with part-paid shares, we don't actually have the money

in hand, but we have promised backing to that value. The lender providing the loan to buy our building, knowing that all these safeguards are available, can be reasonably sure of the safety of their funds.

Why become a shareholder?

The main reason that members and bands should become shareholders is to support their own Victorian Bands' League in its endeavours, indeed being a shareholder should raise your interest in the League and its work. By being a shareholder you have the right to input ideas into other activities which the Co-operative might undertake for the benefit of its members and the League. The VBL earnestly recommends to Bands and their officers that they encourage everyone connected with their band to become shareholders. Please give this matter your very careful and earnest consideration.

How to become a shareholder

To become a shareholder, you need to apply on a form available from the VBL office. Fill out the form, and send it to the Co-operative with the money for the shares you have applied for. The Co-operative will then issue you with a share certificate.

Index

Address, VBL	20
Affiliation Fees	5
Amendments, to Constitution & Rules	23
Annual Meetings & Functions.....	15
Awards, VBL Inc.....	16
Badge of Merit.....	16
Cards, Registration	5
Certificate of Appreciation	19
Certificate of Honour.....	16
Communication.....	19
Contest, Eligibility.....	11
Contesting.....	12
Co-operative, VBL.....	23
Correspondence.....	19
Delegates - Representation	19
Dual Registration	11
Emergency Permits.....	14
Executive Council.....	19
Facsimile, VBL	20
Letters	20
Life Membership	18
Permit Players	12
Privacy.....	4
Registration, All Members	5
Registration, New members	6
Telephone & Facsimile, Use of.....	20
Telephone, VBL.....	20
Transfer of Registration.....	7
VBL News.....	21
Youth Awards	17