



SERVICE UNIT FINANCE CONSULTANT GUIDEBOOK

The Service Unit Finance Consultant provides general oversight and management of all service unit finances and is a knowledgeable and encouraging source of guidance, support and reassurance to troops regarding all relevant financial matters.

Our Mission:

Girl Scouts builds girls of courage, confidence, and character, who make the world a better place.

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Welcome to your Role on the Service Unit Team!

Thank you for deciding to serve the Girl Scout community as a member of your service unit team. This guidebook is yours to keep – use it as a reference, it contains a wealth of information to help you along the way. Notice the edition number on the bottom of the pages. You will be notified whenever it is necessary to update this guide.

Within its pages you will find links to the appropriate finance forms found on our website. If you are going to print your own forms and to insure you are working with the most up to date edition, please print directly from the GSWNY website www.gswny.org. The Appendix in this guide includes a draft copy of the forms to help familiarize you with basic content.

We encourage you to read and reread this guide throughout the year. Both the training and this guide have been designed to answer your questions, offer helpful hints, and assist you in reaching your fullest potential in this volunteer role.

GSWNY Finance Department staff, your assigned Volunteer Experience Manager (VEM), along with other members of your own service team, are happy to help - just ask!

Thank you for volunteering! You will be creating a positive difference in the lives of girls and adults in your community.

Selection of Adults

Every adult volunteer in Girl Scouting must be selected on the basis of qualifications for membership, ability to perform the job, willingness, and availability to participate in necessary training. In selection of adults, there shall be no discrimination on the basis of race, color, ethnicity, sex, creed, national origin, or socioeconomic status. There shall be no discrimination against an otherwise qualified individual by reason of disability or on the basis of age. Members of Girl Scout council boards of directors and the National Board of Directors shall be selected so that the boards of directors represent diverse population groups and can bring to their deliberations a variety of points of view and life experiences, as well as access to cultural, religious, educational, civic, and economic resources.



The Service Unit Finance Consultant (SUFC) is responsible for coordinating and maintaining sound, current, and accurate Service Unit (SU) financial records. For guiding the troop leaders on proper financial management of troop funds. For supporting the troop treasurers in all aspects of GSWNY finance requirements, while working in cooperation with the assigned Volunteer Experience Manager (VEM).

Required Skills for Finance Consultant:

- General understanding of personal finance including but not limited to how to balance a bank account, read a bank statement, and complete bank related paperwork.
- Ability to support leaders and volunteers with basic finance and bank account related issues.
- Ability to communicate regularly with SU membership via email or other methods as needed.
- Administrative ability including attention to detail and record keeping.
- Capability to receive e-generated banking records, and any other e-generated finance materials.
- Willingness to contribute to a supportive Service unit environment.

Responsibilities of Finance Consultant:

- Complete all GSWNY SUFC training.

Troop Support

- Serve as a resource to troop leaders to ensure that troops' accounts are opened, changed, utilized, and closed in the proper and prescribed manner.
- Be the third signatory on all troop accounts.
- Serve as resource for GSWNY proprietary finance forms such as tax exempt forms and bank forms not available on the website forms tab.
- To review each of the SU troop bank account statements on a monthly basis, reporting any financial concerns to the Service Unit Manager and the VEM.
- Assist volunteers with ongoing usage and submission of annual Troop Financial Activity Report (T-FAR) via the Volunteer Toolkit (VTK), finance tab within the GSWNY website.
- Maintain good communication and partnership with the VEM assisting with T-FAR follow-up.

Service Unit Support

- Be a signatory on the SU bank account with two other approved, unrelated members of the Service Team.
- Manage and maintain the SU bank account by receiving monthly SU bank account statements for review and balancing.
- Manage and maintain in separate detail the SU's Independent Girl Scout funds within the SU bank account.
- Attend Service Team and SU meetings prepared to provide a SU finance report to the leadership.
- Submit the annual SU Financial Activity Report (SUFAR) to GSWNY in a timely manner.
- Deliver council provided troop finance updates and refresher finance training to the co-leaders and service team members within their SU multiple times a year as requested by council.

Service Commitment: The Service Unit Manager, with approval from the VEM, will appoint the Service Unit Finance Consultant for a one year renewable term in which she/he can expect to provide a minimum of 3 hours of service monthly depending on the needs and size of the service unit.

