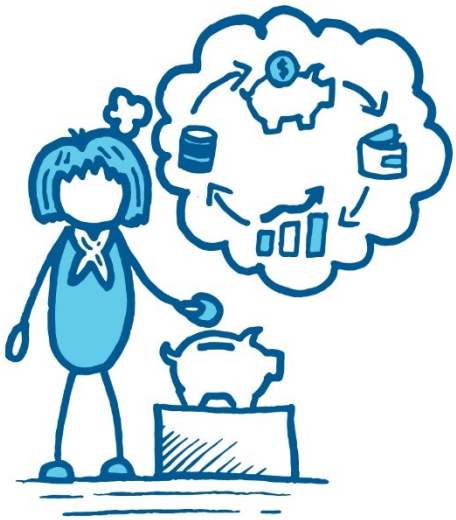
Treasurer Handbook

Welcome to Unified Banking!



Welcome to the team of Treasurers across the country.

Thank you for taking on this role and applying your skills to support strong financial management.

Most importantly, thank you for being a catalyst for girls empowering girls!

The purpose of this handbook

The purpose of this handbook is to prepare you for your role as a Treasurer. With the new Unified Banking system being implemented, we also want to ensure you understand how to execute the procedures that will ease the burden of financial management within your role.

The Treasurer's Handbook contains all the information required to complete the E-Course as the first step in taking on your treasurer responsibilities. In partnership with the online resources that will be provided, this handbook should be your "go to" resource when trying to determine how to undertake a task.

Throughout your time as a Treasurer, please know that there are many people and resources at GGC to assist you to be successful in your role. Check out the resource sections!

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Roles

The following roles are part of the Treasurer team:

Unit Treasurer: An individual whose primary role is to ensure that the finances of a specific Unit(s) are tracked and managed effectively through the Unified Banking System.

District Treasurer: An individual who is responsible for monitoring the use of funds in their district. The District Treasurer will work with the District Commissioner to monitor their funds and will ensure that Unit Treasurers fulfil their responsibilities. District Treasurers will also manage the bookkeeping of their District within the Unified Banking program.

Unified Banking Staff: These are individuals who are part of the Unified Banking Team supporting Treasurers to be successful in their roles. Unified Banking Staff will be assigned to each Unit.

It is important to note that the functions of a District and Unit Treasurer do not differ significantly when using the Unified Banking System. However, a District Treasurer may also be responsible for monitoring Unit level activity for operational reasons and can continue to do so through “Read-only access” to Unit accounts.

Here on in this document, the term “Unit” refers to the Units or Districts that you are associated with.

The role of Treasurer

As Treasurer, you will manage your Unit’s finances, lead the budgeting process and make sure Unit funds consisting of revenue and expenses are allocated and verified into the Unified Banking System.

Treasurers play an essential role in Guiding - they help girls meet their goals and participate in amazing activities, events and camping experiences by ensuring the Unit is financially healthy.

Responsibilities

1. General financial oversight

- Monitor the Unit account to ensure all transactions are accurate and verified weekly.

2. Support cookie sales and fundraising

- Ensure the full $60 per case of cookies ordered are deposited before the payment due date for each campaign.

3. Financial planning and budgeting

- Plan the Guiding year with the Unit leadership team including revenue and expenses.

4. Financial reporting

- Keep all Guiders within your Unit informed of the account balance and the available balance at least monthly (net of any expenses anticipated such as cookie payments or camp fees). Encourage all of your team to get “Read-only access” to the account, to view all transactions within the Unit without making changes to the account.

5. Banking and managing finances

- Deposit all Unit revenues.
- Verify all deposits and Purchase Card (P-Card) transactions.
- Prepare manual expense transactions for non-purchase card transactions.

- Attach electronic copies (scan or photos from your phone) of deposit slips and receipts for all revenues and expenses to the transaction in the Unified Banking System.

6. Completing the Year-end Reconciliation

Accountability for public funds

GGC is a charitable organization whose Mission is to be a catalyst for girls empowering girls.

Treasurers are entrusted with the role of ensuring Unit funds are used responsibly in support of our shared mission.

- ✓ Funds collected in the name of Girl Guides of Canada–Guides du Canada are considered public funds and must be accounted for in a fiscally responsible manner.
- ✓ All monies must be safe-guarded, and all revenues and expenses carefully recorded and documented on a timely basis in the Unified Banking System.
- ✓ Unit banking records must be kept up-to-date.
- ✓ There is zero tolerance for misappropriation of funds.
- ✓ All Guiders in the Unit should be aware of the financial status of the Unit.

Budgeting: How-to Guide

The budget is simply a plan created to help manage finances effectively during the year. The budget is a very useful tool to refer to throughout the year to see how your actual revenues and expenses are tracking. It will indicate if you have a created a good financial plan. The annual budget should be approved by all the Guiders in your Unit and should be prepared before the Guiding year starts in September.

The purpose of budgeting for the Guiding year:

- Allows for girls to get involved in planning
- Helps to ensure there will be funds to pay for planned events
- Helps to ensure the Unit does not end up with excessive surplus of funds

The budget can be prepared by reviewing the Balance Report within the Unified Banking System (discussed in next section).

Creating a budget

Step 1: With the girls, brainstorm the upcoming year's activities and other spending. Some of the questions to think about are:

- Will the Unit do any camping? If so, how many times?
- Will the Unit participate in Provincial Council events or other special events?
- Will the Unit go on any outings (e.g. visits to the art gallery, farm or fire hall)?
- Will the Unit order any program badges?
- Will the Unit have administrative costs (e.g. supplies, printing/photocopying, postage & shipping, etc.)?

Step 2: Consider the costs (Expenses) associated with the activities listed in Step 1. How can the costs be determined?

- Review the cost of running a similar activity in the previous Guiding year- this can be seen through the Transaction Report in the Unified Banking System
- Consult with Guiders in other Units and your volunteer support

Step 3: Determine where the funds (Revenue) will come from. Some revenue will be collected for specific events (i.e. camp fees collected for a specific camp), whereas other revenue will be allocated for general use (i.e. purchasing crests).

Examples of where revenue may come from:

- Balance of funds from the previous Guiding year (or start-up funds for new and re-opening Units) - this can be seen through the Transaction Report in the Unified Banking System
- Cookies
- Unit portion of registration fees as applicable by Province
- Event or Camp Fees collected from participants
- Donations
- Weekly Dues
- Approved fundraisers (other than Spring and Fall Cookie Campaigns) and grants

***TIP**: You may decide to work backwards from Step 3. In other words, determine how much revenue the Unit will have and then decide how to spend it.*

Step 4: Prepare an *Annual Unit Budget Calculator* on the Unified Banking Website (Note: You will need Microsoft Excel). The revenues should be greater than or equal to the expenses.

Step 5: Throughout the year, regularly review this budget and see if the Unit is meeting its initial budget. If there are additional activities that the Unit plans to participate in, the budget may need to be revised. It may be necessary to increase revenue or decrease expenses in order to pay for the new activities.

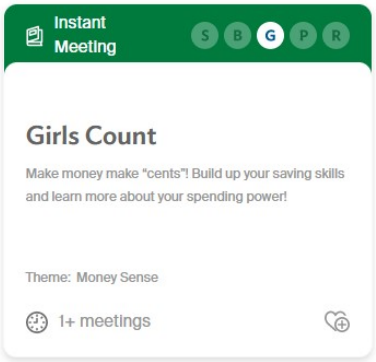
Engaging the Unit in budgeting

Learning how to budget is an essential life skill - as a Treasurer, you and the Guiders in your Unit can play an important role in building girls' financial literacy.

The girl-driven approach to Guiding means that girls help plan their Guiding year in collaboration with Guiders. Girls are empowered to design their unique Guiding journey, and then figure out how to make it happen! That includes selling cookies and saving up for Unit adventures.

At the start of the Guiding year, talk to Guiders to understand the planning process. The program platform has lots of options to support girls' financial literacy. Check out the **Money Sense** Theme for activity ideas. There is an engaging and practical instant meeting called **Girls Count** for every branch.

Request a Read-only Account so all Guiders can see the Unit activities.



All about Unified Banking

Introduction

The purpose of Unified Banking is to ensure that there is a centralized bookkeeping system for all GGC funds so that Units can see at a glance the status of their funds. All revenue and expenses will flow through one central Royal Bank of Canada bank account with the use of the **Unified Banking System** as our reporting tool.

Each Unit's funds are included in the centralized bank account as reflected on your balance report. By implementing Unified Banking, the finances for each Unit will be managed and tracked effectively.

The goals of Unified Banking are the following:

Reduces Administrative Burden	Decrease Financial Management Risks	Increasing Agility for the organization
• Reducing the reliance on volunteer's own cash by providing a purchase card to each Unit • Utilizing staff to conduct bank reconciliations, bookkeeping and GST/HST rebates • Providing access to online, mobile-friendly reports for Unit finances (i.e. tracking of deposits, withdrawals and pending transfers to/from Districts, Areas or Provinces)	• Ensuring Unit bank accounts are closed properly if the Unit is permanently closed • Submitting all Federal and Provincial taxes and rebates	• Easing the transfer of funds between Units, Districts, Areas and Provinces • Ensuring effortless transfer of financial responsibilities when Treasurers change

Logging onto the Unified Banking System

To monitor the transactions in the Unit Banking Account, the Treasurer will log in to the Unified Banking System using a unique User ID and Password provided by the Unified Banking Staff that is specific to the Unit.

If a Treasurer serves more than one Unit, they will have one user ID per Unit. Through the Unified Banking System, the Treasurer is able to perform various financial functions such as verifying expenses and revenues, requesting credit limit increases, requesting cheques and wire transfers, and transferring funds to other Units and Districts or to Provincial Council.

***Note**: It is recommended to access the Unified Banking System via Google Chrome or Firefox.*

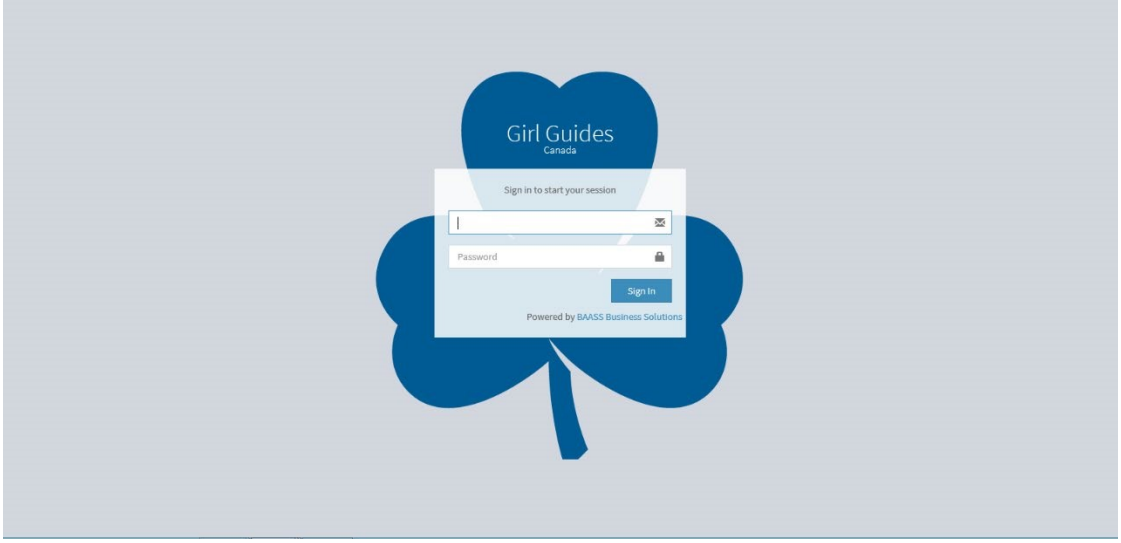
The following steps below reflect how Treasurers can gain access to the Unified Banking System. The link to access the Unified Banking System is available on GGC's website.

Step 1: Log on to the Unified Banking Website

Enter your User ID: A unique User ID is emailed to each Treasurer. Treasurers supporting multiple Units should remember that every Unit has its own User ID.

Enter your password: This field is case-sensitive. Please enter the password exactly as it was shown in your "Welcome New Treasurer" email, with no spaces. For security purposes, the account is locked after 3 failed login attempts and you can retry after 10 minutes. If you do not remember your password, contact the Unified Banking Staff and your password will be reset.

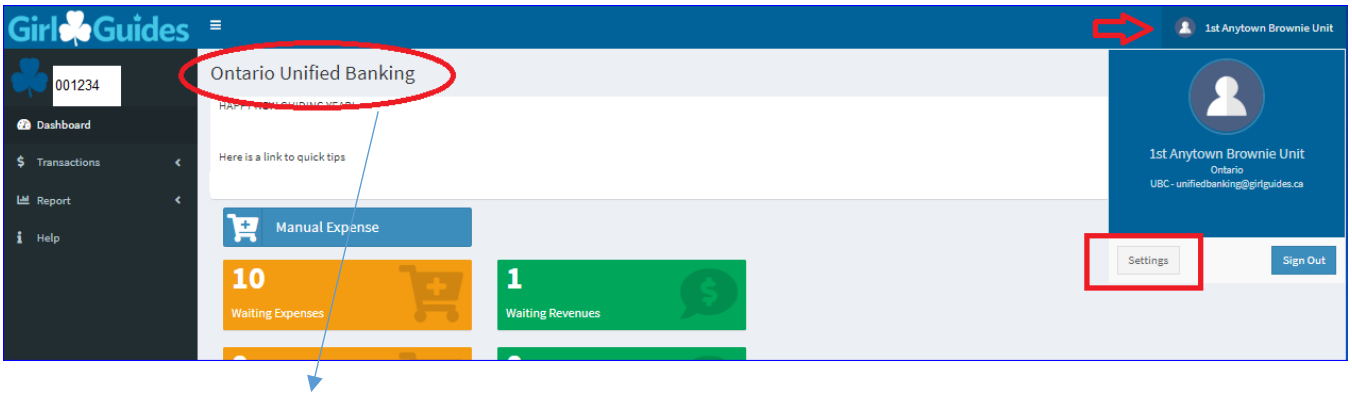
Click the Sign in button (or press the "Enter" button on your keyboard).



Step 2: Change the Password

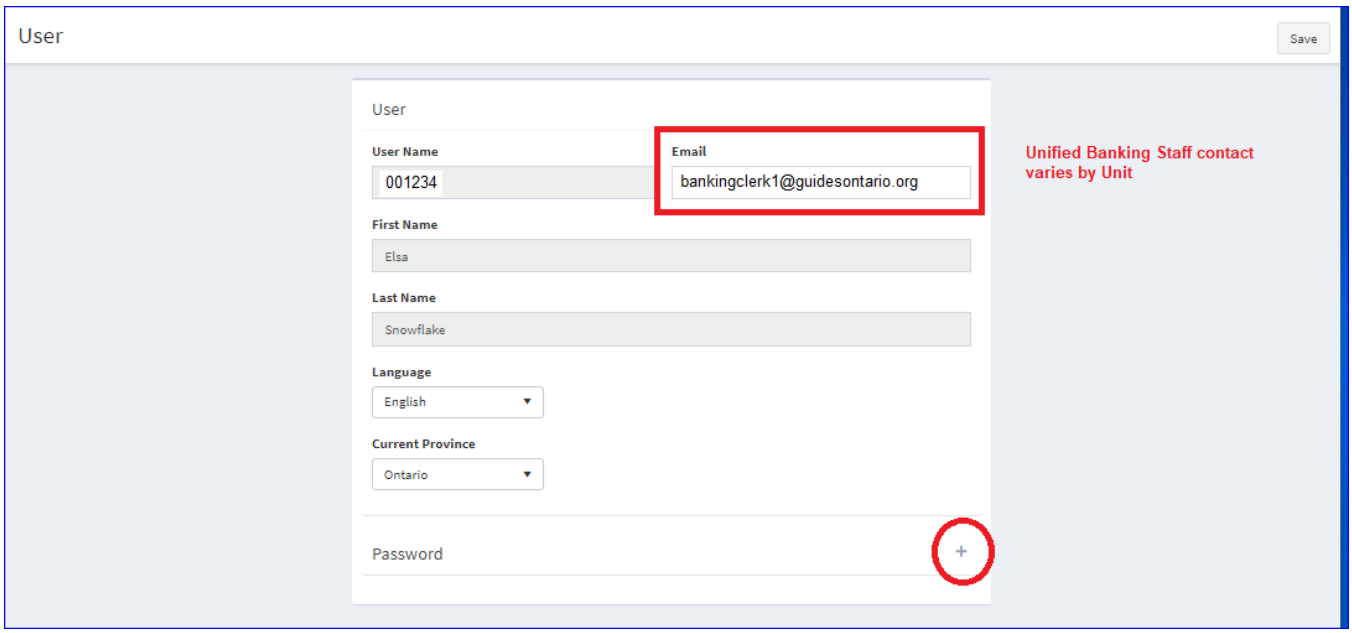
Note: *After the first signin, change the password.*

a) Click on the Unit name and click settings

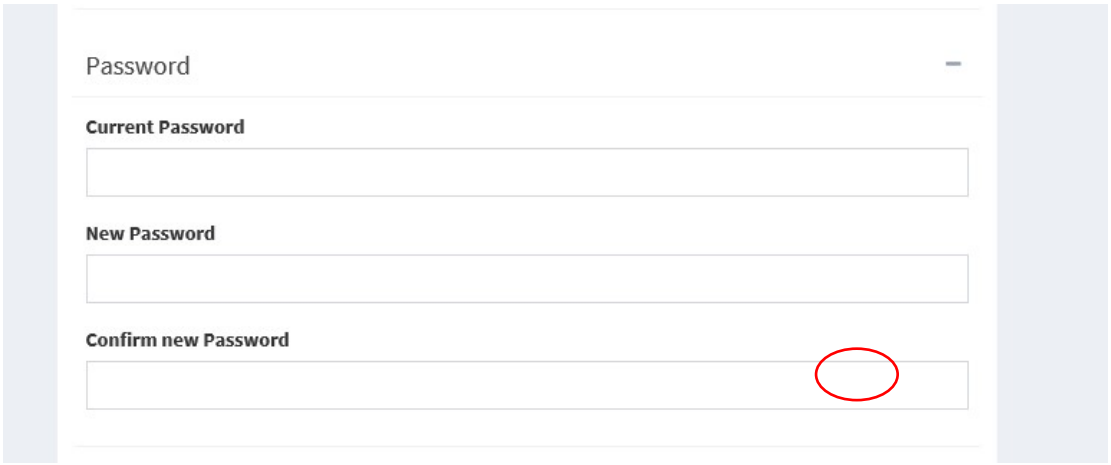


The Province of the user will be reflected in this heading.

