



GIRL GUIDES

A U S T R A L I A

V I C T O R I A

Finance Manual

***For the use of all Financially Responsible
People across Victoria***

Version 1.4 – February 2018

Introduction

This Manual is the guide for all Financially Responsible People associated with Guiding in Victoria. A Financially Responsible Person (for the purposes of this Manual) includes:

- Chief Executive Officer (CEO), Chief Operating Officer (COO) and staff at the JPC Office
- Region Managers, District Managers or Unit Leaders, their assistants and Managers/Leaders not yet qualified
- Treasurers
- Support Group Committee members
- Trefoil Guild members
- People managing properties including Halls and Campsites
- Any other members of a committee formed for the purpose of raising/managing/disbursing/holding in trust, funds associated with Guiding in Victoria

A Financially Responsible person must be a paid-up Member or a current Associate Member of GGV.

This Manual is intended to be a guide on how to approach financial management as a Girl Guides Victoria (GGV) Financially Responsible Person. Whether you manage a Unit, a guide hall, a District or a Region or a committee, this Manual will give you the principles under which GGV operates so that you can manage the area under your charge.

How does GGV manage its finances?

The State Management Team meets monthly to discuss the management of GGV. The representatives on the Management Team all have responsibility for different aspects of program delivery in GGV and they represent the team that reports to them. So, a Unit Leader reports to a District Manager. The District Manager reports to the Region Manager. The Region Manager reports to the State Commissioner. The State Commissioner is the Chair of the Management Team which consists of the following people:

- State Commissioner
- CEO
- Assistant State Commissioners
- 8 Region Managers
- 6 Department Managers

This is where discussions on the implementation of the policies and procedures (including Guidelines), as well as the external legal requirements of an Association take place. With feedback from all Leaders/Managers across the organisation, the representatives on the Management Team work together to make sure that we are operating within these principles.

As a Financially Responsible Person, you have a lot of flexibility about how you apply the policies in your area. There are some things that we must all do, to make sure that we are within the law and the framework developed by the Management Team.

This Manual gives you the areas that you need to consider and the guidelines for making sure you are operating within the GGV framework and the policies as they relate to Financial Management. You will find some things that you have to do and these will be clearly marked with an explanation of why you need to do them, but there is still a lot of flexibility in how you operate.

Principles

The Guide Law asks us to:

- Respect myself and others
- Be considerate, honest and trustworthy
- Be friendly to others
- Make choices for a better world
- Use my time and abilities wisely
- Be thoughtful and optimistic
- Live with courage and strength

Each area of the Law applies in all that we do. When we consider our financial management, there are further things to be aware of. There are our legal obligations to consider. That is, we must abide by Taxation Laws, operate within the Accounting Standards and we must also operate according to the Act that governs the operations of the Girl Guides Victoria. On top of this, we are asking for funds from the public to deliver our program and to deliver the Australian Guide Program to Girls.

With all of these things in mind, we have a set of principles agreed to by the Management Team that we should consider when managing our finances.

THE FINANCIAL PRINCIPLES

PRINCIPLE ONE: The assets of the Association are to be used to serve all the girls of the Association, and all funds obtained by means which include membership fees, unit fees, donations, sale of property and fundraising activities by Units, Districts or Regions or associated committees are held in trust for, and by Girl Guides Victoria (Girl Guides Association Act 1952, S5 (6)).

PRINCIPLE TWO: We make decisions together about how to best allocate our resources in a way that makes participating in Guiding fair and accessible across the Association.

PRINCIPLE THREE: Investment or funding decisions will be made by specifically considering the question "Is the number of girls' membership fees required to support this proportional to the benefit?"

PRINCIPLE FOUR: Discretionary spending should be decided on after asking the question "Would I feel proud, when speaking in public or to a parent, to explain how this money has been used?"

Throughout this Manual you'll find references to these principles that will help you make decisions on managing the finances of Girl Guides Victoria.

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Financial Delegations – who is authorised to do what?

Financial Delegations ensure that everyone who handles money, contracts and agreements understands their level of authority. The Financial Delegations ensures that if you aren't sure, you know whom to go to.

Using Financial Delegations

Before you do any of the following things, you need to make sure that you are authorised – and if you aren't, that the right person signs off on the action.

There is more detail about all of these actions in the next sections of the Manual.

Remember: The “Financially Responsible Person” mentioned here can be:

- CEO, COO or staff
- Region/District Manager or Unit Leader
- Treasurer
- Support Group Committee member
- Trefoil Guild member
- Any other member of a committee

formed for the purpose of raising/managing/disbursing/holding in trust, funds associated with Guiding in Victoria.

LIST OF WHO CAN AUTHORISE WHAT:

Action	Authorised Person	Additional Information
Open or Close a Bank Account (Operating Account)	Must have: <ul style="list-style-type: none"> • CEO, COO, Finance Officer, and • Financially Responsible Person(s) 	Bendigo Banking Information booklet (available on request to Finance Officer at JPC Office)
Establish a Debit Card	Must have: <ul style="list-style-type: none"> • CEO, COO, Finance Officer, and • Financially Responsible Person(s) 	Bendigo Banking Information booklet (available on request to Finance Officer at JPC Office)
Open or Close an Investment Account	Must have: <ul style="list-style-type: none"> • CEO, COO, Finance Officer, and • Financially Responsible Person(s) 	Refer to Principle One in the introduction to this Manual
Become a Trustee of a Fund	Must have: <ul style="list-style-type: none"> • CEO, COO, Finance Officer, and • Financially Responsible Person(s) 	Refer to Principle One in the introduction to this Manual

Action	Authorised Person	Additional Information
Spend money on, or authorise someone to spend money on general supplies for your Unit / District / Region using cash	Financially Responsible Person	Refer to Principle One in the introduction to this Manual
Spend money on, or authorise someone to spend money on general supplies for your Unit / District / Region using a GGV Debit Card	Financially Responsible Person	Refer to Principle One in the introduction to this Manual
Pay Invoices	Financially Responsible Person	
Apply for a Grant where no ABN is required on the application in order receive the Grant	Financially Responsible Person	Refer to this Manual for more information on the types of grants available.
Apply for a Grant where an ABN must be supplied in order to receive the Grant.	Must have BOTH: <ul style="list-style-type: none"> Financially Responsible Person, and Chief Operating Officer or CEO 	Refer to this Manual for more information on the types of grants available.
Authorise major repairs or improvements (>\$1,000) to your Guide Hall	Must have BOTH: <ul style="list-style-type: none"> Region Manager, and Chief Operating Officer 	
Audit CashBooks	A person other than one of the account signatories	Refer to this Manual for a list of people eligible to review CashBooks
Report using CashBooks	Financially Responsible Person	
Authorise reimbursement for expenses incurred while on GGV business	Financially Responsible Person	
Handle Cash	Financially Responsible Person	Refer to this Manual for cash handling suggestions

Planning your money

Budgeting for the Term/Year

A budget is a great tool to help you plan ahead. While it can seem like guesswork, you can actually be very accurate with very little effort.

