



District Treasurer's Handbook
Quebec Council



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1.0 Introduction

The use of all funds collected by Girl Guides of Canada - Guides du Canada is subject to public scrutiny and must be managed with extra care. GGC Quebec has zero tolerance for misrepresentation or mismanagement of funds. As District Treasurer, you have an important role to play in managing your district finances and, in particular, in assisting and guiding unit treasurers in their responsibilities.

As a District Treasurer, you will already be familiar with the general principles of financial management and recording keeping. These are laid out in the *Unit Treasurer's Handbook*. The purpose of this handbook is to provide you with general guidelines on matters of particular concern to you as a District Treasurer and to provide the tools you will need to carry out your responsibilities. The handbook supplements information in *Guiding Essentials*, *National Governance Policy 03-04-01 "Financial Stewardship"* and the *Provincial Administrative Procedures* of Quebec Council. The policies and procedures in this handbook are subject to change and are current as of September 15, 2008. If you have questions, contact the treasurer support specialist of the Executive Committee (referred to in this document as the "DSN") at dsn@guidesquebec.ca.

2.0 What's new in 2008-2009

National Governance Policy 30-04-01 "Financial Stewardship" becomes effective January 1 and requires

- districts to prepare a mid-year (June 30th) financial statement and report on results to their parent council within 45 days
- districts to have their Annual Financial Report reviewed by a reviewer appointed by their parent council
- districts to submit their budgets to the parent council for approval by October 31st each year

3.0 Role and responsibilities of the District Treasurer

Your responsibility as a District Treasurer is to monitor, record and report on the use of funds in your district and, working with the District Commissioner, ensure that unit treasurers fulfil their responsibilities. You will

- Deposit all cash and cheques received in full and as soon as possible after receipt. Be prepared to issue receipts for cash, if requested. Make sure that all expenditures are supported by complete and detailed documents or receipts. Pay what is owed diligently.
- Ensure that at least two adult volunteers sign all cheques. Only those individuals who have previously been approved by a motion of district council (Quebec Council for independent units) may sign cheques. Ensure that all cheque signers review the supporting documentation before signing a cheque. Blank cheques are never to be signed.



- Ensure that motions to approve signing officers for both district and unit accounts are updated annually and that all approved signing officers go to the bank to present their identification and sign the bank forms (see subsection 4.3).
- Maintain accurate and reliable financial information on a timely basis, using the electronic spreadsheets provided by GGC Quebec (copies available at www.guidesquebec.ca) or using the paper forms included in the Standard Financial Reporting Manual. Prepare a bank reconciliation on a regular basis.
- Prepare the annual budget for the district. Monitor actual results and report regularly to district council on the financial status and bank balances of the district.
- Ensure that an appropriate financial reviewer is nominated and approved by district council for the annual review of unit books and that the appointment is noted in the council minutes.
- At year- end (or when a unit treasurer resigns), complete the relevant sections of the Financial Review Checklist for all units, ensure that district council appoints a reviewer for unit books and that all unit books are reviewed on a timely basis.
- Prepare the mid-year (June 30th) interim financial statements and analysis of results for the district and submit it to Quebec Council not later than August 14.
- Prepare the Annual Financial Report for the district then forward the district books, the supporting documents, the Annual Financial Report and the Financial Review Checklist for the district to the financial reviewer appointed by Quebec Council by January 15.
- Make sure that copies of the Annual Financial Report and the completed Financial Review Checklist for all units are sent to Quebec Council by January 31st following the year-end.
- Adhere to policies and procedures as outlined in the current edition of Guiding Essentials and in the National Governance Policy "*Financial Stewardship*".

4.0 Banking issues

4.1 Bank accounts

All funds must be deposited in a bank account in the name of "Girl Guides of Canada – Guides du Canada - *Name of the District or Unit*". Funds must never be deposited in a personal account, even on a "temporary" basis.