By clicking on ‘settings; it takes you to the User Screen seen below:



b) Expand the password icon by clicking the plus button shown above and fill the following information below to change and confirm the new password:

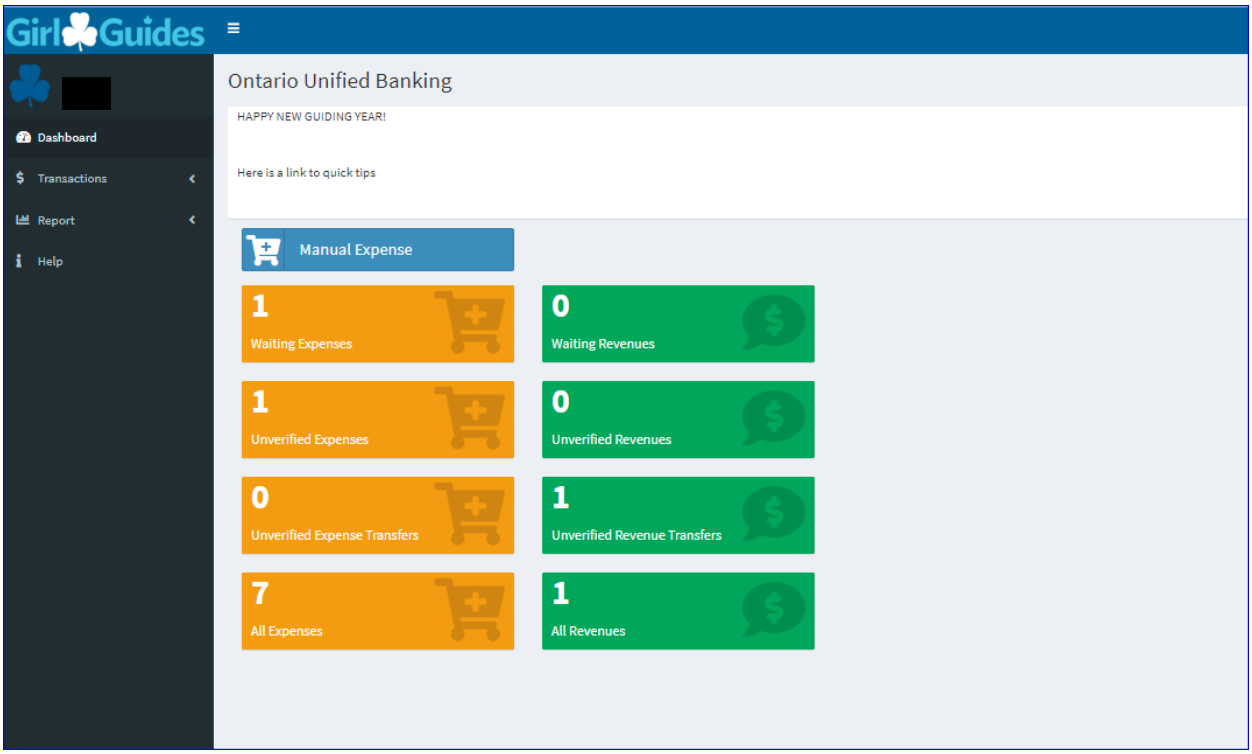


c.) Once complete, press save.

All Guiders in the Unit will be able to view transactions and run a Balance Report through a Read-only Account that will be provided upon request. They will not be able to edit or enter any transactions. Guiders will receive an email with the Read-only Account login and password and can view the Unit Account as above.

The Dashboard

Once Treasurers log onto the Unified Banking System, they will be able to access the dashboard displaying Expenses and Revenues at different stages of processing. Important dates and messages may be displayed at the top of the page:



Waiting Expenses
Click to verify expenses made on the Purchase Card (P-Card)

Unverified Expenses
Expenses that require more information for your Unified Banking Staff and need to be verified

Unverified Expense Transfers
Expense Transfers that require more information for your Unified Banking Staff and need to be verified

All Expenses
Click to view total expenses for the Unit

Waiting Revenues
Click to verify deposits and bill payments made into the account

Unverified Revenues
Deposits that require more information for your Unified Banking Staff and need to be verified

Unverified Revenue Transfers
Revenue Transfers that require more information for your Unified Banking Staff and need to be verified

All Revenues
Click to view total revenues for the Unit

Ready to get started? The next section is the **How-to Guide** that demonstrates how Treasurers manage revenue, expenses, budgeting and reporting using the Unified Banking System.

Revenue: How-to Guide

The streams of revenues for GGC are membership fees (as applicable by Province), cookies and other. Bank deposits and bill payments are uploaded directly to the Unit account daily (within 2 business days). Treasurers must allocate the deposits that are *"Waiting, Treasurer"* revenue.

Bank deposits

All Units are set up on Royal Bank's National Direct Deposit Service (NDDS). This service allows Treasurers to make deposits at any RBC branch using deposit slips. The coding on the deposit slip ensures that the deposit is credited to the correct Unit Banking Account. The Treasurer will receive a batch of pre-encoded RBC deposit slips when the Unit is first set up. Any Treasurers who do not have an RBC branch within a reasonable distance will have a different method of depositing at another bank (and telephone transfer the deposit to the RBC account). Separate instructions will be provided to Treasurers who are in these scenarios as arrangements will vary on a case by case basis.

Deposit instructions:

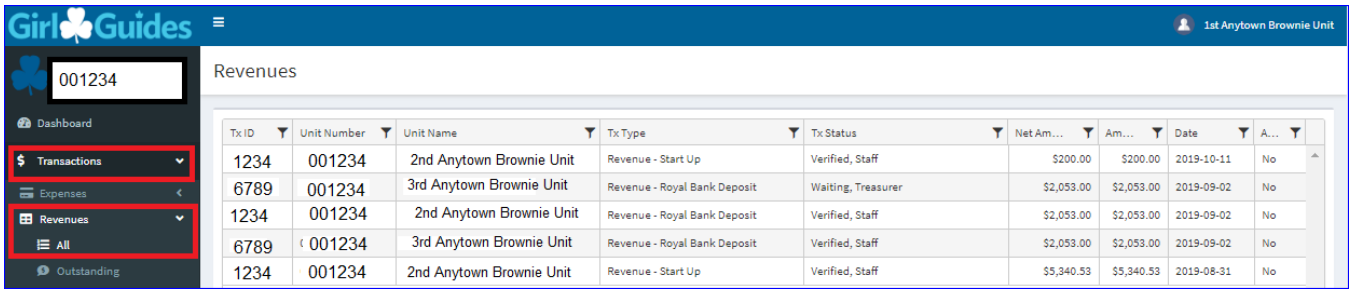
1. All cheques received by the Unit must be made payable to "Girl Guides of Canada" regardless of what the cheque is for - add the Unit name in the memo field
2. Write the 6-digit Unit number with the transit and account number on the back of each cheque (this number is on the Unit deposit slip or can be found as Unit number in the Unified Banking System)
3. Use one deposit slip for any money collected (i.e. cookies & dues) – deposits do not need to be separated by type of revenue
4. Prepare a pre-encoded deposit slip and make the deposit at any RBC branch. See **Quick Tip: How to Use RBC Deposit Slips** on the Unified Banking Website.
5. Once the deposit has appeared in the Unit Account, allocate the transaction to the appropriate distribution(s).
6. Print the date, Transaction Number and initials on the FRONT of the deposit slip, then scan and attach to the transaction in the Unified Banking System, alternatively email, fax (or mail) the deposit slips to your Unified Banking Staff
7. For your records, use the back of the deposit slip for other details such as what the deposit is for or who the cash is from (i.e. Mary 2 cases, Susie 3 cases etc.)
8. Verify and submit deposit slips on a weekly basis, retain the original until confirmation of the successful completion of the Year-end Reconciliation

For assistance or to report missing deposits, contact your Unified Banking Staff via email (or phone), whose information is included within "User settings."

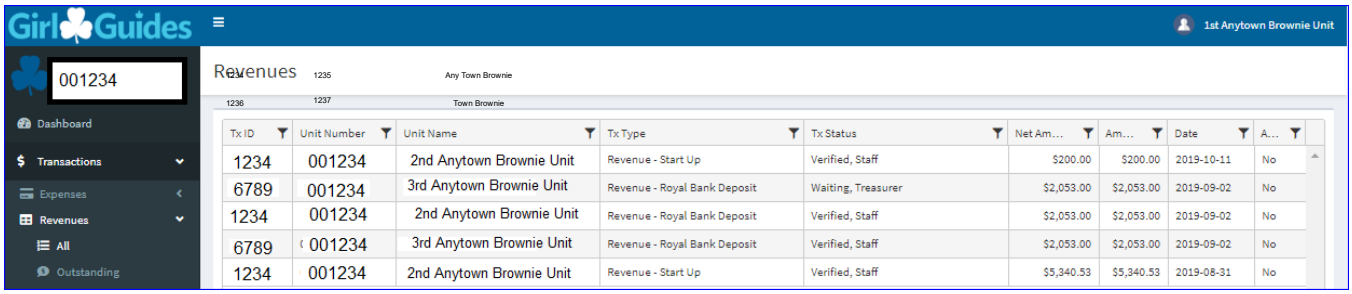
Note: If you do not have access to an RBC account near you for conducting your Unit's banking, your Unified Banking Staff will have provided telephone transfer instructions to transfer the money to RBC.

Tracking Revenues

Step 1: Click on the *Transactions> Revenues> All* tab on the left pane of the dashboard.



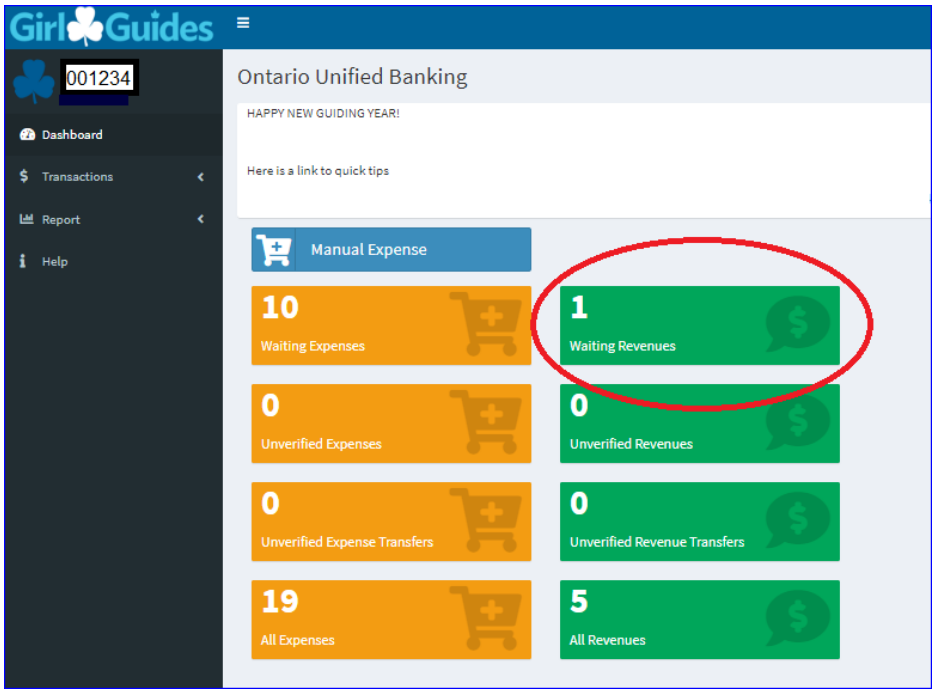
Step 2: In the screen below, you can view the status of all revenue transactions.



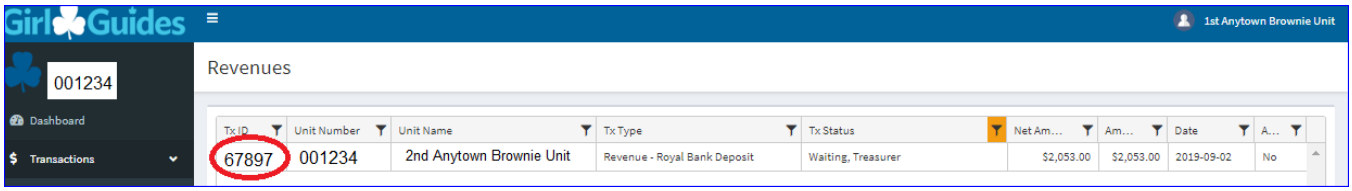
To understand the meaning of the “Status” of the transaction, please see section Glossary of Terms.

Allocating deposits and bill payments

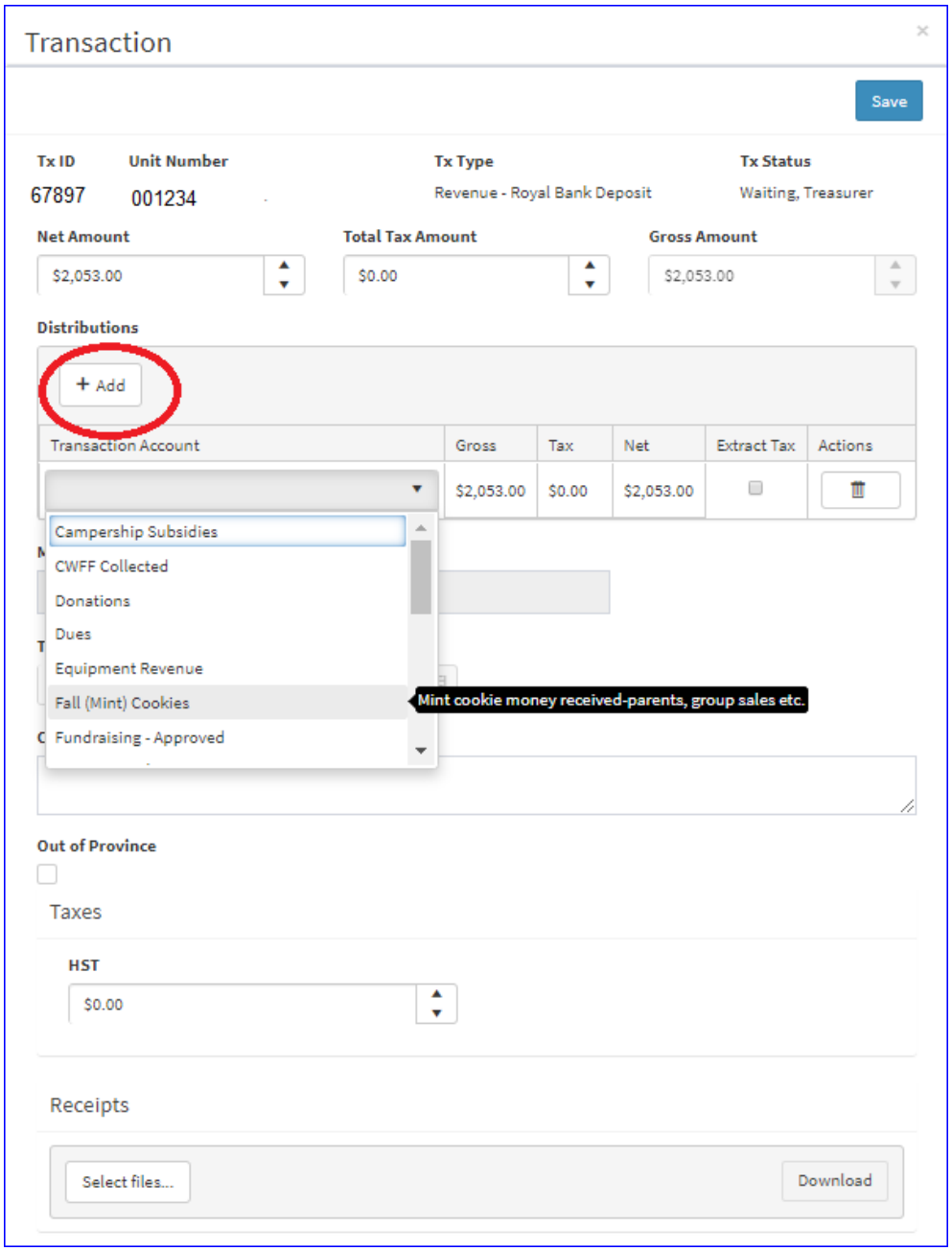
Step 1: Click on “*Waiting, Revenues”* on the Dashboard.