In most cases, your main source of income is the Unit Fees your girls pay each Term. In some cases, you may have a hall that you manage and you'll be receiving Support Group Fees or rental fees from groups that hire your hall. You may also receive grant funding or donations.

Creating a Budget

Creating a budget for the Term/Year is very similar to creating a budget for any area of your life – a project at work, your household expenses, a trip away. Here are some basic steps to help you create your Budget. Gather as much information as possible on:

HOW MUCH MONEY DO YOU HAVE?

Gather together information on your cash in bank/investments – remember to include your:

- bank account statements
- debit card account statements
- trust and investment account statements

HOW MUCH MONEY WILL YOU SPEND?

If you are an established Unit, this will be pretty straightforward. If your Unit is new, you may be best to talk to another Leader that runs a similar type of Unit so that you can get a good idea of what your expenses might be.

What it costs you to run (some of these may or may not be applicable to you):

- Unit Fees
- Room hire (if you rent a room/hall for meetings)
- Utilities (electricity, gas, water, rates etc)
- Hall maintenance
- Activities for girls
- Uniforms or badges for volunteers/girls
- Fees or honorariums for volunteers
- Food
- Any other things you spend money on to keep your Unit/District/Region/Committee running.

Make sure that you include any bills/invoices that you haven't paid yet.

Remember to include things that GGV will pay up front and then invoice you for such as:

- Biscuits
- Insurance, asbestos audit fees etc., for your hall

The idea is to have all your information in one place, so that you can organise it and see what it costs to run for the Term/Year.

Now, separate all fixed costs from all variable costs. Why does this mean? In short, some expenses are set in stone because they're a necessity and are fairly predictable (rent, insurance, utility bills, etc), are fixed costs. Variable costs cover all other expenses – this will mainly be program costs.

HOW MUCH DO YOU SPEND ON AVERAGE EACH TERM?

Collect all of your expense together that fall due within that term. Remember to think about the money you spend on such things as outings, supplies, room hire etc. There might be events that happen only once a year so remember those too.

HOW MUCH MONEY WILL YOU MAKE?

This is easier if your Unit has been running for a while – you can estimate how much money you'll raise based on the number of girls and the term fees they pay. You may also include estimated income from biscuit sales (remember to include the cost of the biscuits in your expenses!), or income from hiring out your hall or camp ground etc. If your Unit is new, you may be best to talk to another Leader who runs a similar type of Unit so that you can estimate what your income might be.

A rule of thumb is to add up your expenses, add 10% to the total and then aim to make this much money. The 10% is a small buffer so that you have some funds if something doesn't go to plan. For example:

• Expenses for four terms	\$1600
• Contingency	<u>\$ 160</u>
• Total income needed from girls fees	\$1760

Let's say you have 10 girls in your Unit. There are 4 terms a year. Expenses for the term will be \$440 (\$1760 divided by 4 terms). Each girl will pay you \$44 per term (\$440 divided by 10 girls). This extra \$160 will help you to pay for any unexpected costs or in case a girl drops out or is unable to pay her fees on time.

FLEXIBILITY

Finally, the real secret to any budget is its (and your) ability to be flexible. This means that having cash reserves or ways to reduce expenses following a month/term where income wasn't what you'd hoped are ready to go if necessary. If income is less than you'd planned, then you need to know what changes can be made to make sure that you don't run out of money.

Having the flexibility, through spare cash and an ability to cut or increase spending as needed, along with a determination to stick to your budget, are the best moves you can make to ensure your

Unit/District etc can pay its way and continues to grow even during changing economic conditions, and most importantly keep delivering a great Guiding program well beyond the current financial year.

What to spend your money on

The money you receive is for the express purpose of delivering the Australian Guide Program to GGV members and one of the important principles to remember when thinking about what you'll spend that money on is:

Principle Four

Discretionary spending should be decided on after asking the question "Would I feel proud, when speaking in public or to a parent, to explain how this money has been used?"

Your financial delegations (see earlier in this manual) will list who can do what financially within your Unit/District/Region.

It's often very clear what to spend money on – badges for your girls, an outing, room hire etc. In other cases such as events or gifts for Leaders leaving your Unit it's not so clear and you need to really think about Principle Four (above). It might be perfectly fine to give a gift to a Leader and use Unit funds to do this – but maybe you should have a limit or guideline as to how much should be spent on this. This applies to any expenses that aren't directly related to providing program for girls.

What does Guide Centre pay for up front and then require reimbursement for?

There are some things that GGV will pay on your Unit/District/Region/Hall's behalf and you need to include those costs when you are preparing your budget for the year. When paying in bulk, GGV can negotiate with suppliers and get a better price. This reduced price is then passed onto the Unit/Districts/Region that the cost applies to.

These can include:

Hall Insurance – this is to make sure that everyone can feel comfortable that they are insured at all times, and to take advantage of discounted premiums. All discounts are passed onto Units/Halls when the invoices are issued for reimbursement.

Asbestos/Condition Audits – These are organised and paid for centrally where we have a Hall. We are legally obliged to make sure our halls/workplaces are safe and if asbestos is present, to make sure it is safely contained. The cost of the Asbestos Audit is then invoiced back to the Hall over a period of five years so that it's easier for the Hall committee/manager to budget.

Biscuits - our supplier requires payment on certain terms or we will not be able to purchase the biscuits. GGV pays for biscuits up front so that Units can be guaranteed that their orders will be filled. Units must reimburse GGV for the full cost of the biscuits ordered.