4.2 Signing officers

All bank accounts must have at least four signing officers. District accounts must have two provincial designates plus a minimum of two other signing officers, usually the District Commissioner and District Treasurer. Unit accounts should have two from the unit plus two from the district level. Usually the District Commissioner and the District Treasurer are designated, although if they are also the unit representatives, someone else from district level should be chosen. All signing officers and treasurers must have a current police records check on file.



Signing officers on a bank account must not be related, through family or business connections. Guiders should not sign cheques that are payable to themselves but use the other signing authorities to sign.

4.3 Procedure for updating signing officers.

Banking authorities must be updated annually, at the beginning of the year. The procedure is as follows:

1. At a district meeting (make sure you have quorum) a motion to appoint the signing officers for the year must be moved, seconded and approved. For each account, the motion must include name of the bank, the address of the branch, the account number and name of the account and a list of all signing officers for the year.
2. Separate motions should be made to open or close bank accounts.
3. Send a copy of the minutes to the DSN at the Provincial Office. The minutes should identify the Guiders who moved and seconded each motion, as well as the vote results (carried or defeated) for each motion.
4. The DSN will send branch contact information for the provincial designates to the District Commissioner.
5. The local signing officers should go to the local branch with two pieces of ID each, copies of the minutes for each account and contact information for the provincial designates.
6. Local branches will contact (by phone, fax, or mail, depending on the bank) the branches of the provincial designates. Those branches call the provincial designates to come in and sign, which they will do as soon as possible.
7. Information is returned to the original bank branch and the new signing officers may begin signing cheques.



Model motion to appoint new signing officers

At a meeting of the ABC District Council of Girl Guides of Canada, held at 123 Main Street on October xxxx, it was moved that the following be appointed signing officers on the accounts indicated for the 2007-2008 year:

Bank/branch/location	(transit) Account number	Account name	Signing officers 2007-2008
BMO, 10 Main Street, Anytown	(160) 1234-567	GGC Always Smiling District	Ida Know, Bea Nice, Prova Commish, Anotha Provincia
RBC, 22 Main Street, Anytown	(145) 9876-543	GGC 1st Anytown Sparks	Ida Know, Bea Nice, Watsa Ername, Uno Who

Moved by: Alwaysa Guida
Seconded by: Thea Newbie
Motion carried, all in favour

5.0 Annual budget

The creation of a budget is essential for proper financial management of the district. The budget must be prepared and submitted to Quebec Council for approval by October 31. All budgets should be balanced.

Although the budget will be prepared on a calendar year basis, the process will be easiest if you break the budget into two periods: from January to June and July to December. Review the previous year's results as a basis for planning purposes, making adjustments for known changes versus the previous year. To prepare the July to December budget you will need to make your best estimate the number of girl and adult members you will have for this period. The GGC Quebec Financial Package, available at www.quebecguides.ca has a budget model and helpful advice for preparing a budget.

All matters related to the budget, any changes in expenditures from the budget plan or revision of the budget plan must be voted on by the district council.

5.1 District revenues

Under provincial standards, district revenues are limited to those from

- cookie sales
- approved fund-raising activities (including requesting grants)
- approved district surcharges (additional charges added to the girl member Annual fees) to recover meeting room rental fees or donations in lieu of rental fees
- approved allocations of unit cookie revenues

Districts may request an allocation of cookie profits from units to support district-wide activities, but any amount requested must not exceed \$6 per member per year. A decision to share unit cookie revenues must be passed by a vote in council and recorded in the district council



minutes. No unit is required to allocate cookie profits. Furthermore, any allocation of cookie profits to the district must be approved in advance by Quebec Council.

5.2 District expenses

District expenses are limited to

- nominal amounts for administrative expenses
- space rental costs
- expenses for district special events
- purchase and maintenance of district camping equipment
- awards

5.3 District surcharge

A district surcharge may only be levied to cover room rental or honoraria for use of rooms and must be approved by Quebec Council. A request to levy a surcharge must be submitted to Quebec Council not later than May 31st for the following guiding season, and must be accompanied by a copy of the most recent district budget, the Annual Financial Report for the previous year and details of the expected rental costs to be incurred. If actual rental costs are higher than the estimate, a district may apply to Quebec Council for approval to increase the surcharge.