Step 2: Select the revenue transaction to be allocated:



Step 3: Once the transaction is selected you allocate revenue using the Distribution drop down. Click +Add under Distributions and select the revenue distribution the transaction relates to. If more than one distribution category is required, after you choose the first distribution, change the amount and then click +Add to add another distribution.



Step 4: Attach deposit slip by clicking select files and selecting the image of the receipt from its location on your computer.

- Note: The Unified Banking System will only accept file types: jpeg, gif, xlsx, docx. File size limit is 15MB.
- An attachment **is not required for a bill payment**. The Merchant field will provide you the name of the account who made the payment and in the comments field there is a unique 20-digit code
    - The first 6 digits are the Unit Banking ID
    - The next 10 digits are the girl's iMIS number
    - The last 4 characters identify what the payment is for (COOK for cookies, CAMP for taxable activities, DUES for dues, EVNT – for special event, UNFM for uniform (select parent Order revenue), TRIP for International Trip revenue

Step 5: Once complete, click save.

Once the transactions are saved, the status is updated to "*Verified, Treasurer*" as they are awaiting verification by the Unified Banking Staff. When the Unified Banking Staff has verified the transaction the status will become "*Verified, Staff*" and no further changes can be made to the transaction.

Tracking Cookies

GGC hosts two cookie campaigns each Guiding year: Chocolatey Mint cookies in the fall and Classic cookies in the spring. These campaigns generate funds for girl programming.

The Unit leadership team supports the Unit in cookie ordering and fund collection. Whoever tracks the cookies within the Unit should provide this information to the Treasurer:

1. Confirm the number of cases ordered, transferred out or received in from other Units
2. Ensure parents sign to confirm the number of cases taken
3. Keep track of payments received by parents
4. Distribute **collection envelopes** with the payment due date clearly marked (this should be at least 2-3 weeks before payment is due to GGC)
5. Send home the instructions on **Parent Online Bill Payment** which allows parents to pay for cookies or camps or events using online bill payment. It is recommended that money is not accepted by anyone in the Unit unless contained in an envelope, clearly marked with the girl's name and amount enclosed (have extra envelopes on hand at Unit meetings)
6. Assist with collecting by reminding families of due dates by email, newsletters and phone calls
7. Ensure all cookie money is deposited ($60.00 per case ordered) before the cookie payment due date for each campaign

Registration Fees

Registration fees are collected through the online registration system (as applicable by Province).

Guiders should **not collect** registration fees from parents or deposit registration fees into the bank account. If a parent wishes to register by paper and submit cheque payment for their daughter's registration, please have them contact their provincial office.

Tracking Other Revenues

All other fees collected such as campership subsidies, CWFF collected, donations, dues, equipment revenue, program activities, outings/trips, fundraising, parent order revenue guide store and special

events etc. are made with bank deposits and bill payments that are uploaded to your account by Unified Banking Staff each business day.

Expenses: How-to Guide

In order to track the expenses effectively under Unified Banking, it is highly recommended that all expenses are made through the use of **Purchase Cards** (**P-Cards**) by the cardholder.

A P-Card is a VISA credit card that allows the Unit to make purchases without Guider(s) paying from out of pocket. Only the cardholder is authorized to use the P-Card, and it cannot be used to withdraw cash. The P-Card should only be used if there are sufficient funds in the Unit account to cover the expense. For example, if the credit available on the P-Card is $300, but the Unit account balance is $200, only purchases up to $200 should be made. It is important to note that if purchases are made totaling the P-Card credit limit, there is no available credit to be used until the limit is increased or the end of the billing cycle.

Common Unit expenses made using a P-Card include:

- Badge orders
- Supplies for Unit activities/meetings (e.g. craft materials, program materials)
- Unit activities/meetings (e.g. overnight camps, special events)

P-Card transactions are uploaded in the Unified Banking System by the Unified Banking Staff, usually within 2 business days of the purchase. They will show as "*Waiting, Treasurer" expenses* to be allocated to the appropriate distributions by the Treasurer.

GGC is aware there are some vendors that do not accept VISA. In these cases, manual expenses should be entered by the Treasurer in the Unified Banking System for reimbursement or payment to the vendor directly.

Expense instructions:

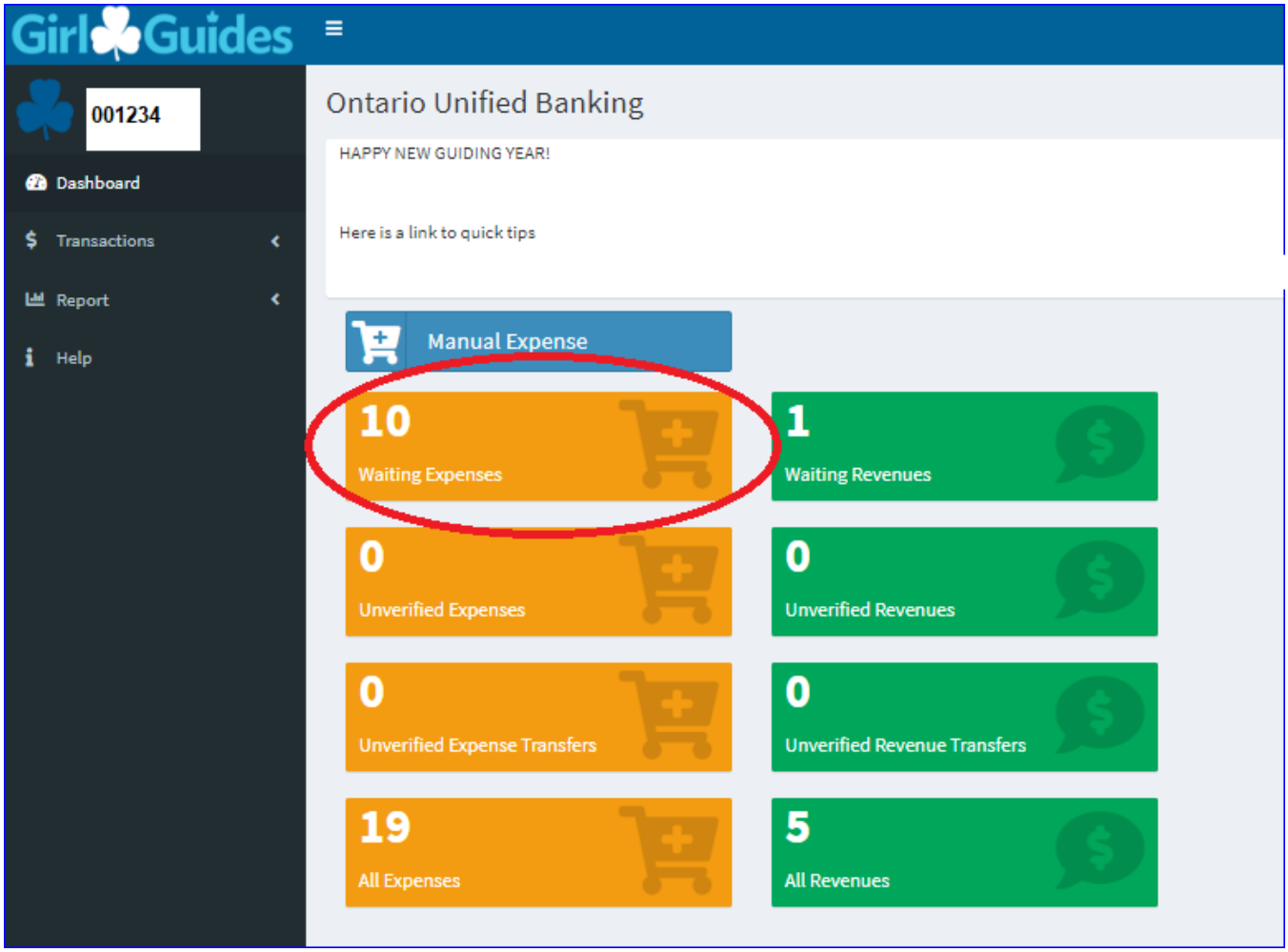
- All expenses should meet the criteria set out in the Unit Expense Guidelines
- All receipts should include the date, vendor, tax number, items purchased and tax breakdown
- If the receipt showing the transaction and tax breakdown is not received, please complete a **Lost or Incomplete Receipt Form** and attach it to the receipt section of the expense in the Unified Banking System
- Write the transaction number, date and your initials on the front of the receipt before scanning
- Use the back of the receipt for other details such as event, payee's name, date of event, etc. if helpful
- Submit the electronic receipts (scanned or photos on your phone) to your Unified Banking Staff by attaching the receipt to the purchase card or manual expense entered into the Unified Banking System
- P-Card transactions will be uploaded to the Unified Banking System within a few business days of purchase
- The National Office pays the total P-Card bill on behalf of all Units
- The Unit's P-Card credit limit is reset monthly
- The National Office pays the annual fee for up to two P-Cards for each Unit.
- The default monthly limit is $300.00 (or $150.00 each if the Unit has two P-Card holders), however an increase in credit limit can be requested

P-Card Expenses

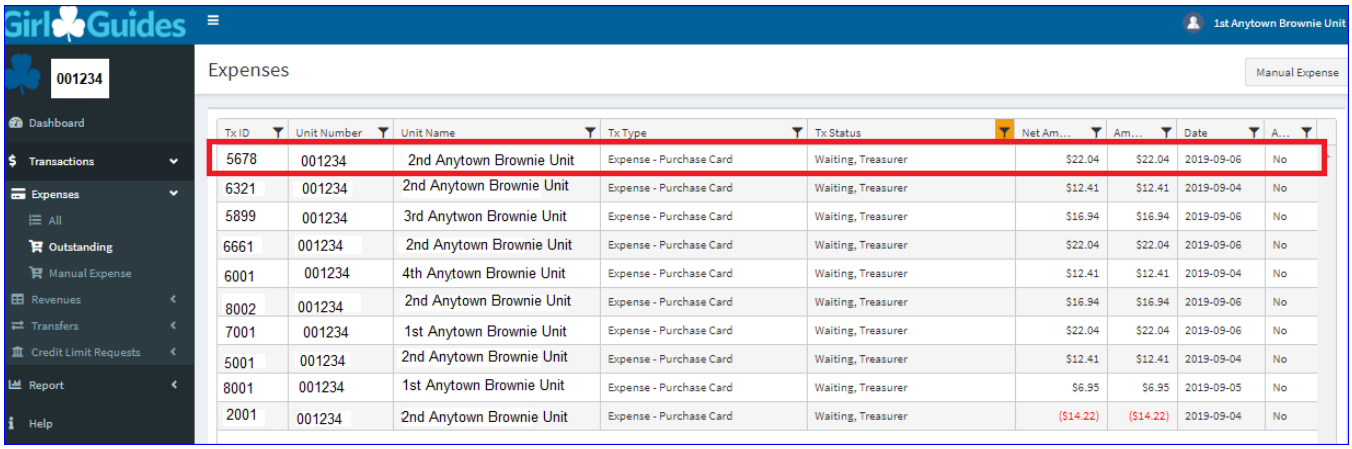
Waiting Expenses

These are P-Card expenses waiting to be allocated to the relevant transaction account.

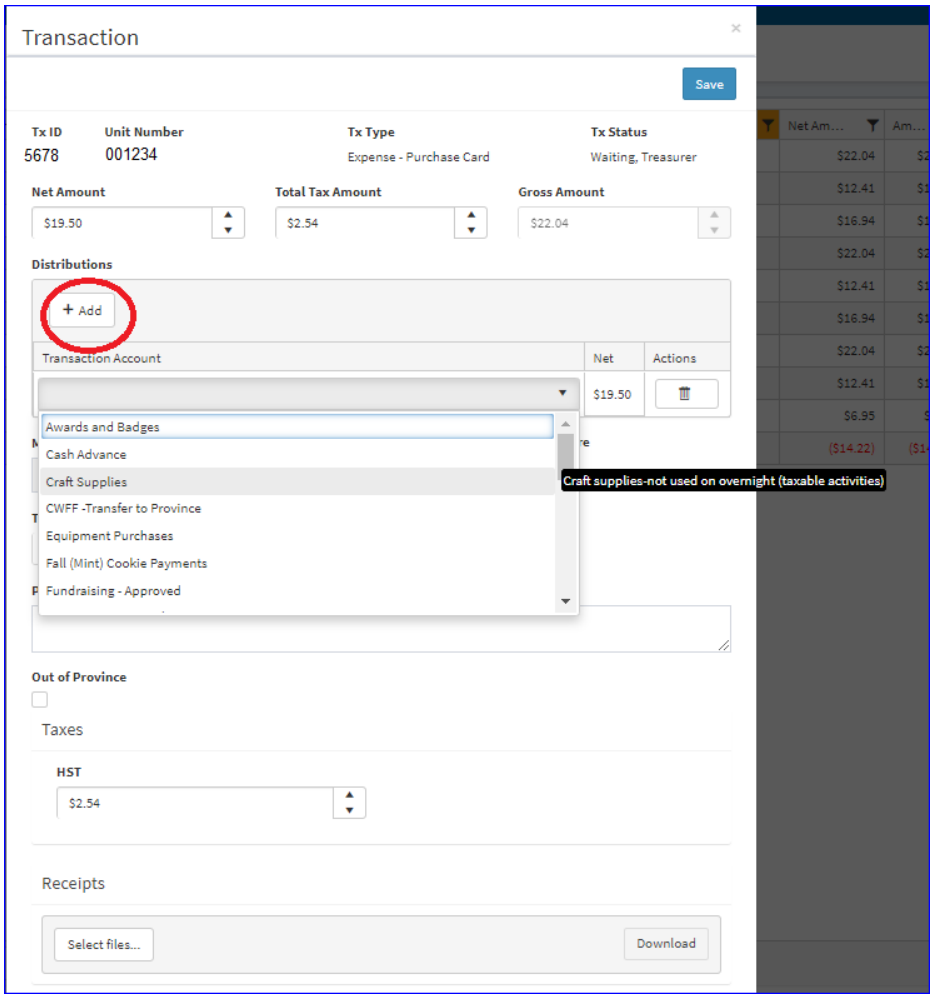
Step 1: Select "*Waiting Expenses*" on the Dashboard:



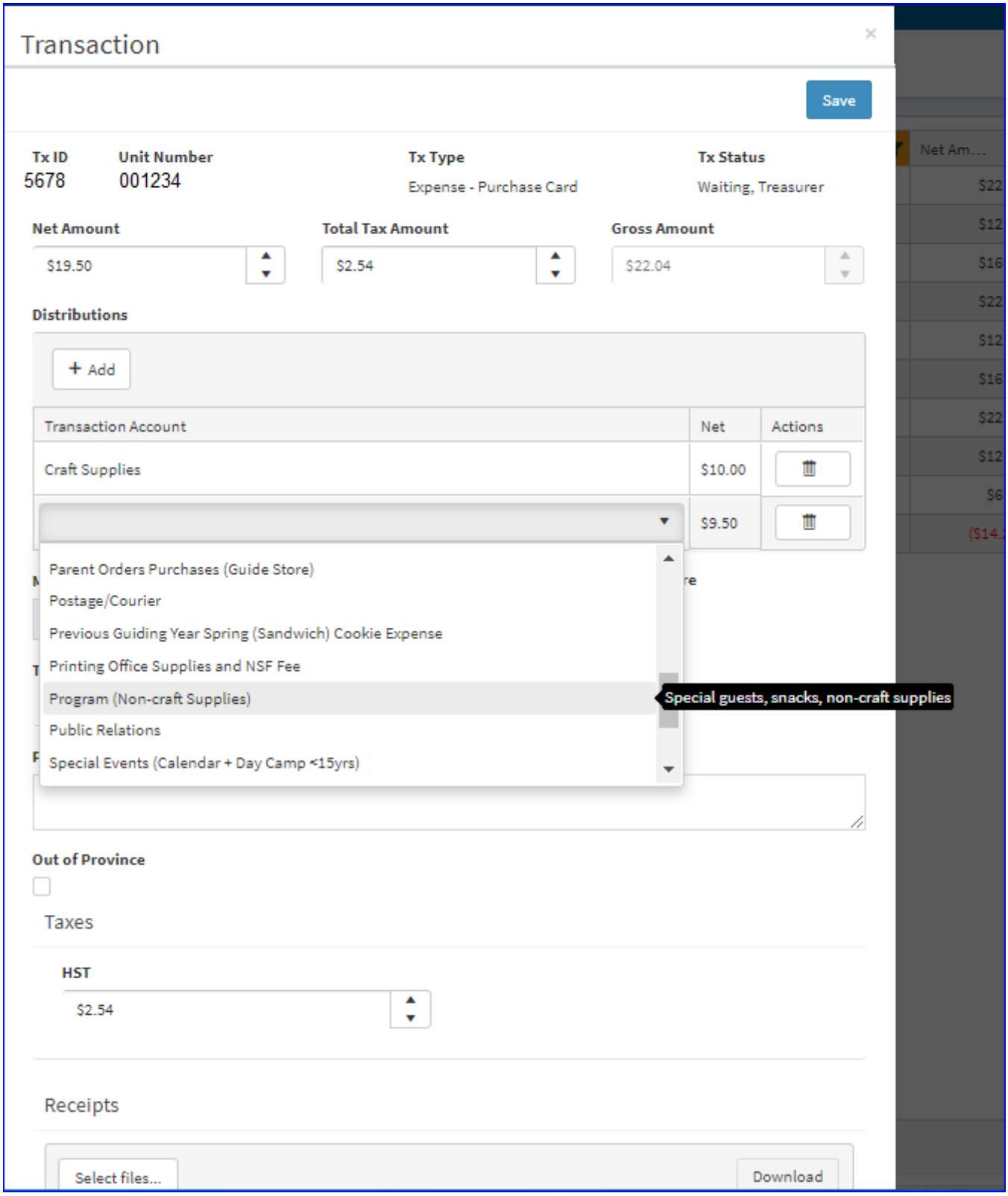
Step 2: After selecting "*Waiting Expenses*", check the outstanding expenses and select the transaction ID to be allocated. Refer to Unit Expense Guidelines while reviewing expenses.