Key Financial Dates

The following dates should be noted by all Units/Districts/Regions as indicative dates for payment of monies.

Type of Payment	Date Sent	Date Due	Sent to:	Payable to	Note
Trefoil Guild membership fees	February	March	Guild	JPC Office	Annual membership fee
Insurance on Hall	February	March	District	JPC Office	This is an annual fee per Hall.
Asbestos Audit instalment	February	March	District	JPC Office	This is being paid over a four year period.
Biscuit Order	March/ April	May	Unit	JPC Office	Biscuit delivery dates vary from year to year, so invoices are due one month after delivery.
Adult membership fees	April	31 st May	Individual Member	JPC Office	Fees are payable one year in advance
Unit Fees	July	September	District	JPC Office	Annual fee per active Unit in the District

Handling Cash

Making sure your cash is looked after is an important part of running a Unit/District/Region. You will handle cash when parents pay their fees, or when you run a fundraiser or an event, like taking girls on camp. This section is just talking about actual cash/cheques that people physically hand/post to you.

Keeping track of cash

When you are handling cash in public, there's some basic things you need to plan:

- Make sure you have a secure place to keep your cash.
- Buy yourself a 'petty cash' tin – these have locks and can be used to store money.
- When you are handling money, remember to keep an eye on it and don't leave it unattended.
- If you have a cash tin, or a cash float for an event, always make sure you know how much money you started with, and how much you finished with. The difference should be the money you received in fees/donations/sales less the money you needed to spend for the event:

Money I have to start with:	\$100
Plus Money I receive for unit fees	\$60
Plus Donation I received:	\$10
Less Money I spent on biscuits	\$20
Money I have at the end:	\$150

These transactions should be recorded in CashBooks. Some people keep some petty cash on hand to use when needed. If you do, then in the example above, you'll bank \$50 in cash (the difference between the money you started of \$100 and the money you finished with of \$150). If you don't like to keep cash on the premises or with you, then you should bank the \$150.

If people give you money for fees or donations, you should **always keep a record** of this. The record should include:

- Date;
- Name of the Unit receiving the money;
- Name of the person receiving the money;
- Name of the person who gave the money;
- Amount of money received;
- What the money was for;
- Signature of the person who gave you the money.

See the **Appendix** for a template you can use

There is no need to issue a formal paper receipt unless it is specifically requested by the person handing over the money to you. **However, it's really important to keep a record of who paid for what.**

Bank, Investment and Trust Accounts

This section shows you who is authorised to open and close bank accounts, debit cards, trust and investment accounts.

Whenever you are opening or closing an account that involves money, you need to consider:

Principle One

The assets of the Association are there to serve all the girls of the Association (under the Act). According to the Act, funds raised either via unit fees, donations or any fundraising activities by Units, Districts or Regions or associated committees are held in trust for, and by Girl Guides Victoria (Girl Guides Association Act 1952, S5 (6)).

When you are opening or closing a bank account (including a debit card), trust or investment account, you must consider the fact the funds in those accounts are held in trust for GGV. This means that ultimately, the funds are for the benefit of all of GGV across the whole of the State and any decisions you make, will affect the whole of the organisation.

The majority of Units will usually have an operating account with Bendigo Bank and may also open a Debit Card account to make life easier for paying regular bills. However, from time to time, you may be saving for a specific purpose, receive a larger than usual donation or grant, or be given funds to hold in Trust for a specific purpose. In each of these cases, it's important to remember that all funds, however they are raised, are being held in trust for, and by GGV. This means that all accounts, no matter the format, should follow the procedures outlined below.

Opening Bank, Investment and Trust Accounts

Any new bank accounts to be opened for the business must have the authorisation of the CEO and COO.

GGV uses Bendigo Bank (and Community Sector Banking) for our banking needs. For each new bank account opened, there is a specific process to be followed. The Finance Officer (finance@guidesvic.org.au) is available to help you with any of your queries and there is a detailed information book "Bendigo Banking Information" available for you to walk you through the process step-by-step upon request.

As a general rule, each Unit should have a single operating account that they run, where all funds raised are banked and all expenses are paid out of. In addition to this, they may open a Debit Card account. Some Units have a single bank account for several units – this is fine too.

The closure of individual Support Group Bank Accounts

Historically, Support Groups (or similar types of groups) have created bank accounts for different purposes such as managing a Hall or assisting with fees/uniform costs for Leaders and Girls etc.

All Support Group (or similar) funds should be incorporated into either a District or a Region bank account. No new bank accounts should be created for Support Groups. Any existing Support Group bank accounts should be transitioned over to the appropriate District or Region bank account. In rare cases, a Support Group may be attached to a single Unit or a Hall where one Unit meets – in this case the funds should be transferred into the appropriate bank account for that District/Region. Support Group funds can still be *accounted for* separately within the District/Region etc., but there is no requirement for a separate bank account.

Account Signatories

Good financial practice says that there should always be two people who are authorised to withdraw money from a bank account at any one time and this is the policy here at GGV. It is recommended for all GGV bank accounts to have at least **three** signatories apart from the CEO, COO and Finance Officer, so that if one of the authorised people isn't available, another person can authorise the transaction.

Why at least three named signatories?

If you read Principle One, you'll see that all funds are held in trust for the benefit of all of GGV. This means that the ultimate responsibility for the funds in your bank account is with the CEO of GGV. As a Financially Responsible Person, you can nominate 2 or more people to be a signatory, so that you can pay your bills on time without having to go to anyone outside your Unit/District/Region/Committee for authorisation, just as you've always done.

Does this mean the CEO, COO and Finance Officer will take money out of this account?

No. This means that, as the responsible persons for all of the funds raised in GGV's name, the CEO, COO and the Finance Officer can view your bank account to comply with our legal requirements.

Anything else?

Yes. Having the CEO, COO and Finance Officer as signatories to each bank account means that if for any reason, your Unit/Committee etc., closes or forgets to update your bank account signatories, there is always someone from the JPC Office who can access your funds in these cases.

At the time of writing this Manual, there is over \$40,000 in abandoned bank accounts that we've identified – these accounts were all abandoned over 5 years ago and contain funds that could be used to support girls. This is a significant reason for having staff members as signatories on accounts.