Supervision & Support: The Service Unit Finance Consultant is supported by and accountable to the Service Unit Manager, GSWNY VEM and GSWNY Finance Staff.

Responsibilities of ALL GSWNY VOLUNTEERS

- Must become a registered member of GSUSA.
- Complete required background check and coursework as assigned and provided by GSWNY and GSUSA.
- Be able to meet deadlines and responsibilities, and to maintain confidentiality.

GENERAL DUTIES

The Service Unit Finance Consultant (SUFC) handles the funds of the service unit. She/he handles service unit funds as a fiduciary, the "watcher" of the service unit money, and therefore has the responsibility of maintaining adequate records. The SUFC should be able, when asked, to present to service unit, leadership or council representatives an accurate record of SU cash receipts and cash disbursements, including: amounts, dates, why and from whom money was received, why and to whom money was paid. An accurate record should include receipts for disbursements and should also provide reconciliation between the service unit's records and the bank's records at any given point in time. The SUFC also provides financial guidance and oversight to the Girl Scout leaders in her/his area. It is important that the SUFC maintain confidentiality in all leader and service unit transactions.

Your first steps as the Service Unit Finance Consultant are:

- Take the Service Unit Financial Consultant Training.
- Get familiar with this SUFC Guidebook
- Meet with your Service Unit Management, your Council Staff – VEM and if at all possible, with the previous SUFC.

If you are able to meet with the previous SUFC and/or Service Unit Management you are to obtain from them all service unit materials and files. Ask her/him to review the materials with you and to explain any procedures, which are specific to your service unit. Review the SUFC Calendar (pg. 20 of this Guidebook) for an overview of monthly deadlines and duties.

As you review and study the details, know that there are other resources available to help you answer questions and resolve issues. Girl Scouts of the U.S.A. has developed Girl Scout Program Standards, some of which deal with money issues. You can refer to those standards in *Volunteer Essentials*, Chapter 5: Managing Group Finances. They are general and apply to all councils.

The Girl Scouts of Western New York Council has generated this Guidebook to support you as you work with the troops and your service unit. Your service unit may also have developed some amplified policies and guidelines in accordance with council policies.

You can confer with members of your service unit team or your VEM if this training material and the references cited within it do not answer a specific question or help resolve a specific problem.

Financial Forms

Available online at www.gswny.org in the Forms Tab

- [Service Unit Finance Consultant Position Description](#)
- [Detailed Cash Record Income/Expense Worksheet](#)
- [Troop Excel Income/Expense Spreadsheet Workbook](#)
- [Troop Budget Worksheet](#)
- [Service Unit Excel Income/Expense Spreadsheet Workbook](#)
- [Service Unit Budget Worksheet](#)
- [Troop Closure Form](#)
- [Independent Girl Scout \(IGM\) Program Selection Request Form](#)
- [Service Unit Financial Activity Report](#)
- [Application for Accident/Sickness Insurance](#)
- [Money Earning Application, Troop or Service Unit](#)
- [Money Earning Evaluation, Troop or Service Unit](#)
- [Sponsorship Agreement](#)
- [Opportunity Fund Financial Assistance – Books, Uniforms & Insignia](#)
- [Opportunity Fund Financial Assistance – Council Sponsored Trips](#)
- [Opportunity Fund Financial Assistance – Adult Council Training & Event](#)
- [Service Unit Camp Out Fund Application Form](#)

Record Keeping

- Any adult handling money, writing or signing checks or handling troop bank accounts and records must be a currently registered member of Girl Scouts of the USA, and have submitted and cleared a background check.
- Leaders or Troop Treasurers must keep up-to-date, accurate records of all monies received and spent, including receipts and copies of the Troop checkbook register and bank statements.
- [Detailed Cash Record](#) tool is available on the website for those who prefer handwritten entries.
- [Troop Excel Income/Expense Spreadsheet Workbook](#) are record keeping tools available for the Troop Treasurer.
- Troop members, parents, girls, Service Unit Managers, Troop Treasurers and Girl Scout personnel have the right to review all financial records upon request.
- Troop financial records, including receipts, are to be kept by Troop leader for a period of 7 years (timeline under review; you will be notified of any changes).
- Troops/individuals sponsoring a service unit event must account for all income and expenses through the service unit account not a troop account.
- Troops/individuals sponsoring an activity/event must review the safety and risk management checklist.