Step 3: Once the transaction is selected, you are prompted to the Transaction page where you select the distribution to allocate the expense. Click the +Add button to select the distribution in the drop down.



To add multiple allocations, (more than one distribution category), after you choose the first distribution, change the distribution amount and then click +Add to add another distribution. As seen below:



Step 4: Attach the receipt by clicking select files and selecting the image of the receipt from its location on your computer:

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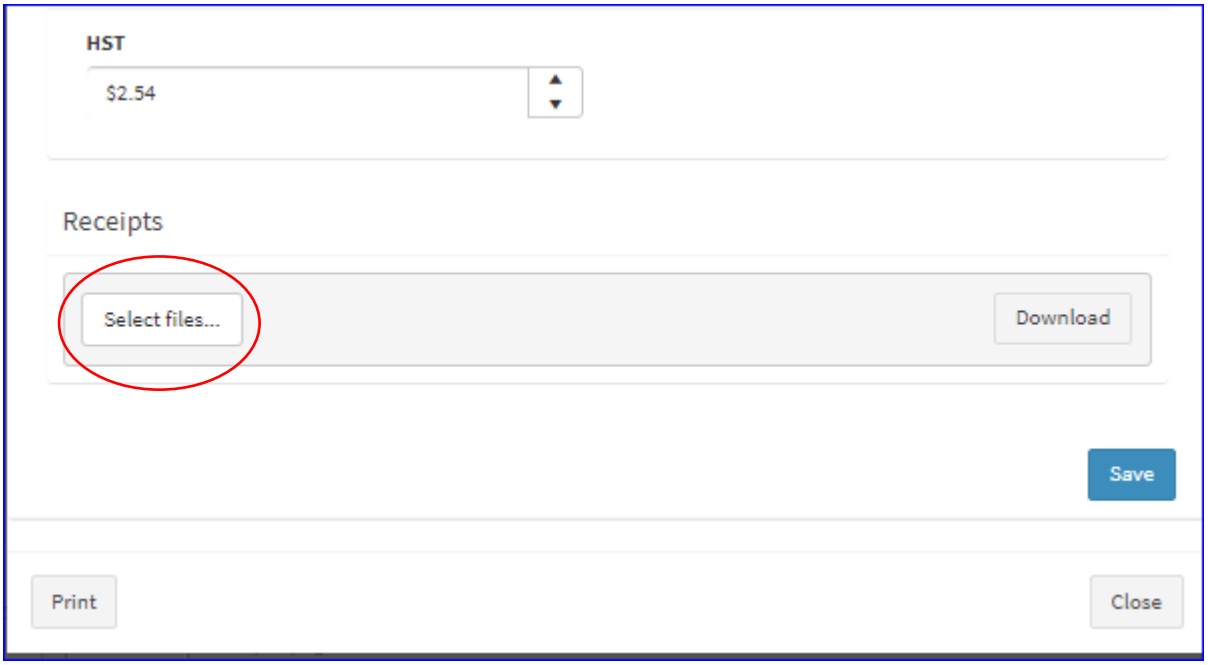
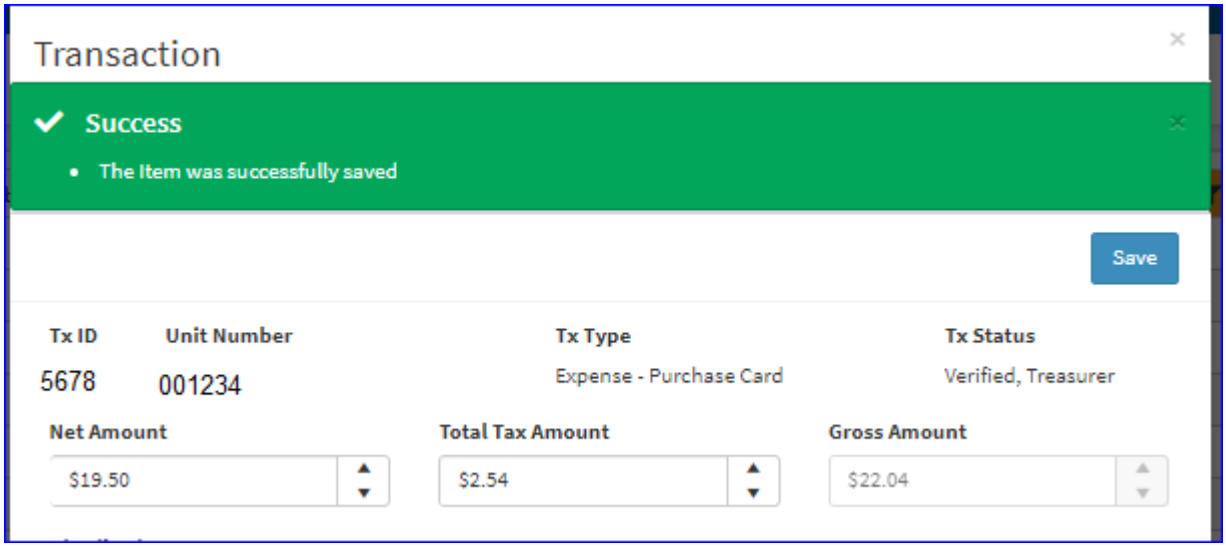


Step 5: Click save.



Requesting a new credit limit for the Purchase Card

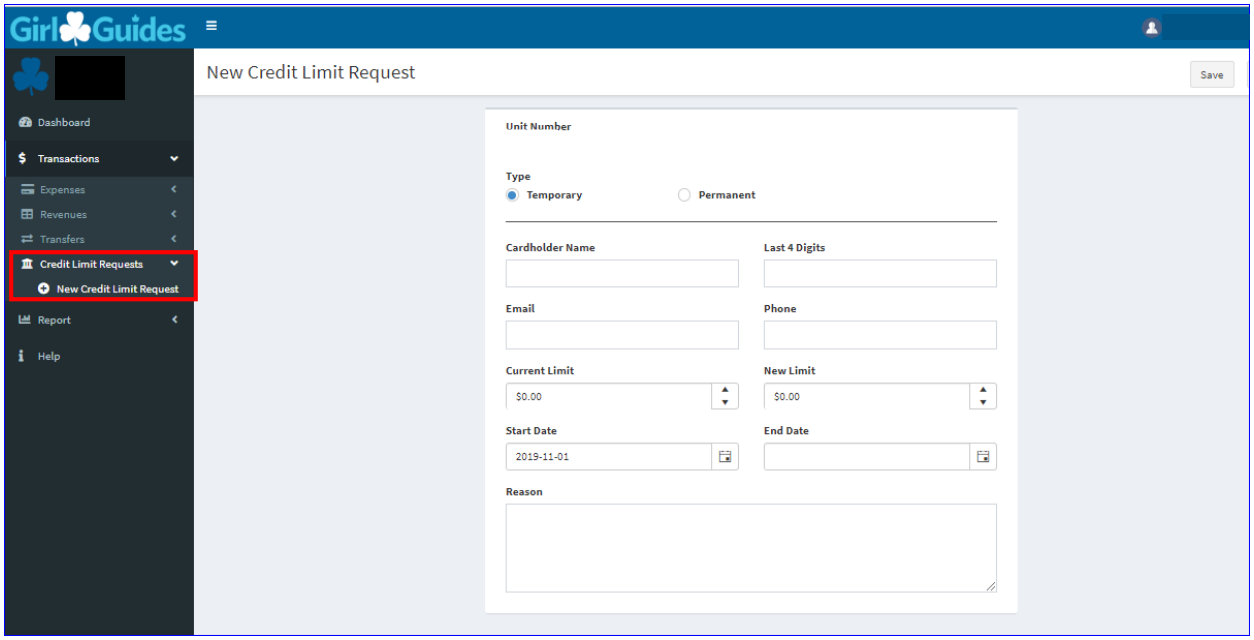
The Treasurer may request a new credit limit using the Unified Banking System. These requests will be approved by the Unified Banking Staff via an email to the Treasurer and Cardholder.

The usual reasons for credit limit requests are the following:

- Temporary increase (month or two) for an upcoming camp
- Permanent (to end of Guiding year) increase due to the size and transactions that occur for a large Unit

Note: Ensure to include the credit limit increase end date that you would like. Please note that it must also include the billing cycle month end date (28th of the month).

Step 1: Select the *Credit Limit Request* from the left pane and populate the type of request, cardholder name, last 4 digits of the P-Card, email of the cardholder, phone number of the cardholder, current limit, new limit, end date of the new credit limit, and the reason for the request.



Step 2: Save the request. It will be automatically sent to Unified Banking Staff for verification. The Treasurer and cardholder will receive email confirmation when approved or an email request for additional information if needed or there is not a sufficient balance.

Manual Expenses

There are vendors at which the P-Card is not accepted. In these cases, the Unit can request to pay the vendor directly to reimburse a Guider or refund a parent. Payment is made by cheque, unless the vendor, Guider or parent has previously been set up for Electronic Funds Transfer (EFT) into their bank account.

Common Unit expenses made manually include:

- Special Event and Camp Expense (may not be able to use a P-card based on the vendor)

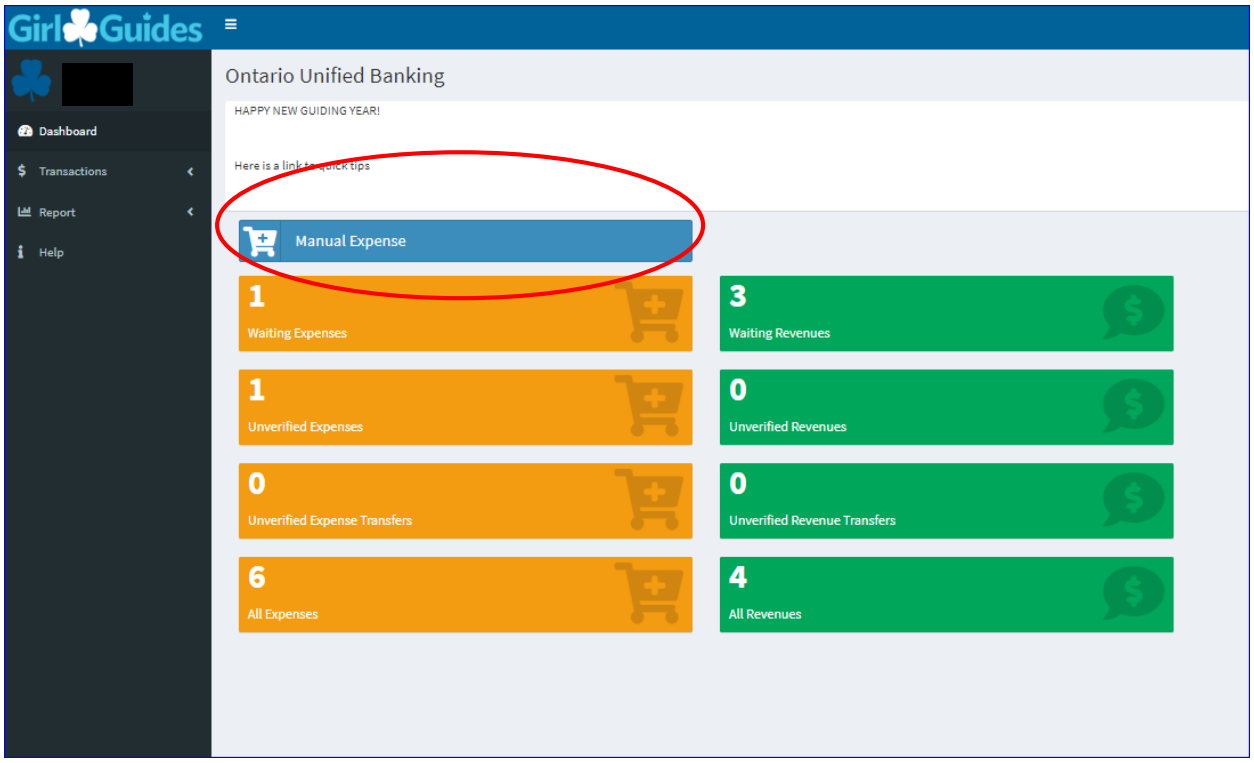
- Craft Supplies
- Printing Office Supplies

If your Unit does not have sufficient funds, a manual expense cannot be processed.

Entering Manual Expenses

Manual expenses are submitted using the "**Manual Expense"** in the Unified Banking System

Step 1: On the dashboard, select "*Manual Expense."*



Step 2: Under the Manual Expense screen, enter the following fields based on the receipts for the expense incurred:

Amounts

- **Net Amount: the before tax amount on the receipt**
- **Total Tax Amount: The total taxes paid on the receipt**
- **Gross Amount:** Will be the total of the receipt(s). It is the total of the net amount and total taxes, which is calculated as you key in the net amount and total tax fields.

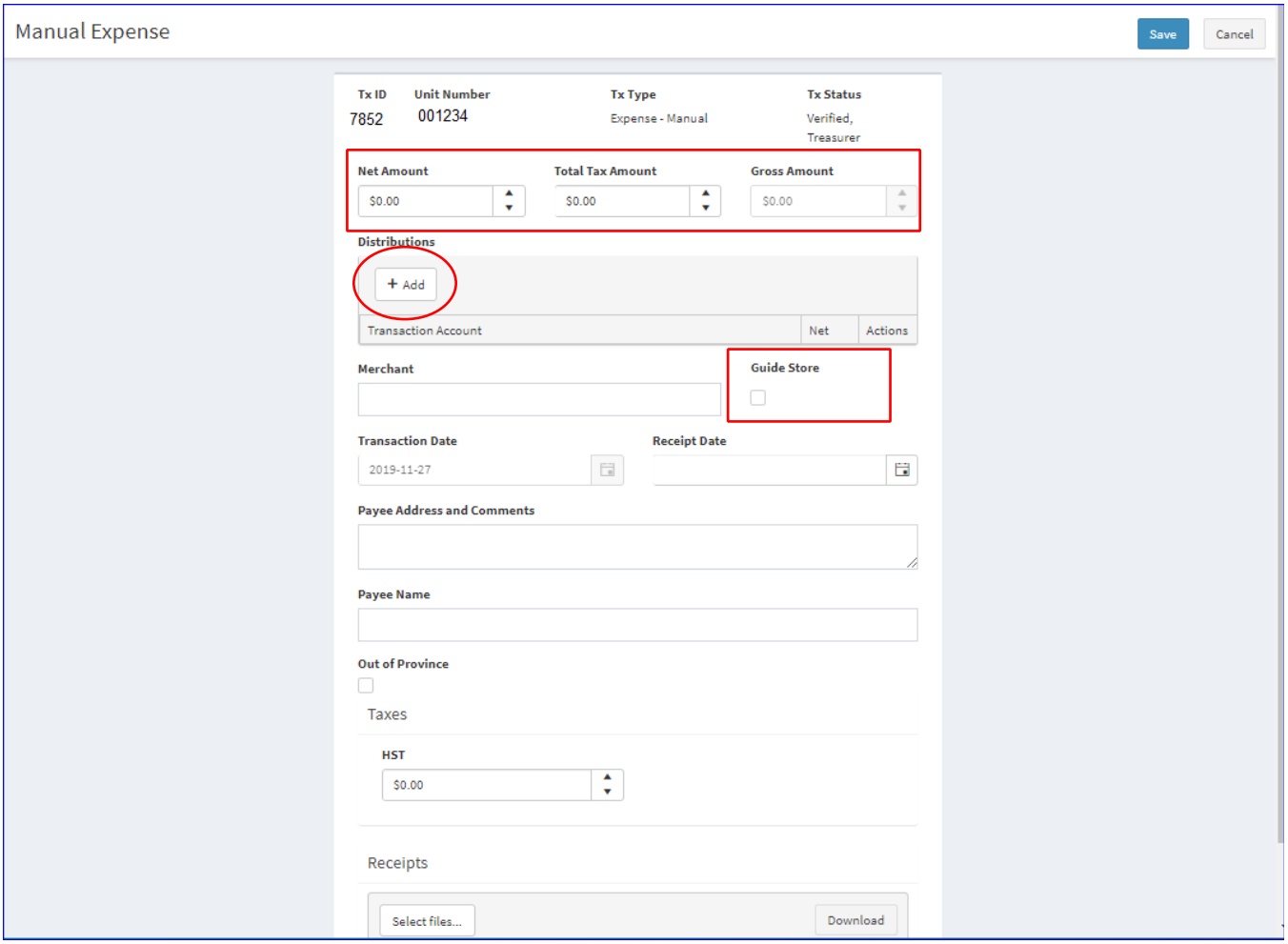
***Note**: If you are combining more than one receipt, reimbursing a parent or claiming for mileage, leave the receipt date as the current date.*

Distributions

Click on the +Add button, then scroll through the distribution categories to select. If you hover the cursor over a category a pop-up bubble will indicate the description, or some common purchases used in that category. If more than one distribution category is required, after you choose the first distribution, change the amount and then click **+Add** to add another distribution.