5.4 Funds retained at year-end

It is expected that money collected by or from girls in a guiding year will be spent for the benefit of those same girls, so that there should be no significant balances carried over from year to year. Consequently, at the end of the fiscal year a district should normally have on hand only money which is reserved for specific upcoming events (for example, a winter camp for which fees were collected before year-end but which will actually take place in the new fiscal year) plus an amount required for administration in the succeeding year. The amount of funds retained at year end should be not more than the equivalent of 12 months operating expenses, but not less than 3 months annual operating expenses.

6.0 Fundraising (including grant applications)

The principal fundraising activity of GGC Quebec is the sale of Girl Guide cookies. In special cases, other fundraising activities may be allowed. Such activities must be consistent with the values of GGC and permission for district fundraising activities must be requested in advance from Quebec Council. District council is responsible for approving unit fundraising activities. For information on GGC Quebec fundraising standards and to access the "*Application for Fund Raising*" form, go to www.guidesquebec.ca. Remember that there is a fundraising blackout for about a month during each cookie campaign to allow girls and parents to focus all their energy on cookie sales.

In some cases districts receive grants or other financial support from the municipality in which they meet (or in which the girls reside). Usually the district is expected to submit a letter or other written request for these funds. Such requests must be approved by Quebec Council. Applications for grants of more than \$500 require pre-approval of National Office.



7.0 Financial reports to council and financial motions

7.1 Reporting to council

As District Treasurer you should provide a financial report to council at every meeting, so that all Guiders are aware of the financial situation in the district. The report should normally include not only a summary of the current bank balance, but a description of how the district stands on any special projects and of any major changes since the last report to council. One tool that can be helpful in presenting this information is the "Monthly Report and Annual Budget" form included in the GGC Quebec Financial Package. This form provides a direct comparison of actual expenditures to budgeted amounts and to the previous year's expenditures, making it relatively easy to get a "bird's eye" view of how the district is doing.

7.2 Financial motions

All actions related to the finances of the district must be formally moved and approved by the district council. This includes the appointment of signing officers, opening and closing bank accounts, appointment of the independent financial reviewer for the district, approval of the annual budget, any changes in expenditures exceeding the budget plan, all fundraising activities falling under the responsibility of the district, requests for grants and the setting of fees for district activities (including the budget for such activity) etc. Remember that a motion may only be approved if quorum exists at the meeting (50% plus one of the voting members) and the vote in favour represents a majority (50% plus one) of the votes cast.

If there is discussion on an item presented for approval and an amendment(s) is made then the minutes and motion must reflect the changes and the item needs to be re-voted with the details of the amendments.

The motion and approval must take the following format:

It was moved by _____ that 'GGC District' approve (e.g.) the budget for 2007 as presented. Seconded by _____. Motion carried.

If it was not unanimous, then motion carried with 'X#' opposed.

During the annual financial review, the district minutes will be verified to ensure all appropriate motions regarding financial matters were carried out at council meetings.

8.0 Cookie issues

Accounting correctly for cookies purchased and sold frequently causes problems, at both the unit and district level. Issues arise when units swap cases among themselves, agree to sell extra cases for other units or pick up extra cases from other districts. Most problems can be



avoided if an inventory tracking sheet is used to record, for each unit in the district, the number of cases of cookies purchased directly and to track cookies transferred between units or additional cases transferred to units from district inventory. A sample inventory tracking sheet is available on the provincial website. Keeping detailed records of cookies used for gifts, for public relations or consumed at district functions will also help in reconciling cookie records.

8.1 Special order cookies

Patrols and groups travelling independently may raise extra funds through special order Girl Guide cookies, sold at a higher than standard profit. For 2007-2008 the cost of special order cookies has been set at \$28 per case, payable directly to the provincial office.