Exceptions – Debit Cards

The Bendigo Bank has a facility for GGV to open a Debit Card account. This is a separate account to the main operating account and only has one signatory.

A Debit Card is designed to make it easier to pay bills that everyone agrees need to be paid. The main bank account for any group must have two people to sign cheques or withdraw money. A Debit Card has a PIN and only needs one person to 'sign' (i.e. to pay).

How does the Debit Card work?

- A separate Debit Card account is opened up (see instructions for opening a bank account above) with a single signatory.
- The signatory is issued their own Debit Card.
- The Financially Responsible Person and the holder of the Debit Card discuss what expenses are coming up that the Debit Card holder will need to pay. They agree on an amount to be transferred from the Operating account.
- Money is transferred into the Debit Card account from the main Operating account. This transfer is authorised by two signatories.
- Money in the Debit Card account can now be used by the Debit Card signatory.

Closing Bank, Investment and Trust Accounts

There are four reasons to close an account with GGV funds:

- i. The Financially Responsible Person is moving funds from one bank to the Bendigo Bank and the previous account is no longer required.
- ii. The Unit/District has closed and the bank account is no longer required
- iii. An investment term is finished, or the project that the invested funds were being held for is now complete
- iv. A Trust is being wound up (that is, closed as it is no longer required).

In all cases, the closure of a bank account must be authorised by the CEO or COO. Please contact the Finance Officer (finance@guidesvic.org.au) to arrange this.

Funds from closed accounts are transferred into the "Future Fund" which was established to develop Guiding within Victoria unless otherwise earmarked. For example, in 2016 funds from closed accounts were added to the Blackburn Bursary, which is to assist girls in financial difficulty to access Guiding when they might not otherwise have been able to.

Reporting – CashBooks and your year-end reports

There are lots of ways that you can record your financial transactions. You can use our CashBooks spreadsheet, you can use a software system like Xero or Quickbooks, or you can use a manual system. The important bit, is that you do record all the money you receive and all the money you pay out.



Step One: Collect



Collecting information

For the last couple of years we have been collecting information using the 'CashBooks' spreadsheet. This spreadsheet allows for detailed recording of information required. Your auditor will need all of this information to review your accounts.

There are other ways of recording your financial information, which you are able to use. You can use spreadsheet tools like CashBooks or you can create your own. Or you can try using an online accounting system like Quickbooks or Xero.

At the end of the year, you'll need to provide this information to the auditor that reviews your accounts and then report a summary of the information to GGV. See Step 2 for what's needed.

The important thing is,

- record all the money you receive and all the things you spend money on;
- make sure that your money in and your money out balances with your bank balance at the end of every month.

Here are some tools that you can use:

Tools

CashBooks spreadsheet:

This has already been set up for you, with all the different categories that you'll need.

You can go to the website to find these documents:

<https://www.guidesvic.org.au/2017/12/10/cashbooks-process/>

Or if you're reading this document online, click on the links below:

- To record your information for the 2017 calendar year, [here's the link](#).
- To record your information for the 2018 calendar year, [here's the link](#).

Software:

If you'd like to use an accounting software package (these attract fees), here are two that you might find easy to use. You can google these two systems, or if you're reading this document online, click on the links below:

- [Quickbooks](#)
- [Xero](#)

Manual records:

You are also free to use a paper-based system. See the **Appendix** for a copy of a template you might like to use. You can also find lots more information at <http://www.beginner-bookkeeping.com/>

There are other systems, both spreadsheet and accounting packages - feel free to explore or use a preferred package. Just so long as you collect the information required, you can use whatever system you prefer.

Once you're happy that your information has been collected, and that everything adds up, move onto Step Two: Review.

Step Two: Review



Review

To make sure that you're collecting the right information in the right way, all records should be audited.

Each bank account will have supporting documentation that you've collected over the year (see Step One), to show how you arrived at the closing balance that you did.

Every transaction should be supported by some sort of documentation.

How do I review my accounts?

Your documentation and bank account details should be taken to an external auditor, who will review your accounts, make sure they have been recorded accurately, and will certify this. The following people are appropriate to audit (review) your accounts:

- Bachelor of Business or Commerce with an Accounting major
- A full member of an accounting professional body such as CPA Australia, the Institute of Chartered Accountants in Australia or the National Institute of Accountants
- Certificate IV in Financial Services (Bookkeeping)
- Professional experience as a Bookkeeper, Accountant or Auditor
- Experience keeping community organisation accounts

If there are issues, you should work with your auditor to resolve them, and to work on a system to make sure they don't happen again.

Once your audit is complete, you'll need to report to GGV (Step Three).

Step Three: Report



Your report is due by 31st March each year.

There are two ways to report to GGV. You can:

1) Report online:

<https://www.guidesvic.org.au/2017/12/10/cashbooks-process/>

2) Post/email your report to:

Suite 812, 401 Docklands Drive, Docklands VIC, 3008 or
cashbooks@guidesvic.org.au

What you'll need to complete your report

For each bank account that you will be reporting on, you will need the following:

- Signed and fully completed Statement of Receipts and Expenditure
- Bank account details - BSB and Account Number
- Fully completed Year End Audit Checklist
- Copy of the last page or your bank statement that shows the balance (as at 31 December, or the day the bank account closed - whichever is the most recent date).

AND

For every group of cashbooks that you are responsible for (some people only prepare one set of cashbooks, other people are responsible for multiple cashbooks) you will need a fully completed Declaration. As part of this Declaration you'll be required to certify that the information you've provided is accurate, and that you have disclosed all of the bank accounts that your Unit/District/Region is responsible for.

Fundraising

The day-to-day activities of Girl Guides Victoria are funded in many different ways. Fundraising via Unit subscriptions are covered elsewhere in this Manual. There are three other main ways which we'll look at below, that Guides in Victoria raise funds. There are strict rules set by the government around these fundraising methods.