- **Merchant**: the name of store from which the expense was incurred. If more than one receipt is being submitted from multiple stores, type “various”
- **GGC Store**: if the purchase is made from the Girl Guide Store, then check the box, below outlined in red
- **Transaction Date**: the date you are keying the transaction (defaults in)
- **Receipt Date**: the date on the receipt

Note: If you are combining more than one receipt, reimbursing a parent or claiming for mileage, leave the receipt date as the current date.



Payee Address and Comments

All manual expenses, whether paid by cheque or direct deposit (EFT), require an **accurate current mailing address** entered in this section. Also enter comments regarding the expense in the comment section.

Payment will be made by cheque and sent to the address keyed or by EFT with email confirmation. If paying a vendor invoice, please input the invoice or order number in this comments section.

- **Payee Name**: Input the full name of the person or company to whom you owe money – no short forms, initials, or IMIS numbers
- **GST and HST**: This amount is auto-populated based on the total tax entered above

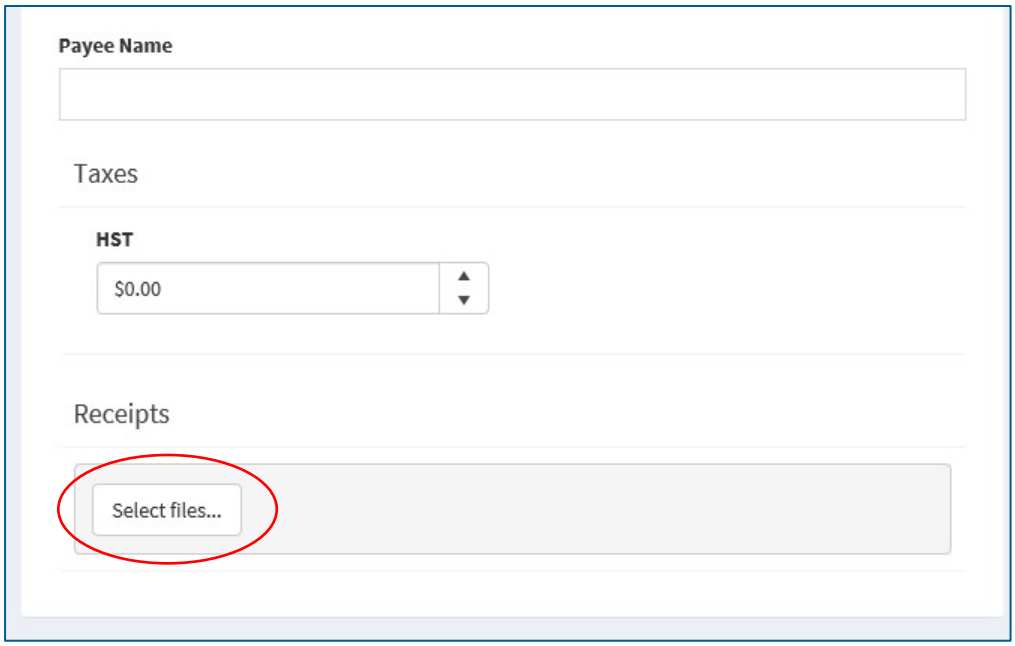
Step 3: Click the Save button to submit the request.

The expense will be assigned a **Transaction ID number**. The transaction will not be processed until the completed receipt/documentation has been received and verified by Unified Banking Staff.

The amount of the manual expense is immediately deducted from your Unit Banking Account.

Step 4: Click newly assigned Transaction ID and attach the receipt by clicking *select files* and selecting the image of the receipt from its location on your computer:

- Write the transaction ID number, initials and today's date on the receipt, then scan or take a picture on your phone of the receipt
- **Receipts**: attach the electronic version of the receipt by clicking *select files* under receipt. If the receipt showing the transaction and tax breakdown is not available, please complete a ***Lost or Incomplete Receipt Form*** and attach to the transaction. Save again.
- **Note**: The Unified Banking System will only accept file types: jpeg, gif, pdf, xlsx, docx. File size limit is 15MB
- **If unable to attach, submit the** receipt by email/fax/mail to your Unified Banking Staff
- **Click save again**



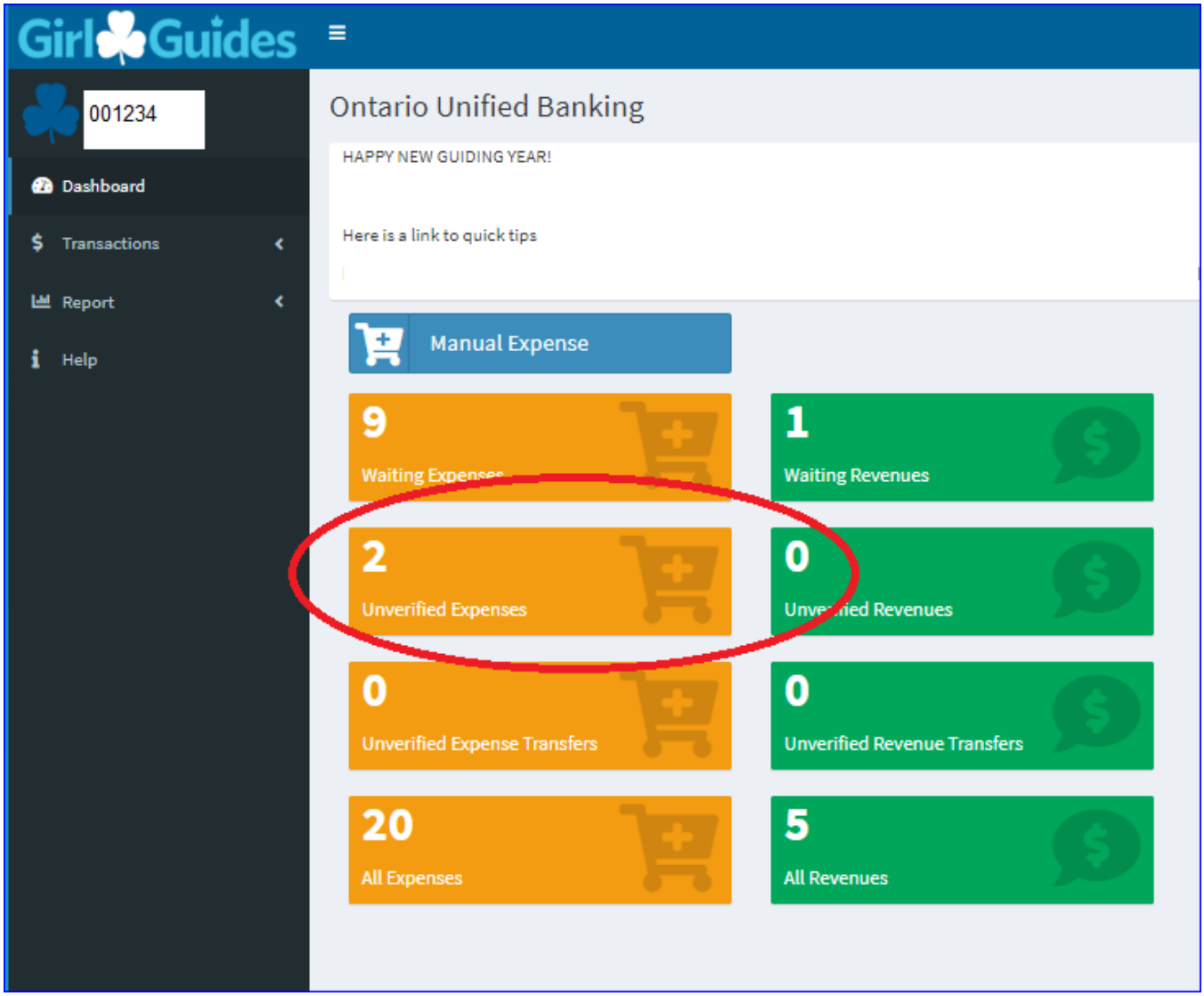
- **Reimbursement**: All receipts submitted will be processed the following week except for small Manual Expenses totaling $20.00 or less.
- **Payments by Electronic Fund Transfer (EFT)**: For any amount, these will be deposited into the payee's personal bank account after being verified by your Unified Banking Staff (Please note this must be set up in advance of the payment by completing the direct deposit form). An email is sent to the payee advising of the deposit. These are payments that are made electronically which are sent directly to the payee's bank account.
- **Payments by cheque**: Will be mailed to the payee.

Unverified Expenses

Please note that the same process takes place for allocating Unverified Revenues

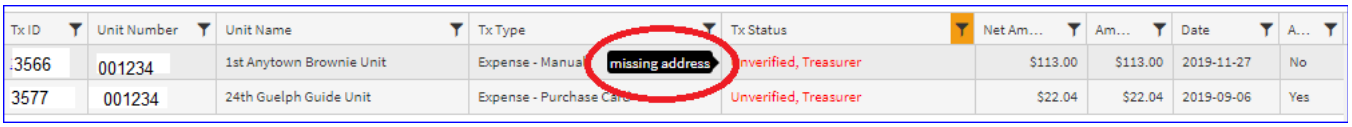
Expenses that have been previously submitted and require more information. The Treasurer will receive an email from the Unified Banking Staff.

Step 1: Select *"Unverified Expenses"* on the Dashboard:

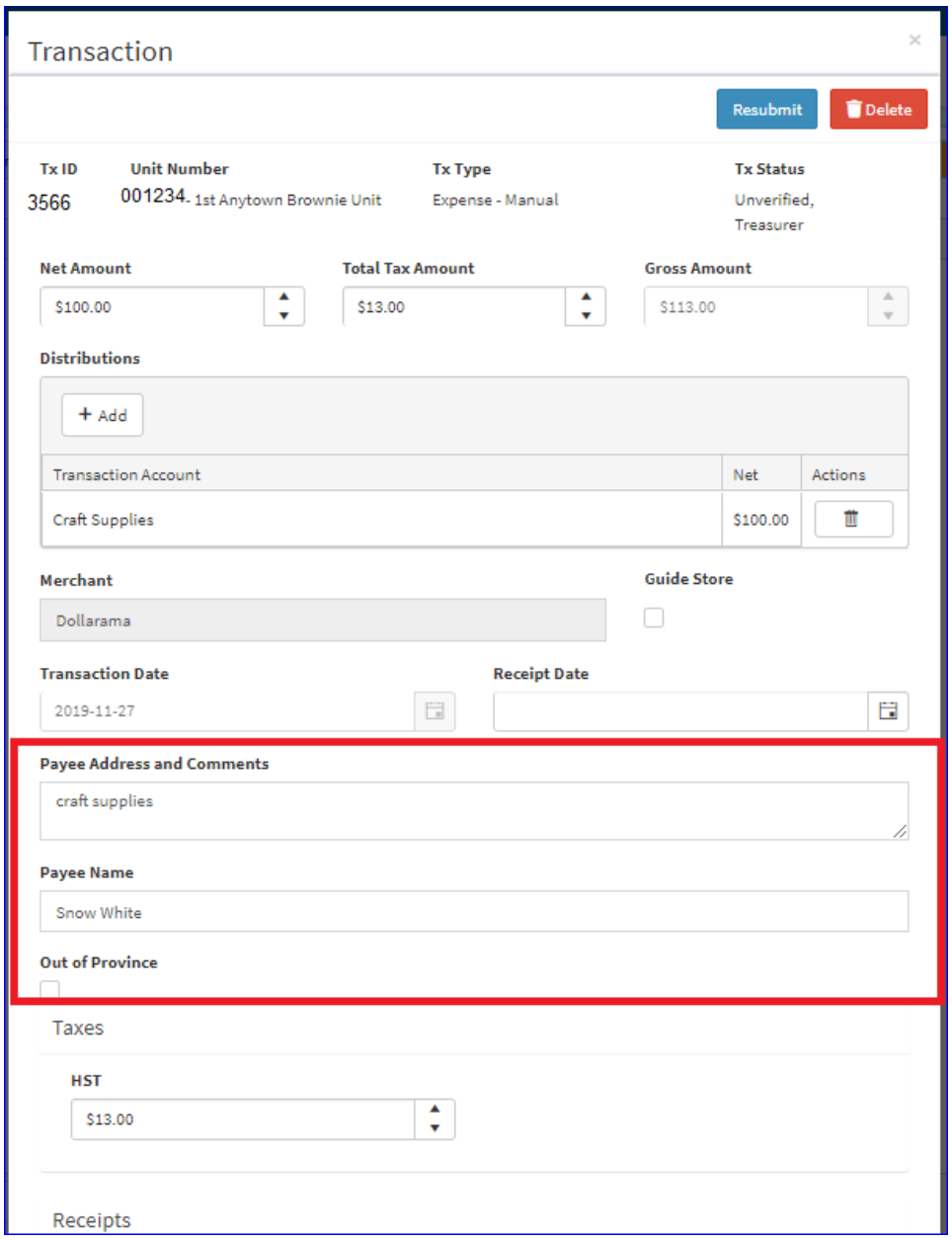


Step 2: Click the expense to be verified – Note: a message appears when you hover over the status that reflects the comment of the Unified Banking Staff for the reason of verification required:

The following transaction is unverified as the comment left states that it is “missing address.”



Step 3: Click on the transaction and update the missing/incorrect information as seen below:



Step 4: Once updated, click resubmit.

Transfers: How-to Guide

Transfers are the only way for Units to send funds to other entities. Units cannot “charge” another Unit for expenses (e.g. cookies, shared camping fees). National Office will facilitate any other transfers.

Treasurers who need to transfer funds to another Unit must request their six-digit Unit ID.