Special order cookies for any particular campaign (Mint or Classic) are available to groups that have also ordered two cases of cookies per participating girl at the standard cost as part of the district order. Special order cookies do not form part of the district order and it is important that they be tracked separately from the standard district order, to avoid confusion and simplify year-end accounting.

9.0 Other matters

9.1 GST/QST

As a registered charity, GGC may claim a rebate of 50% of federal Goods and Services Tax (GST) and Quebec Sales Tax (QST) on items purchased from third parties (i.e. not on goods or services purchased from GGC). Where a district incurs significant costs, say for bus rental or the purchase of camping equipment, claiming the GST/QST rebate can be worthwhile. Claims may cover periods of up to 4 years. In order to make a claim, the district should complete the GST/QST Rebate Claim Form included with "Other Financial Forms" at www.guidesquebec.ca and send it to the Provincial Office, with original receipts attached, by June 15. Once the rebate claim has been processed by the tax officers, Quebec Provincial Office will remit to each district the rebate due to it.

9.2 Contracts, leases and rental agreements

All contracts for professional or commercial services (for example rental of meeting space, agreements to pay an "honorarium" for the use of a church hall, renting buses or other equipment, hiring professional guides or instructors, agreements with local merchants for the use of space/facilities for fund raising activities, etc), must be approved by the Provincial Commissioner. No individual may sign such a contract or agreement on behalf of GGC..

In some cases, contracts may only be signed by National Office, so it is essential that all contracts be submitted to the Provincial Office for review as early as possible to allow orderly handling of the approval process.

9.3 Financial assistance

GGC Quebec has procedures to provide financial assistance to members (whether adult or girl) in need. Such assistance is available to assist with Annual Fees, camp fees and certain travel expenses for girls and adults travelling to nationally and provincially sponsored events. Travel grants may also be available to assist those units/districts organising camps at one of the GGC



Quebec camp sites, hosting in-travel events for units from outside the province, or travelling from distant locations (the Far North or east of Quebec City) to attend GGC Quebec events or March Break and summer camp at Wa-Thik-Ane.

Applications for assistance are available at www.guidesquebec.ca.

9.4 Donations and tax receipts

GGC is a registered charity for Canadian tax purposes but receipts for tax purposes may only be issued by the Provincial Office. GGC Quebec will issue receipts for donations of \$10 or more. Parents or members who wish to make a donation should contact Guide House directly. A donation made through the provincial office may be directed to a particular unit or project.

9.5 District inventory list

The district inventory list of all camp equipment and other equipment of value should be updated once a year at the close of the financial year. A form for this list can be found in Standard Financial Reporting Manual or, if you are using the electronic spread sheet, use the workbook form for the inventory. A copy of the inventory list should be attached to the Annual Financial Report and submitted to Quebec Council with the year-end financial reporting package.

10.0 Collecting outstanding receivables

Quebec Council has adopted a zero tolerance for missing or misappropriated funds. If outstanding funds are not remitted by the designated date, collection action will be taken. As District Treasurer, you, together with your commissioner, are responsible for the collection of all funds due to GGC. This may involve assisting a unit treasurer in following up with parents who owe money to the unit, or it may involve collecting funds from units which have failed to remit cookie or other money due to district.

This can sometimes be a difficult task but there are certain key elements to successful collections.

1. Establish a payment deadline

The payment deadline should be clearly established and communicated to the debtor. For example deadlines for remitting cookie money to district would normally be agreed upon (and noted in the minutes) at a district council meeting prior to the delivery of cookies.

2. Prompt collection action.

If payment is overdue, follow up quickly. Often it is just an oversight and it is always easier to collect if you call immediately. Do not extend the deadline established. Accept partial payments if they come, but continue to maintain the same deadline, even if it is past due.

3. Proper follow up when you encounter difficulty with collections

If funds owing are not received by the payment deadline, you should

- Call the debtor, remind them that the payment is due and request immediate payment. Make a note of the date of your call and results of the discussion.