No matter which method of fundraising is used, it is critical that the funds raised be used SPECIFICALLY for the purpose that was stated at the time the funds were raised. This means that when raising funds, you be clear about how the funds are going to be used. For example you might:

- Hold a raffle to raise funds to take girls on a camping trip
- Start a crowdfunding campaign to raise funds to take girls on a Guide Camp
- Apply for a grant to upgrade the security at the Guide Hall.
- Hold a raffle to raise funds to pay for the hire of a venue for a special Guide event

Individual girls or groups of girls might also fundraise for their own specific purposes. In all cases it's really important that the funds are used in exactly the way you said they would be.

Events to support individuals.

An individual or group of individuals may want to fund their attendance at a Girl Guides event. This may including running:

- a. a crowdfunding event such as an online 'go fund me' campaign
- b. a stall at a local market or shop
- c. participation in a sporting event such as a fun run

This list is not exhaustive, just an example of the types of fundraising events you may undertake to raise funds to support an individual (or several individuals) going on a Girl Guides event.

Raising funds for a specific purpose for your Unit/District/Hall/Campsite.

This may include running:

- d. a Bunnings or Woolworths BBQ
- e. a stall at a local market
- f. a sporting event (such as a footy match or a fun run etc.)

Again, this is not an exhaustive list. These are just examples of the types of fundraisers you might undertake to raise money to fund your whole Unit going to camp, or to purchase tents for your District, or to fix the guttering at your hall.

It is really important for both insurance and legal requirements, that you are clear about what sort of event you're running and are *transparent with the general public about what the funds will be used for*.

Fundraising for Individuals to attend Girl Guide events or programs

Requirements to hold an event

If you (or a small group of you) are fundraising for funds for individuals to use at a Girl Guide Event or Program, you must specify this clearly. For example:

“Hi, I’m Amanda and I’m a Girl Guide. I want to go to Guide camp next year and I need your help. Would you please sponsor me / buy these goods / make a donation?”

It is very important to ensure that people know the funds they are giving you are for this use, and are not for the use of the general Girl Guiding movement or your unit.

To individually run a fundraising event, no other conditions must be met, as these are not GGV sanctioned events.

Using the Girl Guide brand

In a situation like this, you may wear your uniform (with any badges if applicable) and mention the Girl Guide Event or Program you want to attend. On signs or social media posts, you may include the Trefoil (but not the GGV or GGA logo). See the example below:



Trefoil ONLY is OK



Full Logo is NOT OK

Use of Funds

Once you’ve received the funds, you must use them for the purpose you told people you would. If something unusual happens and you cannot (e.g. you fall sick and can’t attend the camp), then you must agree with your Unit/District how the funds can be best used to honour the intentions of the people who donated in the first place.

Public Liability

Note that public liability insurance does not cover fundraising events for individuals seeking to raise money to attend Guide events. If you are asked to provide a certificate of currency for a fundraising event related to public liability insurance, the event must be a Girl Guides Sanctioned event as described below.

Fundraising for your unit/district/hall/campsite

Units/Districts/Support Groups will often fundraise for specific purposes unique to their own areas. This can include hall repairs, unit activities, paying for leaders' fees and uniforms, and fundraising to send a group of girls to Guide camp. In this last case, funds raised must be shared by all girls attending the camp or event rather than used by individuals. In all these cases, the fundraising events must be 'sanctioned' by GGV. See below for how an event is sanctioned.

Requirements to hold a Sanctioned event

Our public liability insurance covers Events or Programs 'sanctioned' by Girl Guides Victoria. This means the event is known to the Region or District Leadership, it's on the events calendar, and all requirements to hold any GGV event, including Occupational Health and Safety, Food Handling, Cash Handling, Working with Children and Police Checks, have been met.

Refer to GO1 First Aid Requirements, GO5 Food Safety, GO6 Sun Protection, G010 Emergency Response, GO11 Anaphylaxis and Allergy Response, GO42 Police Checks and WWCC, GO44 Child Protection and finally ADM56 Risk Management. All of these policies are available on the GGV website <http://www.guidesvic.org.au>

This does not have to be complicated and there are no GGV forms to fill out. However, it does need to be clear to both management and the community that this is being run to benefit all of the Girl Guides in your Unit/District/group or your Girl Guides hall/campsite.

Using the Girl Guide brand

In the case of sanctioned events, it is fine to use the full Girl Guides Victoria logo with the words "Girl Guides Australia Victoria" on it.



As with all funds raised for GGV activities, the GGV Act states that the assets of the Association are there to serve all the girls of the Association. This means that when you raise funds for your event/activity, the funds must be banked in a GGV bank account, and you must honour the purpose for which you raised the funds. It's absolutely fine to use the funds for the girls in your Unit/District (or for the hall repair for example), just make sure you are accounting for the money appropriately. See the Finance Manual for more information on accounting for money.

Insurance

There are two key insurance policies that are relied upon when organising an event.

Public Liability Insurance: Public Liability Insurance supports you individually and/ or Girl Guides Victoria if we are required to defend a claim for personal injury or property damage, and includes cover for compensation as well as the legal costs incurred to defend the claim. Even if you (or Girl Guides Victoria) have not been negligent, the policy will respond to ensure that the claim against you is defended and that legal costs are paid for. The public liability policy also extends to property in your care, custody and control, where the owner believes that we are responsible for the damage to their property and wishes to try and recover their costs.

When organising a sanctioned fundraising event on behalf of Girl Guides Victoria, it is important to note that the Public Liability Policy is relevant only to the event. It is not intended to provide protection for anyone other than those representing Girl Guides Victoria.

Personal Accident Insurance: Personal Accident Insurance is available to all Members and Volunteers of Girl Guides Victoria. It is a no-fault insurance that provides a benefit in the event of a Permanent Disablement or Death. There are also additional benefits available for some types of injury, including non-Medicare medical expenses for things like broken bones, and might include weekly benefit payments for a period if you are unable to work.

The Personal Accident Policy is designed to cover Members and known Voluntary Workers of Girl Guides Victoria. It does not cover the participants of a fundraiser; for example, the public attending the event. This is another reason why sanctioned events must be known to the local management and on the events calendar, as they provide proof that the event covers the named groups holding the event.

Re Insurance: what do you need to check off before you can run a fundraiser?

Is this event a sanctioned GGV activity?

- If **YES**, the event is protected via GGV's existing insurance arrangements
- If **NO**, the event is not protected via GGV's existing insurance arrangements

Is this event being organised or run by GGV?