- Fill in the **Transfer Request** in the Unified Banking System (See Step 1 below)
- Transfers will be deducted from the Unit Account when the transaction shows “*Verified, Staff*”

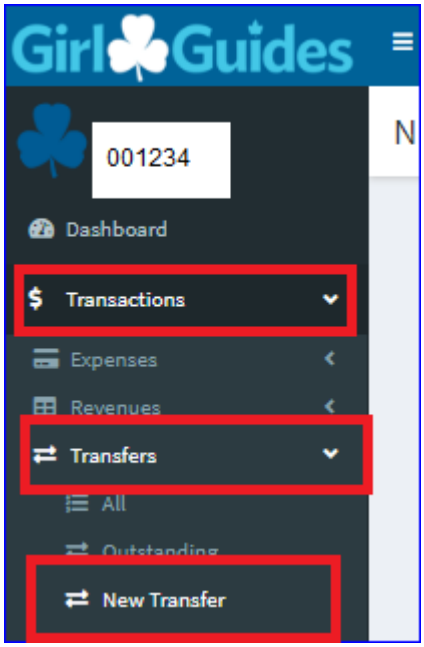
Processing transfers

Unit to Unit

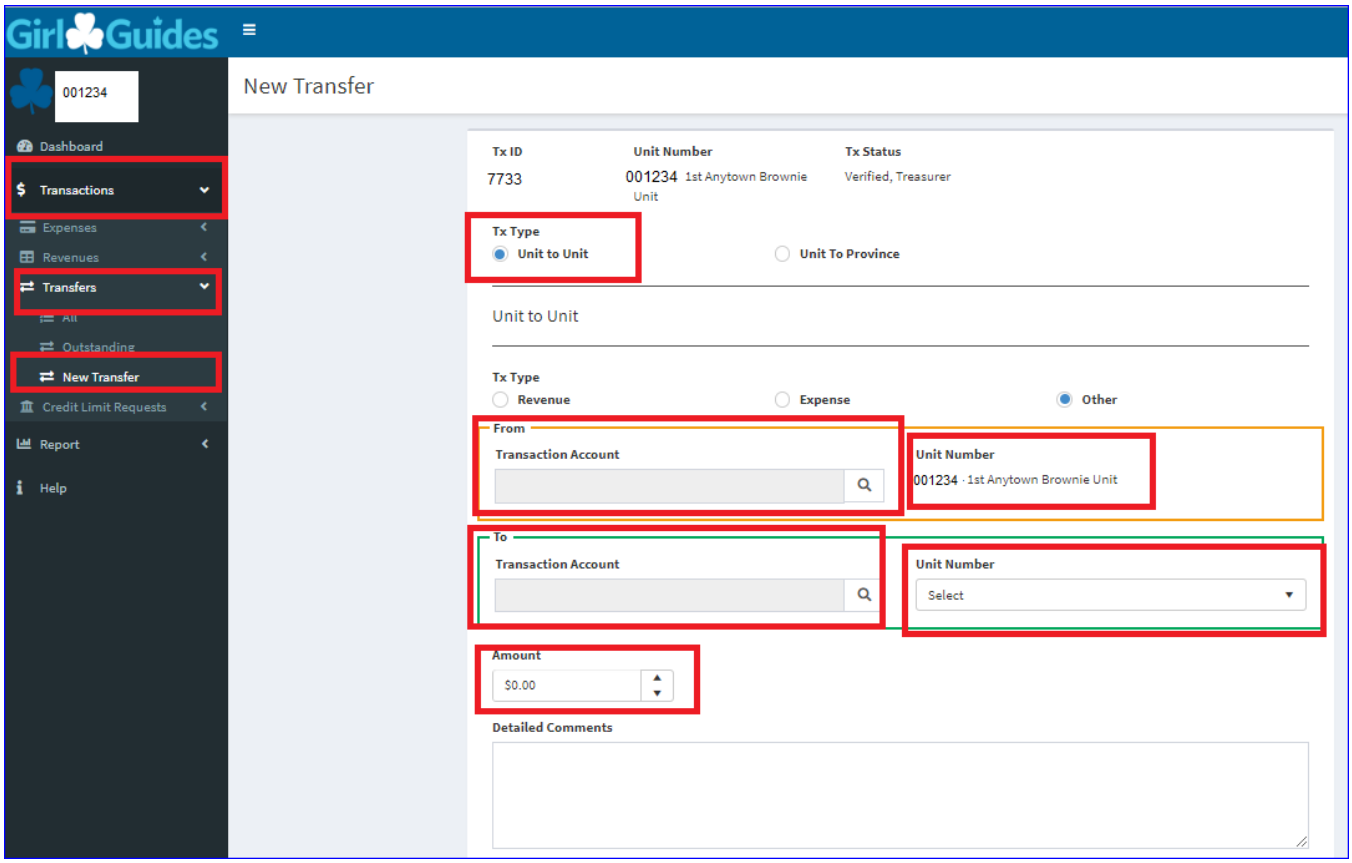
Common uses:

- Shared camp expenses
- Shared badge orders
- Cookie costs

Step 1: Click on *Transactions* then select *Transfers* and *New Transfer* from the left column.

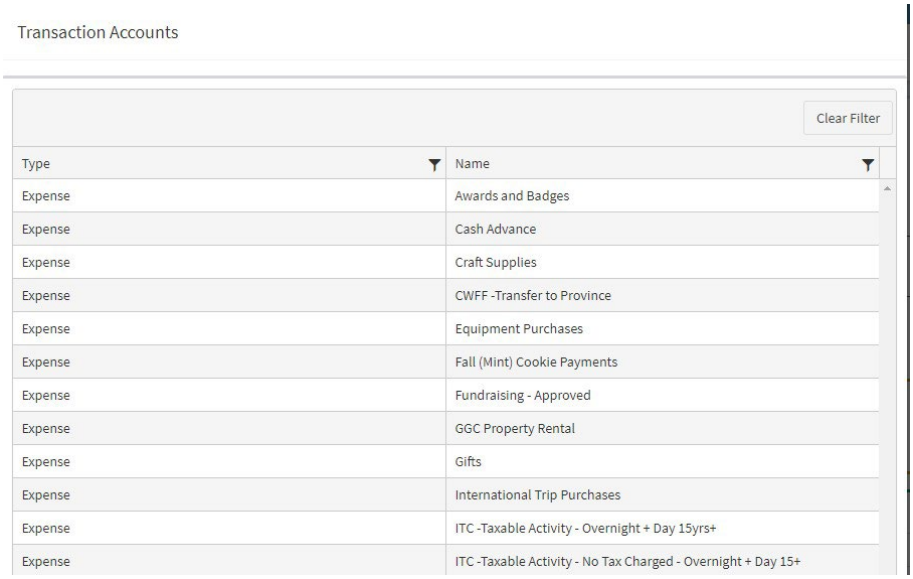


Step 2: Upon selection of *New Transfers*, the transaction defaults to Unit to Unit transfer.

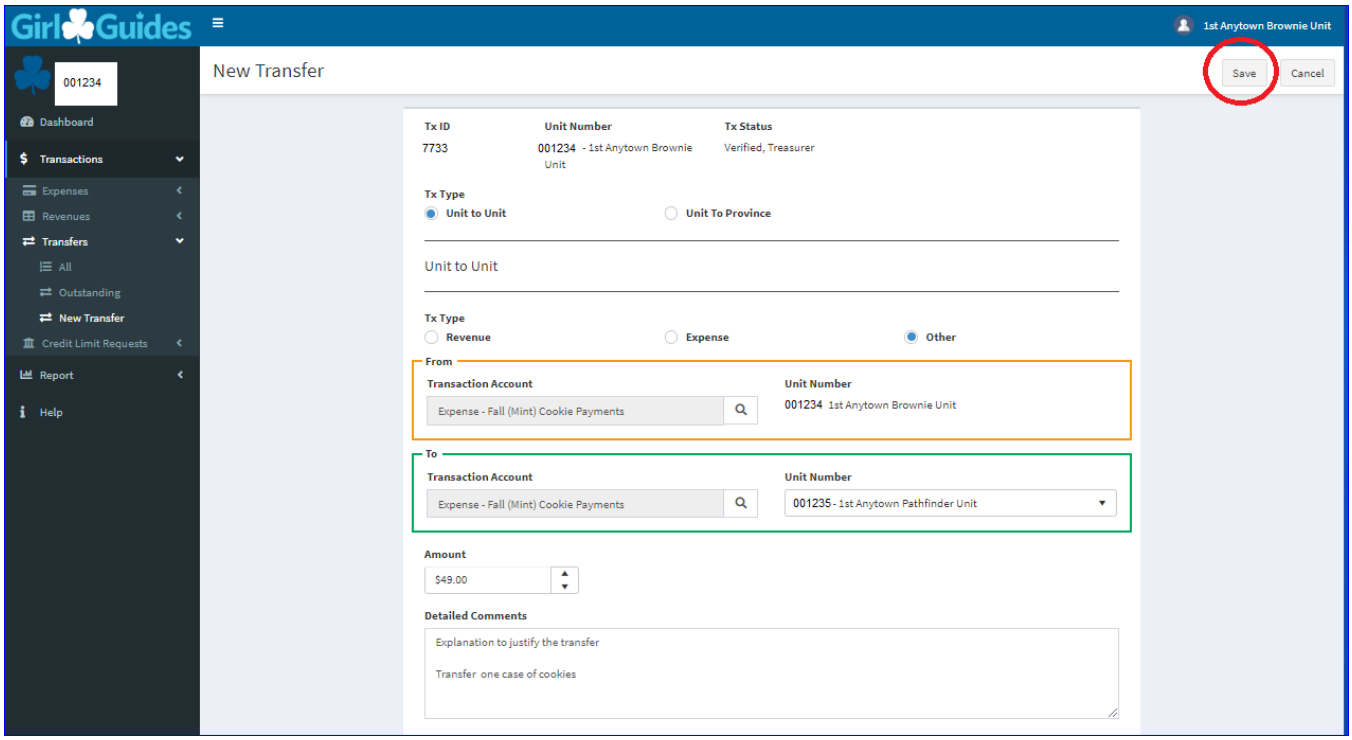


Step 3: Click the search button to select the transaction account (distribution) and double click to select one in the drop down below. Select (double-click) the transaction account (allocation description) to transfer from and the transaction account (allocation description) to transfer to (usually the same). Add the Unit number to transfer to and the amount to transfer.

Make sure to provide an explanation of the transfer in the Detailed Comment section as it is mandatory.



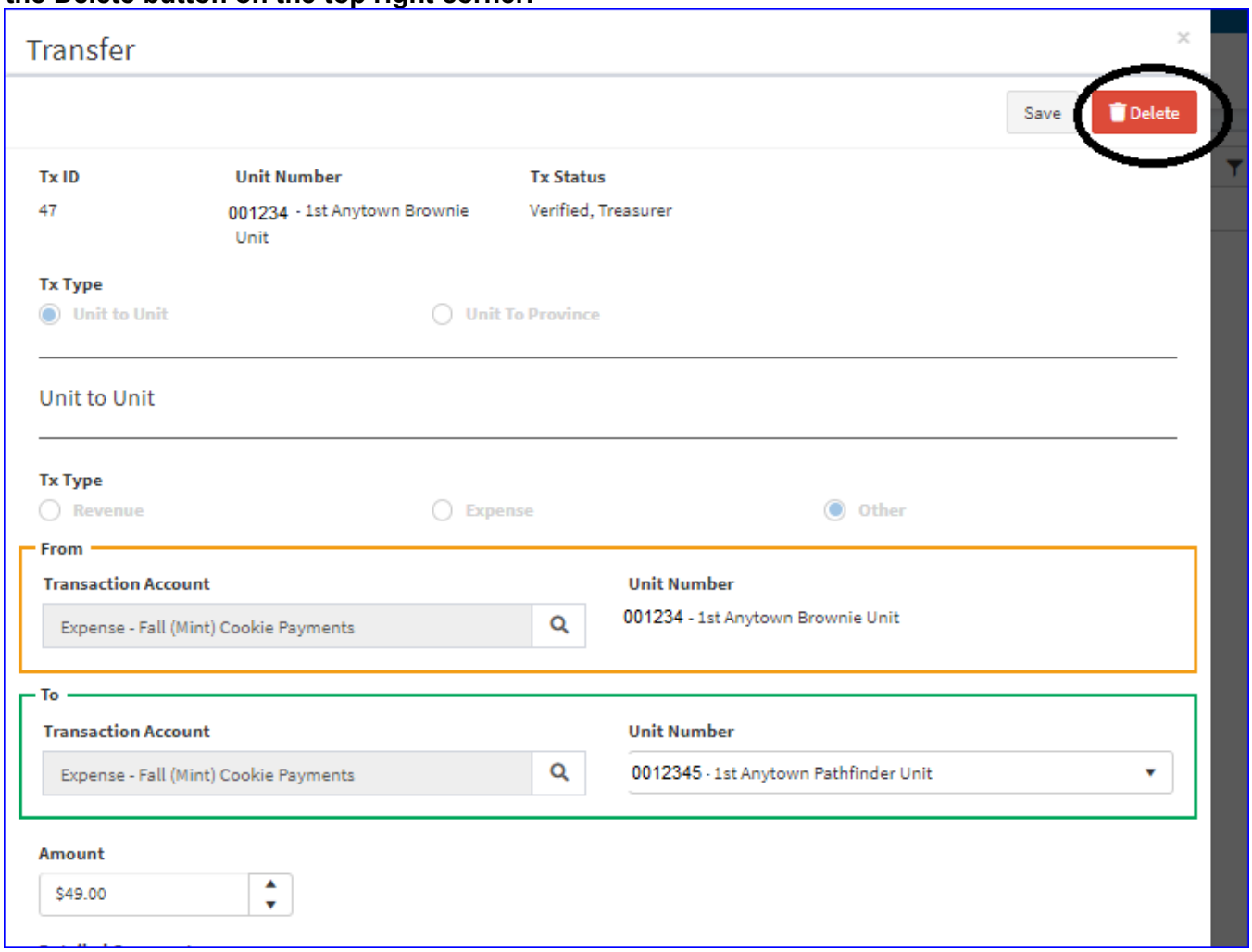
Step 4: Save the new transfer by clicking the save button on the top right of the screen.



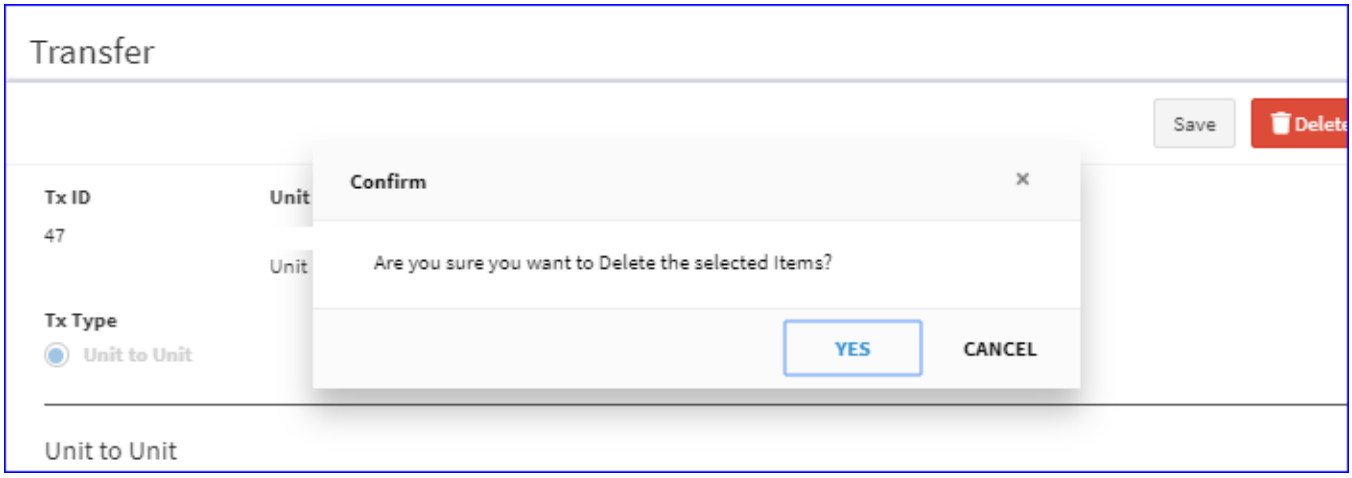
Deleting a Transfer

Transfer requests can be deleted unless the transaction status is "*Verified, Staff.*"

Step 1: Select the "*Verified, Treasurer*" you would like to delete from "All Transfers" and click the Delete button on the top right corner.



Step 2: Confirm the option to delete by clicking yes and the transfer will be deleted.



Reporting: How-to Guide

The Unified Banking System allows Treasurers to download monthly and yearly reports.

Types of reports

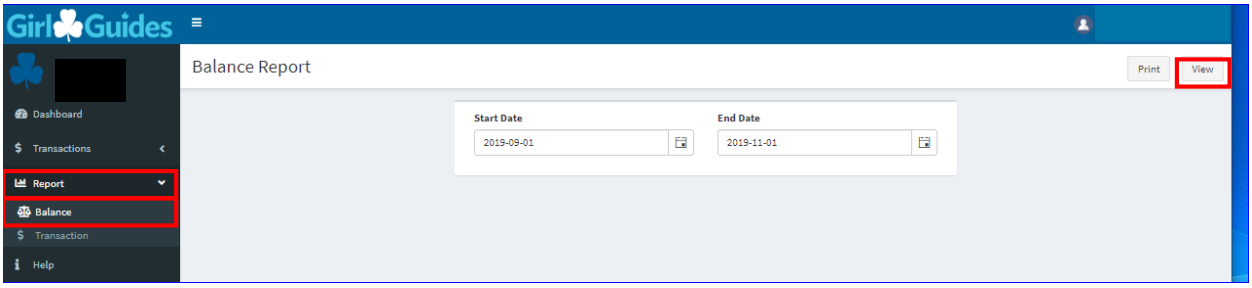
There are two reports available on the Unified Banking System: *Balance Report* and *Transaction Report*. Additionally, a Year-end Reconciliation is required.

1. Balance Report

The Balance Report provides the overall balance for the Unit Account and sums transactions (that have been "*Verified, Staff"*) by allocation description and provides the overall balance for the Unit Banking Account. Transactions that are "*Waiting, Treasurer*" or "*Verified, Treasurer*" or "*Unverified, Treasurer*" are summed and show as "Waiting" on the report.

The default Balance Report displays transactions from the beginning of the Guiding year (Sept 1) to today's date. Treasurers can view any other time period by changing start and end dates.

Step 1: Access the Balance Report by clicking on *Report* and then *Balance* on the left pane of the Dashboard. Input the start date and end date of the report to be extracted. Click *View* to review the Balance Report.