- If the funds are not received within the next few days, call the debtor again and leave the same message. Make a note of the date of your call and results of the discussion.
- If you still do not receive payment, formal collection action may be required. Your District Commissioner will write a formal letter requesting payment and, in consultation with the Provincial Commissioner, will decide what further action will be taken.

In all cases, involve as few people as possible and ensure that confidentiality is maintained. Caution is recommended with the use of email in these situations.

For formal collection procedures (for example through Small Claims Court) to be successful, a detailed history of all steps taken to recover amounts owing will be required. Your District Commissioner is aware of the procedure, but the Appendix provides an overview of steps to be taken to document the file.

11.0 Year-end reporting for District Treasurers

The District Commissioner is responsible for making sure that all units have their books reviewed at the end of the year, or whenever there is a change in financial record keepers. Usually the District Treasurer will help in this process, and may supervise as unit treasurers review each others' books. For a detailed description of how to conduct a financial review, see the *Unit Treasurer's Handbook*.

The financial year-end for all GGC levels is December 31st. This means that, early in January, you need to

- follow up with all unit treasurers to make sure that they have completed their Annual Financial Report,
- complete the appropriate sections of the Financial Review Checklist for each unit, distribute these to the unit treasurers and ensure that the independent financial reviewer receives all information required to complete her review of unit books),
- update the district inventory list
- complete the Annual Financial Report for the district, send the Annual Financial Report, the district inventory list, the district books and all supporting documents to Quebec Council by January 15th,
- assemble copies of the Annual Financial Report and Financial Review Checklist for each unit and submit to Quebec council by January 31st.

11.1 Mid-year report for districts

Each district is required to prepare and submit a semi-annual (June 30th) interim financial statement with accompanying analysis report to Quebec Council within 45 days (i.e. by August



14th). The easiest way to do this is to send a copy of the "Report and Budget" form (from the GGC Quebec Financial Package) after the district accounts have been completed for the period from January to June. If there have been any unusual variances from your budgeted revenues and expenses for the year, include a short explanatory note with the report. Although the deadline is August 14, it will make everyone's life easier if the report is prepared and submitted as soon as the Guiding season for the district is finished. This way everyone can enjoy their summer vacation!

11.2 Mid-year review of units

To simplify the year-end review, a mid-year review may also be requested. The District Treasurer may do this review, and may request that unit treasurers show her their books at any time to make sure they are keeping their books up to date and that they balance.

11.3 Record retention

Financial records for your district must be kept for a minimum of seven years. This includes the documents (receipts, cheque register, deposit slips) supporting the spreadsheet entries.



Appendix – Procedures for reporting misappropriation of funds to authorities

Quebec Council has adopted a zero tolerance for missing or misappropriated funds. If outstanding funds are not remitted by the designated date, collection action will be taken. In an incident where collection action is required, the Commissioner concerned will ensure the following steps are completed. Ask for help at the next Commissioner level if necessary.

1. Establish a file of records (notebook, binder duo-tang) for each issue. Two copies should be kept as one will be turned over to the officers. Everyone involved in an investigation should document all meetings and telephone conversations in writing – sign, date and retain notes of these. Also, sign and date any working papers that you may create during the investigation. Ensure that all records are maintained in a safe and confidential place.
2. List the people involved in each issue. Record their name, position in the Organization, relationship to issue, address and contact numbers. If their name is identified in some way in the issue, they should be recorded on this list.
3. Clearly identify the product missing and its value; e.g. 50 cases of cookies x \$48.00/case \$2400.00.
4. Produce documentation that identifies the deadlines established (copies of Minutes, etc.)
5. Identify what happened on the deadlines.
6. Identify what steps and processes were taken thereafter, including the relevant dates.
7. Record reasons given for non-payment of funds.
8. Attach copies of formal demand for accounting and results.

In all cases, involve as few people as possible and ensure that confidentiality is maintained. Ensure that meetings are held in a private place where they may not be overheard. Caution is recommended with the use of email in these situations.