- If **YES**, the existing GGV Public Liability is designed to protect the organisers of the event.
 - You may be asked by venue managers or landowners for proof of this. GGA can supply a Certificate of Currency showing that GGA has a \$50M policy in place.
 - If an external venue or facility will be used, you should request a copy of their Certificate of Currency as evidence of their public liability insurance.
 - If external providers or contractors are involved you should request a copy of their Certificate of Currency as evidence of their public liability insurance.
 - You should check to see that the activity they are undertaking is listed on this certificate.
 - It is important to note that individuals are not required to carry public liability insurance but Businesses participating in activities have a different duty of care and you should always request a copy of their Certificate of Currency to ensure they have a policy in place.
- If **NO**, then you should request the venue or the organisers proof of their insurance by requesting a Certificate of Currency for a minimum of \$20M or an activity provider for a minimum of \$10M.
 - You should check to see that the activity they are undertaking is listed on this certificate.

If the event is sanctioned and you need a copy of the Certificate of Certificate that proves that our Public Liability Policy is in place, you can email GGA (louise@girlguides.org.au).

Raffles

If you are thinking of running a raffle, there are strict legal requirements to follow. GO26 Policy – Raffles clearly sets out the requirements and the process for holding a raffle.

Grants

The opportunity to apply for a grant to fund Guiding activities is open to all Financially Responsible people. Grants are usually made by a donor who is interested in funding specific projects or activities. These can include:

- Training for volunteers or girls
 - Equipment purchases
 - Capital improvements on land and buildings
 - Activities for girls
- And more.

A grant is different from a donation because a grant has to be formally applied for and must be used for the purpose stated in the grant conditions. Grants are often available to be applied for from local business (like your community Bendigo Bank) or from government like your Local Council, or the State or Federal Governments or from Philanthropic organisations.

Every organisation that grants funds has its own rules for organisations that want to apply. The process to apply usually falls within these broad categories:

- Fill out an application form that asks you to provide information about your organisation and your project, including a budget
- Submit your application
- The organisation notifies the successful applicants
- More paperwork is needed to formally accept the grant
- Funds are deposited into your bank account, or a cheque is handed over
- The project is completed
- You report back to the grant-maker.

There are two main types of grants and you will need different information and to take some different actions for each of them. We've called these "Direct" and "Auspiced" grants, although these are very loose terms and things might not fall neatly into these categories!

With all grants, the important thing to remember is that you must make sure that you spend the money on exactly what the funder has specified the funds are to be spent on. If you have any money left over, you must return it and if you overspend, you must find the funds from another funding source.

Direct Grants

Local grants are the type of grant that are often made to clubs and associations that run the way Guide Units do. These grants usually have a straightforward process like the one outlined above, but may have some quirky variations depending on the funding organisation and what their needs are.

Any Financially Responsible Person is welcome to apply for one of these grants.

Auspiced Grants

Rules around grants from government departments (as well as some other organisations) have changed in recent years. It is now common for these organisations to ask for an ABN to be supplied, as well as an 'officer' of the organisation to sign off on the grant submission. While a volunteer is a trusted and valued member of Girl Guides Victoria, from a legal perspective, they are not an 'officer' of the organisation. As a rule, where an ABN is requested on a grant submission, the CEO or COO must be able to review and sign/submit the application. These grants also require a central bank account to pay the funds into. In these cases, the usual procedure for these grants will be something like this:

- The Financially Responsible Person identifies the grant opportunity and gets the paperwork needed.
- The Financially Responsible Person fills out the section which asks about your planned project and the section on the budget to deliver your project.
- The paperwork is then forwarded to the COO coo@guidesvic.org.au to finish. This usually includes filling out official GGV information and signing the application. At this stage the COO might come back to the Financially Responsible Person with any questions. For this reason it's important to get the paperwork to the COO at LEAST one week before the deadline.
- The COO submits the paperwork and is notified if the submission is successful or not.
- If successful, the grant agreement is signed and the funds are sent to GGV.
- Any bills/invoices for the work are forwarded to GGV for payment.
- Once the project is finished, the Financially Responsible Person writes up a report (in the format that the funder requests) and forwards it to the COO.
- The COO reviews the final report and sends it to the funder.

This procedure will vary slightly depending on the guidelines the government department lays out, but this is an overview of the usual way of doing things.

IMPORTANT THINGS TO NOTE

- If an ABN is requested by the potential funder, then any funds must be deposited into the main GGV bank account. The JPC Office does NOT take a cut of the funds received, 100% of the funds received will be available for the project, but they must be accounted for in the central bank account so that our Auditors are satisfied with our process for handling grants.
- Although Leaders and Financially Responsible People are valued members of the Girl Guides, in the eyes of the law, they are not 'officers'. This means that the official paperwork must be signed by an officer (the COO or CEO).

Expenses

Events for Adults & Youth

Volunteers will often be in charge of a budget for various Events throughout the year. Events include State Events and Learning and Development Workshops/Training Days.

In all cases, any expenditure must be pre-approved by the Leader in Charge or the Department Head. For details about running Adult and Youth Events, the Events Coordinator is preparing a separate Events Manual which will soon be available.

The Events Coordinator is the contact at Guide Centre for all Adult & Youth Events. For assistance with running an event, either for Adults or Youth, the Event Coordinator will be able to assist.

Honorariums

Our volunteers all freely give their valuable time to ensure that Guiding in Victoria is possible. In some roles undertaken by volunteers, we ask more in terms of time and availability. In these cases, we provide an honorarium to acknowledge what is being asked.

An honorarium is an honorary reward for voluntary services. It is not assessable income and does not need to be declared on an individual's income tax return.

Travel Expenses

Travel Expenses include:

- The cost of using your own car to travel to and from events
- The cost of public transport to travel to and from events
- The cost of accommodation when on Girl Guides Victoria business
- Miscellaneous expenses as they arise

In **ALL** cases, travel expenses should be approved BEFORE they are spent to ensure that there is budget to cover those expenses. The expenses should be pre-approved by the Leader in Charge, or the Department Head. In all cases, a Request for Payment should be completed and signed off by the Leader in Charge, or the Department Head who pre-approved the expenditure.