Step 2: View of print the Balance Report that is provided for the Statement of Revenue and Expenses:

Statement of Revenue and Expenses

September 01, 2019 - November 27, 2019

001234 **(1st Anytown Brownie Unit),**

Transaction Account	Revenue
Campership Subsidies	$0.00
CWFF Collected	$0.00
Donations	$0.00
Dues	$0.00
Equipment Revenue	$0.00
Fall (Mint) Cookies	$0.00
Fundraising - Approved	$0.00
International Trip Revenue	$0.00
LEAP Revenue	$0.00
Membership Fees Collected	$0.00
Parent Orders Revenue (Guide Store)	$0.00
Previous Guiding Year Spring (Sandwich) Cookie Revenue	$0.00
Special Events (Calendar + Day Camp <15yrs)	$0.00
Spring (Sandwich) Cookies	$0.00
Taxable Activity (extract HST) - Overnight + Day 15yrs+	$3,633.63
Taxable Activity (GST) - QC/NU	$0.00
Training	$0.00
Z-Finance Clearing Account	$200.00
Event Revenue	$0.00
-CWFF	$0.00
I-Joint Event Revenues	$0.00
)-Revenue - Start Up	$0.00
Waiting	$2,053.00
Total	$5,886.63

Transaction Account	Expense
Awards and Badges	$342.13
Cash Advance	$0.00
Craft Supplies	$64.75
CWFF -Transfer to Province	$0.00
Equipment Purchases	$18.24
Fall (Mint) Cookie Payments	$6,545.00
Fundraising - Approved	$0.00
GGC Property Rental	$0.00
Gifts	$0.00
International Trip Purchases	$0.00
ITC -Taxable Activity - Overnight + Day 15yrs+	$61.66
ITC -Taxable Activity - No Tax Charged - Overnight + Day 15+	$0.00
LEAP Payments	$0.00
Membership Fees Forwarded	$0.00
Parent Orders Purchases (Guide Store)	$0.00
Postage/Courier	$0.00
Previous Guiding Year Spring (Sandwich) Cookie Expense	$0.00
Printing Office Supplies and NSF Fee	$0.00
Program (Non-craft Supplies)	$0.00
Public Relations	$0.00
Special Events (Calendar + Day Camp <15yrs)	$0.00
Spring (Sandwich) Cookie Payments	$0.00
Training	$0.00
Travel (Mileage) Non-trip Related	$0.00
Z-OC Clearing Account	$0.00
Waiting	$259.90
Total	$7,291.69

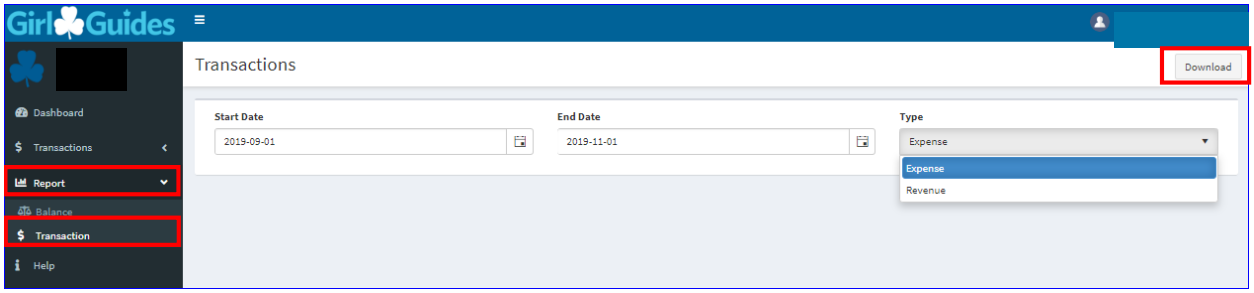
Statement of Funds

Balance on 2019-09-01			$5,340.53
Revenues		$5,886.63	
Deposits	$5,686.63		
Deposits - RBC Bill Payments	$0.00		
Transfers	$200.00		
Expenses		$7,291.69	
Purchase Cards	$633.69		
Manual	$113.00		
Transfers	$6,545.00		
		Revenue minus Expenses	($1,405.06)
Balance on 2019-11-27			$3,935.47

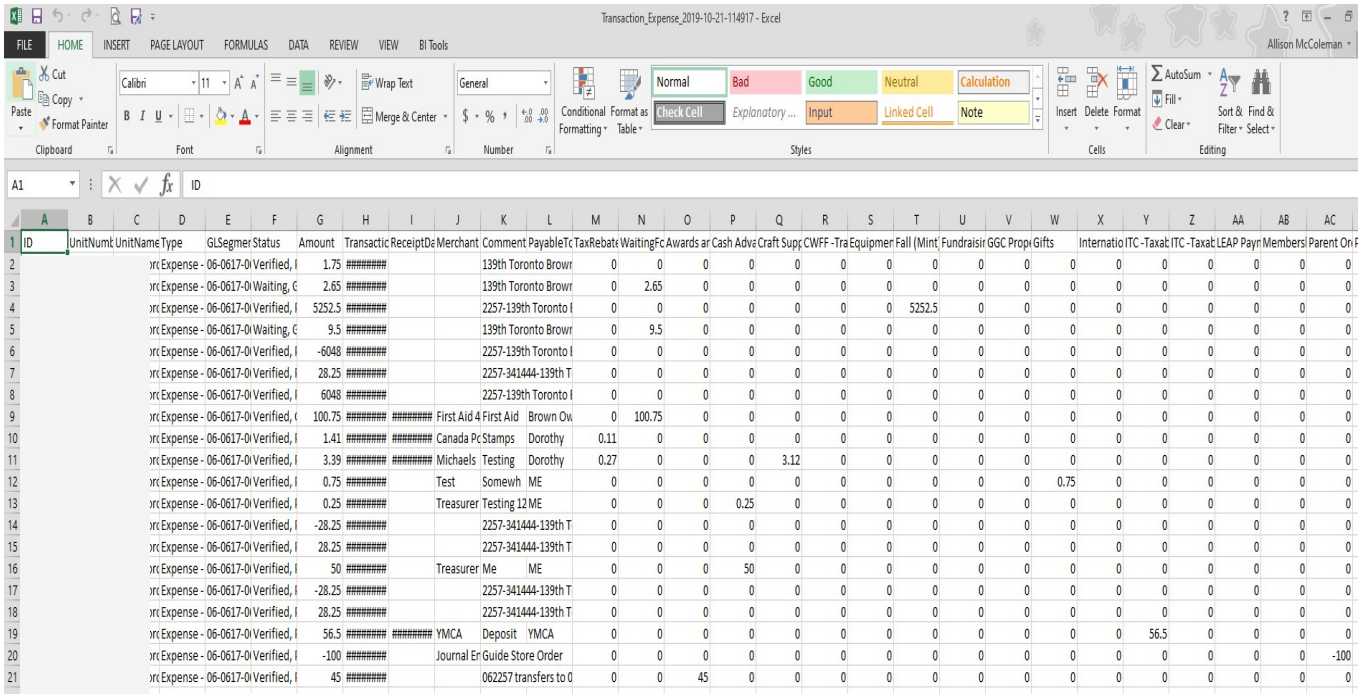
2. Transaction Report

The Transaction Report provides Treasurers with a spreadsheet of either Expenses or Revenues. It is in .csv format and can be opened in Excel. The Transaction Report provides a breakdown, by expense account of transactions that have been "*Verified, Staff*." A single column also provides amounts that are not "*Verified, Staff*". Until the transactions are "*Verified, Staff*", they have not yet been allocated to expense accounts they cannot be categorized to the expense account columns on the report. They show in the single column called "*Waiting for Allocation*".

Step 1: **Access the Transaction Report by clicking on *Report* then *Transactions* on the left pane of the dashboard. Input the start date and end date of the report to be extracted and select the specific transaction (Revenue or Expense) desired. Once selected, click download.**



Step 2: The following report is extracted:



ID	UnitNumb	UnitName	Type	GLSegmer	Status	Amount	Transactic	ReceiptDa	Merchant	Comment	Payable	Tc	TaxRebate	Waiting	Fc	Awards ar	Cash Adva	Craft Supp	CWFF -Tra	Equipmen	Fall (Mint	Fundraisir	GGC Prop	Gifts	Internatio	ITC -Taxat	ITC -Taxat	LEAP Payn	Members	Parent Or
			or(Expense -	06-0617-0	Verified, I	1.75	########			139th Toronto Brown			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Waiting, C	2.65	########			139th Toronto Brown			0	2.65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	5252.5	########			2257-139th Toronto I			0	0	0	0	0	0	0	0	5252.5	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Waiting, C	9.5	########			139th Toronto Brown			0	9.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	-6048	########			2257-139th Toronto I			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	28.25	########			2257-341444-139th T			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	6048	########			2257-139th Toronto I			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, (	100.75	########	########	First Aid 4	First Aid	Brown Ow		0	100.75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	1.41	########	########	Canada Pc	Stamps	Dorothy		0.11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	3.39	########	########	Michaels	Testing	Dorothy		0.27	0	0	0	0	3.12	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	0.75	########		Test	Somewh	ME		0	0	0	0	0	0	0	0	0	0	0	0	0.75	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	0.25	########		Treasurer	Testing 12	ME		0	0	0	0.25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	-28.25	########			2257-341444-139th T			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	28.25	########			2257-341444-139th T			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	50	########		Treasurer	Me	ME		0	0	0	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	-28.25	########			2257-341444-139th T			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	28.25	########			2257-341444-139th T			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	56.5	########	########	YMCA	Deposit	YMCA		0	0	0	0	0	0	0	0	0	0	0	0	0	0	56.5	0	0	0	0
			or(Expense -	06-0617-0	Verified, I	-100	########		Journal Er	Guide Store Order			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-100
			or(Expense -	06-0617-0	Verified, I	45	########			062257 transfers to 0			0	0	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

3. Year-end reporting

In order to comply with National Guidelines, Treasurers must sign and submit the **Year End Reconciliation** at the end of the Guiding year. The Reconciliation can be signed electronically using the Treasurer's iMIS number and submitted online to the Unified Banking Staff. If there are receipts/deposit slips to submit, the outstanding receipts/deposit slips should be sent with the year-end Reconciliation (either by mail or electronically).

- Complete the MANDATORY **Year End Reconciliation** form found on the Unified Banking website and ensure all items on the list have been completed
- Forward the completed form to the Unified Banking Staff by June 30th

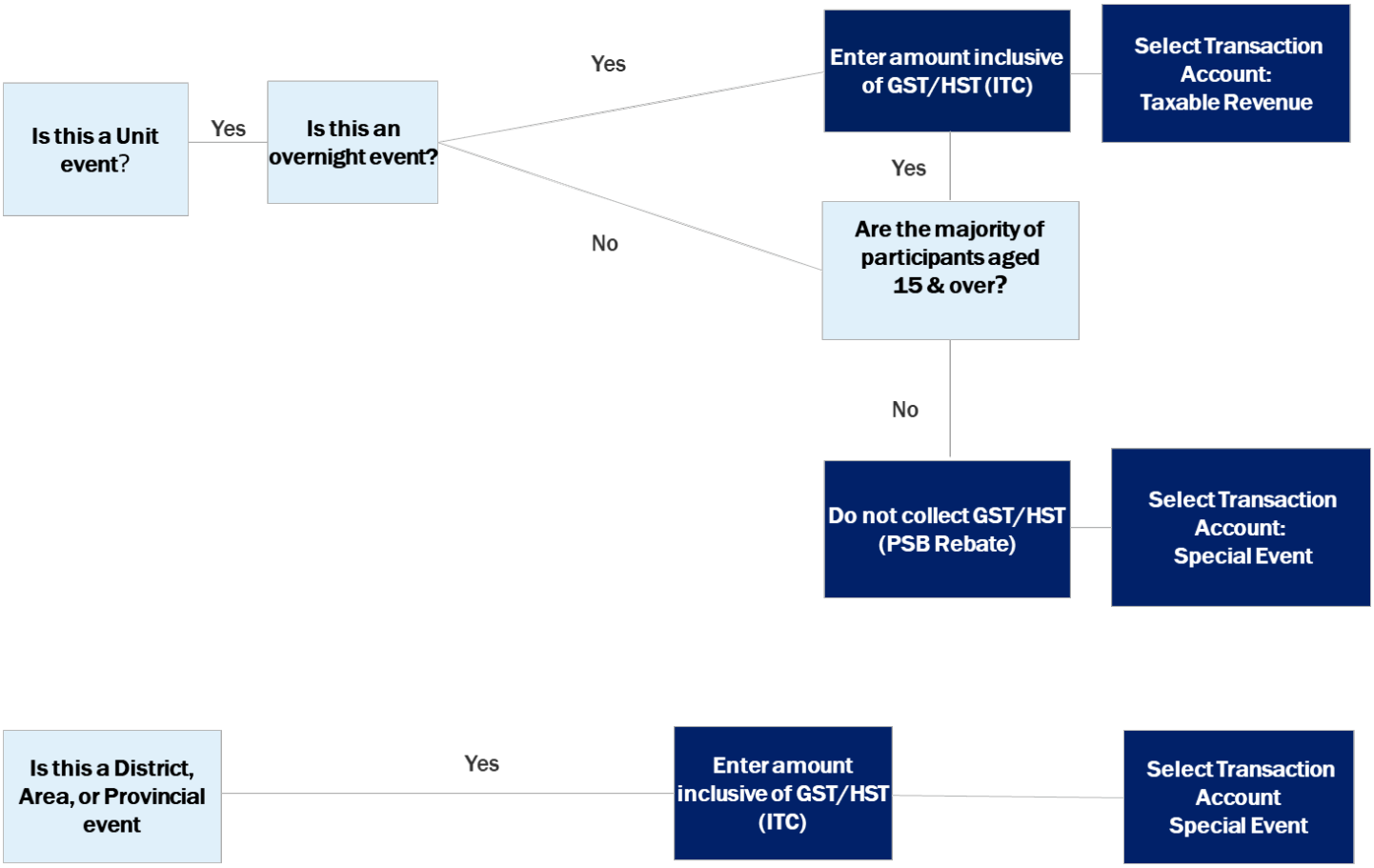
Tax implications

There are certain instances where GGC must collect tax.

The Canada Revenue Agency (CRA) requires Units to collect GST/HST on the revenue they collect for certain taxable activities, such as overnight events and day events where the majority of participants are 15 years and older.

The CRA also allows Units to recover either 100% of the GST/HST (Input Tax Credit (ITC)) or a portion of the GST/HST through the Public Services Bodies (PSB) Rebate paid on certain expenses. You cannot claim ITC *and* PSB for the same expense - it is either/or. Therefore, if the activity is a taxable activity as seen below and your Unit has collected taxes then it results in ITC. If not, then a PSB rebate. The taxes payable or to be rebated are automatically calculated within the Unified Banking System and adjusted to the account when the transaction is "*Verified, Staff.*"

Diagram of Taxable Activities

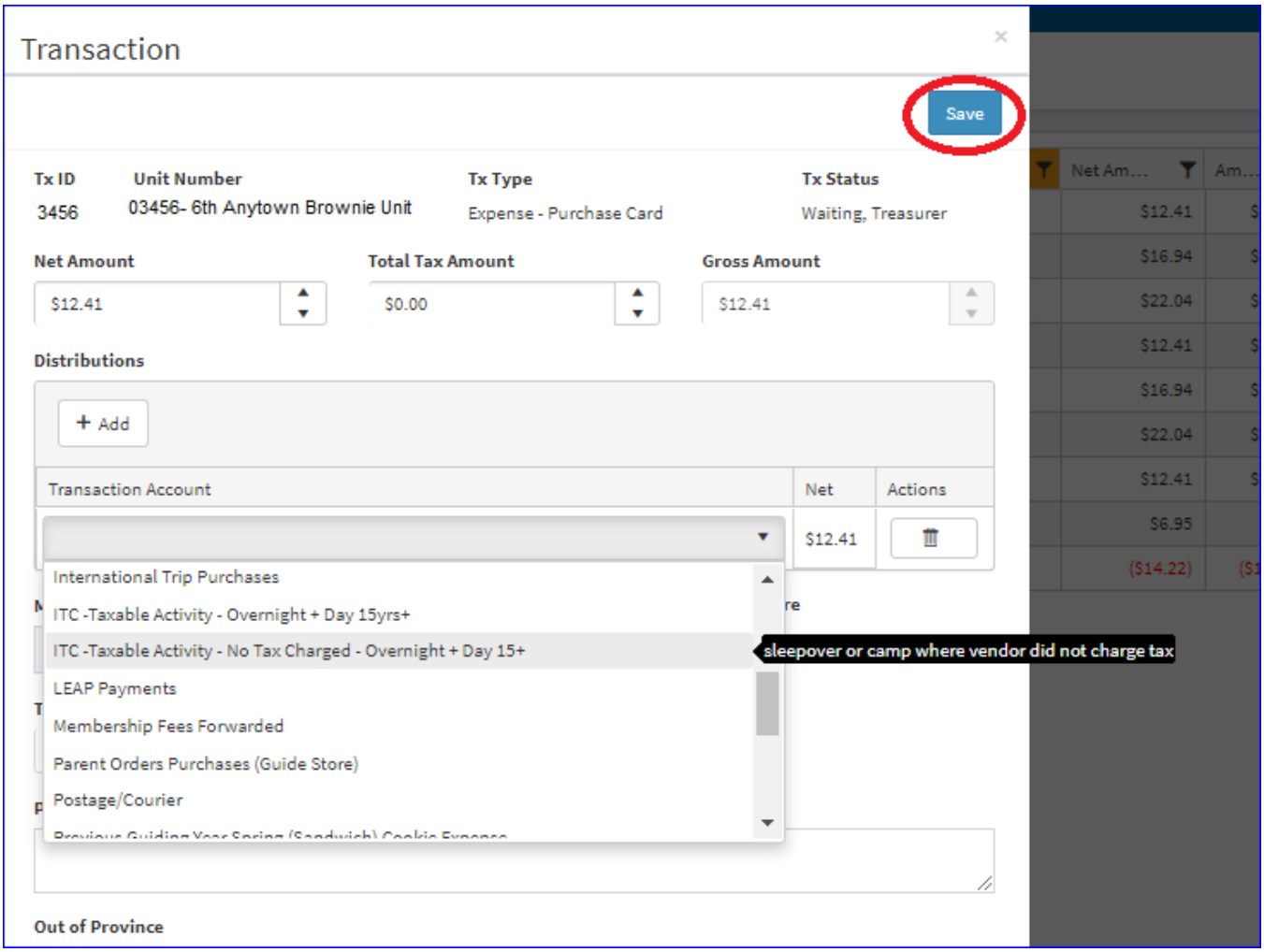


Expenses

- If the Unit has collected taxable revenue for a Taxable Activity but the vendor has not charged taxes, select "**ITC-No Tax Charged**"
- If the Unit has collected taxable revenue for a Taxable Activity, and the vendor has charged taxes, select "**ITC-Taxable Activity- Overnight and Day 15+**"
- In your Unit/District Account, allocate the expenses associated with taxable activities to "**ITC Expenses**"

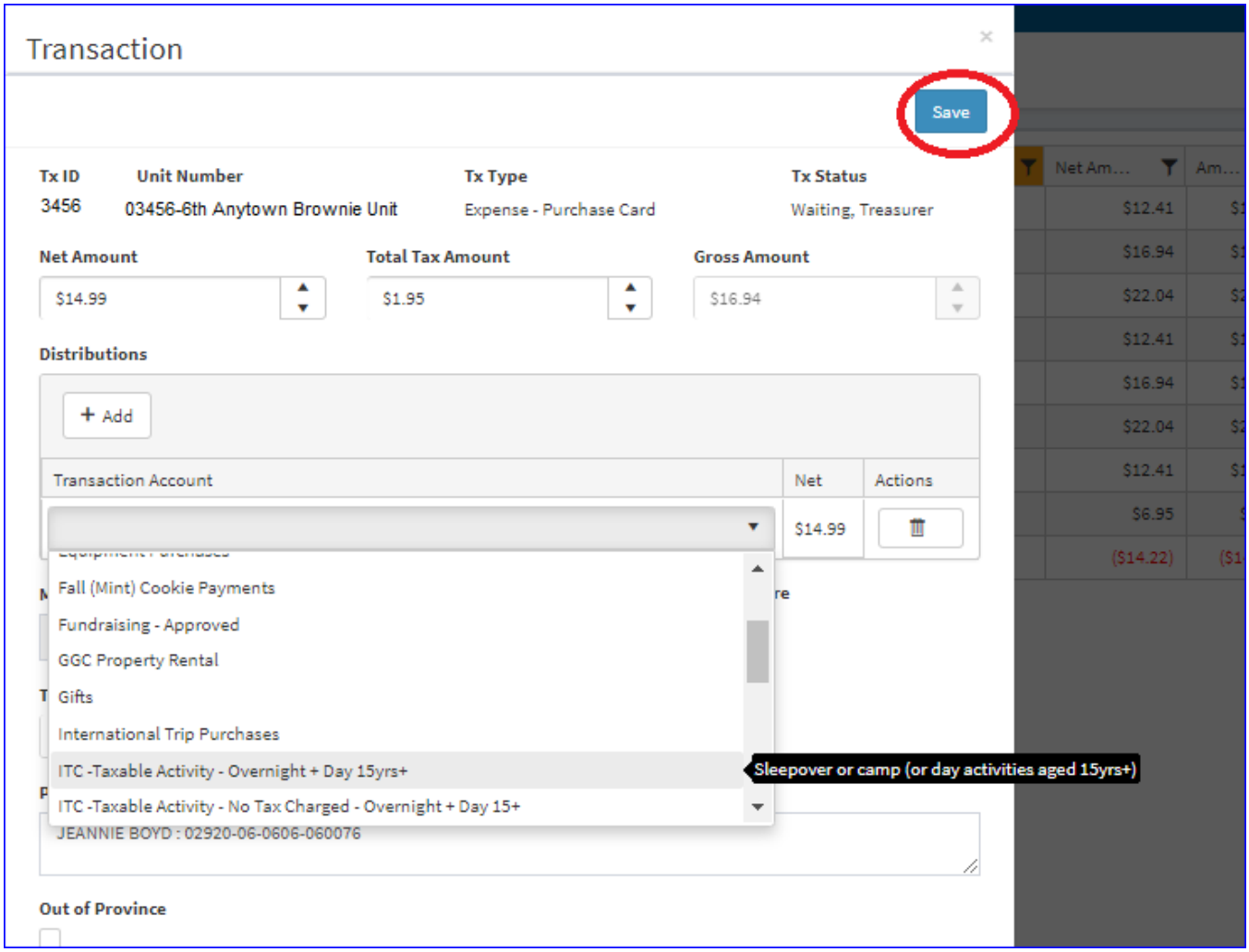
"ITC No-Tax Charged" Expense Allocation

Step 1: Under Distributions select *ITC- Taxable Activity – No Tax Charged* and select *save*.



ITC Expense Allocation

Step 1: Under Distributions select ITC- Taxable Activity –and select save.



GST/HST and PST paid to Girl Guide Store or Provincial Councils

The Girl Guide Store also adds GST/HST to your bill; but Girl Guides of Canada is one legal entity, therefore *a rebate on tax paid to GGC cannot be claimed*. The Girl Guide Store check-box will be checked automatically for P-Card transactions but will need to be clicked for manual expenses.

GST/HST and PST collected on behalf of Canada Revenue Agency and applicable Province

Revenue

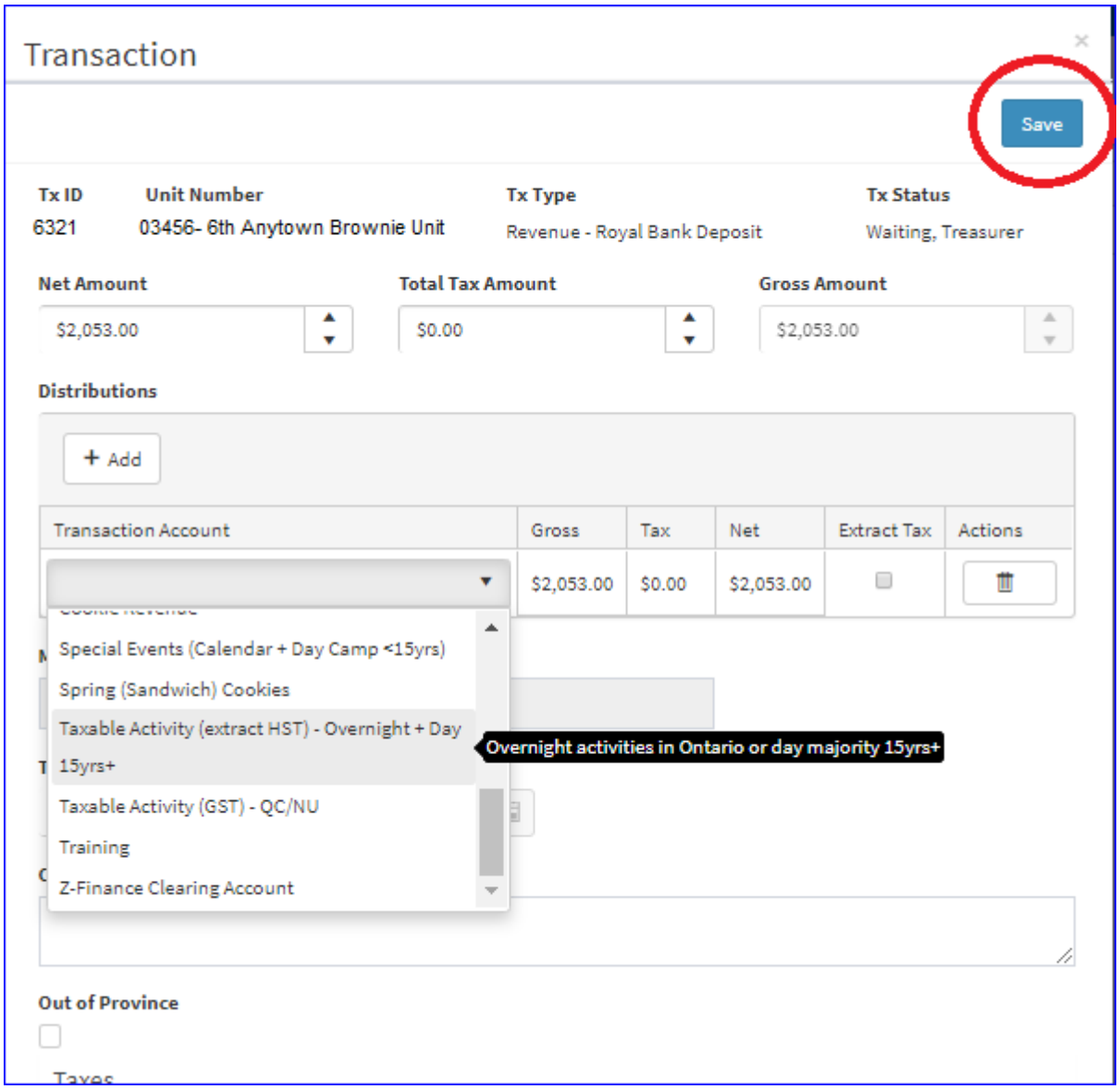
Treasurers must determine if the Guiding activity is a taxable one. If either is true, then it is a taxable activity:

- Any overnight activities
- Day activity (camp or events) where majority of participants are aged 15 years old and older
- If taxable, select the Taxable Revenue and extract taxes
- For fees collected that include GST/HST, allocate the deposit to "**Taxable Revenue**

(GST/HST)" and click the "Extract HST" checkbox on the distribution line

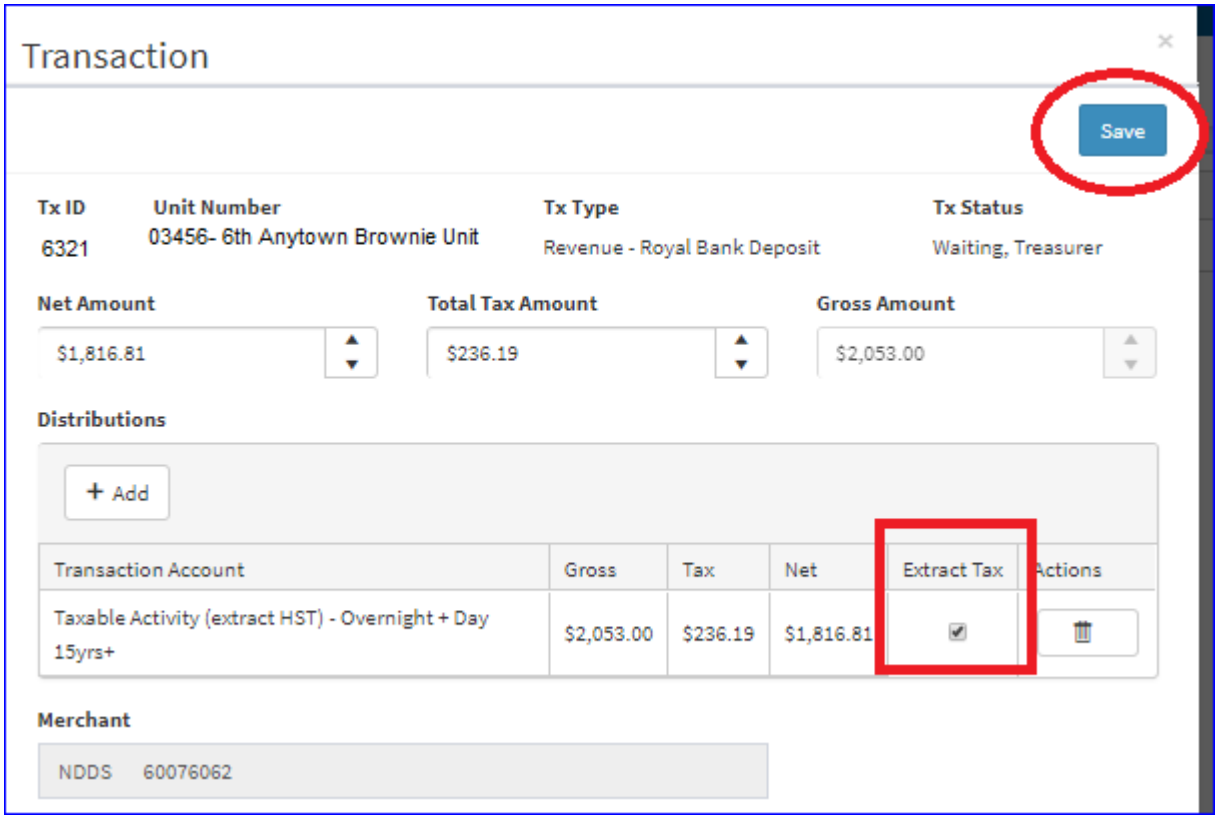
Taxable Activity Revenue

Step 1: Under distributions select Taxable Activity (Extract HST)- Overnight and Day 15+.



Note: If Non-HST Provinces should select "Taxable Activity (GST)"

Step 2: Once distribution is selected, check the box extract taxes. The taxes will automatically be calculated, then click save.


Transaction
Save
Tx ID
6321
Unit Number
03456- 6th Anytown Brownie Unit
Tx Type
Revenue - Royal Bank Deposit
Tx Status
Waiting, Treasurer
Net Amount
$1,816.81
Total Tax Amount
$236.19
Gross Amount
$2,053.00
Distributions
+ Add
Transaction Account
Gross
Tax
Net
Extract Tax
Actions
Taxable Activity (extract HST) - Overnight + Day 15yrs+
$2,053.00
$236.19
$1,816.81
Merchant
NDDS 60076062

Resources for Treasurers

There are a number of resources available to support Treasurers to be successful in their roles. The following forms and tools can be found in the Unified Banking section on MemberZone.

Forms

- Lost/Incomplete Receipt Form – used when you have lost a receipt, or the vendor does not provide an appropriate receipt (for example a VISA slip or handwritten generic receipt)
- Online Year End Reconciliation – submitted annually through the Unified Banking Staff (see below)
- Paper Year End Reconciliation – submitted annually to your Unified Banking Staff
- Quick Tips: How to use RBC Deposit Slips

Tools

- Webinar Training
- Quick Tips
- Annual Unit Budget Calculator
- Manual Expense Calculator
- Parent Online Bill Payment Set-up Instructions

Help

Questions about Unified Banking or your role as Treasurer?

For questions regarding your role email unifiedbanking@girlguides.ca.

For questions on using the Unified Banking System contact your Unified Banking Staff found in the Unified Banking System in User Settings.

Glossary of terms

Allocation – Expense or revenue transaction accounts (assigned to specific accounts at Province)

Balance Report – Report showing sum in each transaction account for a set time period (defaults to current guiding year) and the account balance

Camps/overnight events – Participants take part in an overnight event. (HST applicable)

Credit Card Limit – The total monthly amount of purchases available on your Purchase Card

Deposits – Money/cheques brought to your bank (RBC) to be deposited to your account

Direct Deposit Enrolment Form (EFT) – Used to pay Manual expenses directly in payee's (Unit Guider's or vendors) bank account

ITC Expenses – Input Tax Credit used for a taxable event where you have collected HST taxes from the participants

Lost/Incomplete Receipt Form – Used when you do not have a receipt that itemizes the purchases. The receipt may have been lost or the vendor did not provide an itemized receipt (VISA slip only or hand-written note)

Manual Expense – Where the Unit has incurred an expense not using the Purchase Card (complete under Transactions/Expenses/New)

Password Locked – After 3 unsuccessful attempts, the account is locked

Purchase Card (P-Card) – A VISA credit card that allows the Unit to make purchases without Guider(s) paying for them out of pocket

RBC bill payment – Parents pay the Unit using online bill payments account for cookies, camps, etc.

Read-only Account – An account that provides access to view the Unit's account information from a Read-only view

Online bill payment – Parents pay using online bill payments to the Unit account for transactions

Taxable Revenue (HST) – The allocation used for revenues collected for all overnight events/camps and any day events where most of the participants are 15 years of age and older

Transaction Report – A report that reflects the detail list of revenue or expenses incurred for the date requested

Transfers – Internal exchange of revenues and expenses between Units and/or Provincial Council

Unverified, Treasurer – Unified Banking Staff has requested more information. Treasurer to update and/or delete transaction

User Name – The Unit Banking ID

Waiting, Treasurer – Treasurer has not chosen the transaction account

Verified, Treasurer – Treasurer has allocated the revenue or expense, but the Unified Banking Staff has not received the receipts or deposit slips and/or verified

Verified, Staff – Completed Expense or Revenue transactions

Verify – Allocating expenses or revenues to specific transaction accounts

Year End Reconciliation – Mandatory form required at the end of each Guiding year (June 30th)