Motor Vehicle travel reimbursement rates

Distance travelled: Return trip	Reimbursement for total distance travelled*	Public Transport	Accommodation
0 – 50km	\$0	\$0	Actual cost.
51 - 100km	\$25	Actual Cost	
101 – 150km	\$40	Actual Cost	
151 – 200km	\$55	Actual Cost	
201 – 300km	\$70	Actual Cost	
301 – 500km	\$85	Actual Cost	
501k +	\$100	Actual Cost	

*For example, a round trip of 100km: At \$1.20 per litre and 8 litres per 100km would cost \$9.60 in petrol.

These rates are set to absorb fluctuations in petrol prices and fuel economy for different types of vehicles.

Property

A separate manual is currently being developed for the management of property across GGV. Email property@guidesvic.org.au with any questions or a copy of the manual once it is finalised.

Insurance

Insurance is paid to ensure that when something goes wrong, Girl Guides Victoria has the ability to pay the bills where there is a responsibility.

In ALL cases of an accident or incident, an [ADM24](#) "Notification of Accident/Incident Form" must be completed and forwarded to ceo@guidesvic.org.au as soon as possible.

What is an Accident?

An accident is where a youth/adult member or non-member/third party is damaged or injured during, or going to/coming from a Guiding activity.

What is an Incident?

An incident is when a near miss occurs with the potential to become an accident. It needs to be reported in case injury or damage to the youth/adult or non-member/third party becomes a problem some time later. A number of incidents occurring with the same or similar activity would be a warning signal that an activity may be unsafe and should be investigated before an accident happens.

Examples

Guides and volunteers often ask if they are covered by insurance in certain circumstances. Here are some examples of the most common situations where, if accident/injury/loss/damage occurs, insurance will cover some of the costs:

VISITORS

A **visitor** can include; a parent, guardian or sibling, a girl on a trial at a Unit, a girl participating in 'Guide for a Day' activities or attending a Guide-sanctioned event.

Example: You are running a 'Guide for a Day' activity at your local Guide Hall and one of the parents of a girl that's participating, falls over and injures themselves. This will be assessed under our Public and Products Liability Insurance.

Example: You have a girl who is trialling Guides and is attending a Unit for her one of her three free sessions. She injures herself and needs medical care. This will be assessed under our Personal Accident Insurance.

NOTE: If a girl attends Guides for more than 30 days, but doesn't pay her Membership Fees, then Personal Accident insurance will no longer apply to her.

VOLUNTEERS

A **volunteer** does not need to be a member of GGV, but they do have to be participating in a Guide-sanctioned activity such as a fundraiser, a working bee or attending a Guide-related meeting.

Example: Unit X has organised a working bee with parents and community members helping out. One of the community members is involved in an car accident while transporting supplies to the Hall and their injury results in surgery. This will be assessed under our Personal Accident Insurance/Motor Vehicle policies.

YOUTH MEMBERS

A youth member is a paid-up member of Girl Guides Victoria who is under 18 years of age.

Example: A youth member is attending camp and has an accident that requires medical care. This will be assessed under our Personal Accident Insurance.

Types of Insurance

Girl Guides Victoria is insured for the following:

PERSONAL ACCIDENT INSURANCE

This ensures that our volunteers are insured against injury while carrying out their duties at GGV.

INDUSTRIAL SPECIAL RISK

This is to cover our physical properties – guide halls, campsites and their contents – against damages and loss.

COMMERCIAL MOTOR VEHICLE

This is standard insurance against theft/damage for our motor vehicle.

MARINE – COMMERCIAL HULL – BOAT

This is standard insurance against theft/damage for our boats/canoes.

PUBLIC AND PRODUCTS LIABILITY

This covers us in the event that we become legally liable to pay compensation for personal injury and/or property damage as a result of an occurrence in connection with running Guiding in Victoria.

ASSOCIATION LIABILITY

Association Liability Insurance provides not for profit organisations with protection against legal liability incurred through the conduct of activities or the provision of services.

TRAVEL AND AVIATION

This is standard travel insurance where volunteers/staff are travelling within their State, interstate and internationally and covers them against, illness, accident, delays, lost luggage etc.

Financial assistance

Financial assistance is available for individuals who are members of Girl Guides Victoria who are experiencing financial hardship. This information is specifically for applying for assistance from Girl Guides Victoria and Girl Guides Australia. For information on applying for grants from government or other external funding bodies, refer to the Girl Guides Victoria Finance Manual available on the website.

In all cases, members must first apply to their District and then their Region for assistance. If the District/Region is not able to help in this specific case then the member should follow the process to apply to Girl Guides Victoria and/or Girl Guides Australia.

The following forms can be found on the website under [Resources/Forms and Admin](#) on the website.

Youth membership

We can assist with youth membership fees where there is financial hardship. All new or continuing youth members can apply to the Blackburn Bursary for a maximum of 50% of the annual membership fee. There is specific criteria to apply for this Bursary which can be found on the “Blackburn Bursary” form available on the website.

Attending camps/workshops/events

Both youth members and Adult Leaders of Girl Guides Victoria have the opportunity to attend camps/workshops/events locally and around Australia. Funds have been set aside by both Girl Guides Victoria and Girl Guides Australia to assist members to attend. In most cases there are specific requirements that must be met before assistance can be granted. In some cases the funds available are limited and applicants may be awarded partial assistance or in a few cases if funds aren't available, not be successful at all. Please use the “Application for Financial Assistance” form found on the website.

Attending international camps/workshops/events

Girl Guides Victoria Travel Fund can provide a percentage of event costs for an International Guiding event with a service component. Funds have been set aside by both Girl Guides Victoria and Girl Guides Australia to assist Members to attend.

Any Victorian Girl Guide member who is selected to be part of an Australian contingent and travelling to an International Guiding event **with a service component**, can apply for assistance to pay for part of the event cost. Please use the “Application for Financial Assistance” form found on the website.

Service projects

Financial assistance of up to \$1,000 per project is available support girls and young women (up to the age of 25 years) to develop and implement sustainable projects that benefit their communities and extend themselves in the area of service. Please use the “Application for Financial Assistance” form found on the website.

Assistance after a Natural Disaster

As noted above, where a District/Region has experienced a natural disaster (including, fire, drought, flood etc), support is available in the form of funds that will directly benefit members – such as (but not limited to) membership fees, camp fees, uniforms and transport. Please use the “Application for Financial Assistance” form found on the website.

Membership Fees

Members pay different types of fees, each of which is used for different things. Here's an outline of the fees that they pay and what they're used for.

Membership Fees 2018 and until further notice

Adult membership fees of \$75 will be payable from 1 June to 31 May each year. There are pro-rata payments for members who join at different periods during the year.

Youth members pay in advance at the following rates:

- 4 terms \$180 (10% discount)
- 1 term \$ 50
- 2 terms \$100
- 3 terms \$150

See below for a breakdown of what these fees cover.

The joining fee is \$25 for new youth members using a paper form and \$15 for new youth members joining online. There is no joining fee for adult members.

Annual Unit Fee 2018 and until further notice

The Annual Unit Fee is \$150. This is paid in advance in July of each year. This fee is for all active Units (including Olave Units) and payable to the Guide Centre. Refer to the section "what do Adult/Youth/Unit Fees pay for?" below.

Unit Meeting Subscription 2018

Unit Meeting Subscriptions are known as 'subs', 'group fees', 'program fees' and various other names. These are payable by the youth member's family directly to the individual Unit. Amounts are determined by each Unit/District. These are designed to cover basic costs, and the cost of program delivery. See the section on 'budgeting' earlier in this document.

Support Group Fees 2018

Support Groups are formed based on the needs of a Unit/Group/District/Region. A Group may support a single Unit, a hall (where one or several Units meet), a group of Units, a District or a Region – or another combination of these. Support Group Fees are based on the needs of the entities that the Group supports.

Where the group being supported have their own Guide Hall, the Support Group Fee will usually go toward the upkeep of the Hall. In some cases, groups being supported may decide on different uses for the funds collected. Where the group being supported doesn't have a hall, Support Group Fees can be collected to assist with things such as paying Leader Membership Fees, uniforms for Leaders/Girls, training costs and other volunteer expenses.

In all cases, when deciding how to spend the funds collected, the following principle should be considered:

Principle One

The assets of the Association are there to serve all the girls of the Association (under the Act). According to the Act, funds raised either via membership fees, unit fees, donations or any fundraising activities by Units, Districts or Regions or associated committees are held in trust for, and by Girl Guides Victoria (Girl Guides Association Act 1952, S5 (6)).

What do Adult/Youth/Unit Fees pay for?

The Annual Adult/Youth Membership Fee paid centrally covers a number of different expenses that all go to make sure that Guides runs as smoothly as possible. Below is an outline of some of the uses that fees are put to.

JOINING FEE FOR NEW MEMBERS

Members joining online pay \$15 and those joining using a paper application pay \$25.

The joining fee reflects the amount of time it takes to process a new member's application. Remember that GGV receives no funding to deliver the Guide Program, so any fees we charge reflect the costs the cost of running the organisation. The difference in joining fees reflects the fact that when someone joins using paper, it actually costs more to process their form. When someone uses paper, we have to type everything that's on the paper into our database and then physically send out information by post. The lower fee for joining using the internet, is a reflection of the fact that the new member has spent the time typing their information into the database – which means that we don't have to! Although it doesn't sound like much, a paper form can take up to half an hour to process particularly where there are errors, difficult handwriting and omissions.

MEMBERSHIP FEE FOR NEW AND RENEWING MEMBERS

The Membership Fee covers a range of costs – some very obvious, but others not at all. Some of the costs the Fee covers includes:

- Membership of WAGGGS
- Membership of Girl Guides Australia
- Public Liability and Volunteer insurance (ensuring that all of our volunteers and Girls are insured against accident)
- Creating Guiding News
- Coordinating State Events like Jamborella etc
- Making sure our local Camps are coordinated and safe
- Keep our database and website up and running, current and secure
- Make sure we're complying with legislation around safety and health for girls and volunteers.
- Central management of our properties which again ensures, safety and risk management for all who use them.

Conclusion

The Finance Manual has been collated to support Financially Responsible People in Girl Guides Victoria to carry out their duties. If you find an area that's missing or needs updating, then please contact the Chief Operating Officer with your suggestions.

Thank you to all of the wonderful volunteers who give their time, expertise and enthusiasm to Guiding in Victoria.

Contacts

coo@guidesvic.org.au

for questions or updates relating to this Manual

cashbooks@guidesvic.org.au

for questions about cashbooks or to lodge your report

membership@guidesvic.org.au

for questions about membership

finance@guidesvic.org.au

for questions about Bendigo Bank accounts

Version information

Version Number	Content Updated	Person Responsible	Date Updated
1.4	Update website links	COO	February 2018
1.3	Key Financial Dates added Financial Principle One updated	COO	October 2017
1.2	Fundraising Events – Insurance and Brand use added	COO	June 2017
1.1	Insurance information expanded Financial Assistance section added Closing Bank Accounts, updated CashBooks, updated	COO	December 2016
1.0	Original	COO	July 2016

Cash receipt record

Unit/District/Region Name: _____ Month/Year: _____ Page number: _____

Date	Description	Amount	Name of person collecting money	Name of person paying money	Signature
Example 1/2/2017	Unit fees term 1, Melissa Jones	\$45	Mary Smith <small>(Unit Leader – don't write "Unit Leader", you only need to write the name)</small>	Karen Jones <small>(Parent – don't write "Parent", you only need to write the name)</small>	Karen Jones
Total Cash Received for this page		\$			

<p>Use this template when you're collecting money (cash or cheque) in person from groups of people – for example at the beginning of an event, or at your weekly meeting.</p>	<ol style="list-style-type: none"> 1. The "Total Cash Received" should match the amount of cash/cheques you have in your hand. 2. Record the "Total Cash Received" in your cashbooks spreadsheet. 3. Bank the matching amount of cash/cheques received.
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Manual CashBooks

Unit/District/Region Name: _____ Month/Year: _____ Page number: _____

Date	Who is the money from (Cash IN)? OR Who is the money for (Cash OUT)?	Amount CASH IN	Amount CASH OUT	What is the money for?	Initials
Total Cash					

Use this template to keep a record of all the money you receive and all of the money you spend. This will help you to reconcile your bank account at the end of the year.