TROOP SUPPORT

Finance Advisor

- Use established service unit communication methods and current council resources to instruct leaders and troop treasurers on completing troop financials utilizing the Volunteer Tool Kit Finance Tab.
- Serve as an advisor to troops regarding guidelines and use of Girl Scout funds and collaborate with VEM for clarification of details and/or conflicts that may arise.
- Become familiar with [Troop Treasurer Training – Money Matters](#)
- Reference on-line training for completing troop financials as needed. [Troop Financial Activity Report Training](#)
- **Remind leaders to read the *Volunteer Essentials, Chapter 5 – Finances for additional information.***

Educate leaders regarding the [Troop Excel Income/Expense Spreadsheet Workbook](#)

- Refer leaders to council www.gswny.org for forms, or call Customer Care 1-888-837-6410 or to email Customer Care at customercare@gswny.org.
- Upon awareness or notification of a troop not following procedures, contact the leader to reeducate and give them an opportunity to take corrective action. Monitor as necessary.
- Discuss any **questionable** situations with the SUM and/or VEM as needed.



Troop Budgeting

Activities/events must relate to Girl Scout Program Goals:

- Girls **discover** when they understand themselves and their values, and use their knowledge and skills to explore the world.
 - Girls **connect** when they care about, inspire and team with others locally and globally.
 - Girls **take action** when they do something to make the world a better place.
- Long term planning for activities/events must include all participating girls and be financially attainable by all. The girls must decide in advance how to handle situations where a girl joins late or just before the special activity/event.
 - When setting dues and planning activities, the leader should be sensitive to the financial circumstances of all members – keeping them affordable for the smallest pocketbook in the group.
 - Troops should budget and plan to spend their money within a single membership year for the benefit of girls within that troop. Carry-over funds may be budgeted for the start of their new membership year.
 - If a balance exceeds \$1,000 on their year-end financial report leader must report troop plans, such as trips or special events.
 - Troop dues, along with money earned during the council-sponsored Cookie program and Magazines & Munchies sales should provide most of the money necessary for the Troop's program.
 - Dues should be collected in the amount and at the interval determined by each troop (e.g., 50¢-\$2 per meeting or perhaps a split amount such as \$20 both Fall and Spring). A troop may choose to eliminate the dues should their profit carry the activities for the year.
 - Money within a troop belongs to the troop as a whole and is never the property of individual girls; separate girl accounts are never permitted.



Troop Bank Account

- Assist Troop Treasurers in opening their troop bank account.
- The bank chosen by the troop should be in keeping with the finance culture of the Service unit. Some service units use only one bank, others leave the choice up to the troop leadership.
- Name on the account must be “Girl Scouts of Western New York, Inc. – Troop #####”
- Council Federal Tax ID # 16-0743096
- Bank Authorization Letters to open, close, or change an account are provided to the new leaders as part of their onboarding process. Some banks request a specific letter. Contact your VEM at Council should you need a different form or additional letters. To keep control of our banking process, these forms are not found on the forms library on the web site.
- All receipts and disbursements of troop funds must be processed through the troop bank account.
- Troops/groups with funds in excess of \$100 must have a bank account for the purpose of safeguarding funds.
- Troops/groups (including Daisy troops) receiving "start-up" fees and/or donations from parents/troop members must open a bank account once they have accumulated \$100.
- Start-up fees and donations are recorded as income on the Detailed Cash Record.
- Funds are to be deposited in a troop bank account and not into a personal account.
- Leader or troop treasurer personal address is to be used for bank statement mailing.
- In addition to the Service Unit Finance Consultant's signature, each troop bank account must have two additional non-related council approved volunteer members assigned to the troop. Verify with your VEM that all signers are currently registered Girl Scout members, have an up to date background check, and have completed their Co-leader training.
- Make arrangements with the bank for both the Troop Treasurer and you (SUFC) to be able to receive a no-fee monthly bank statement. E-statements would be preferred.
- If at all possible, establish a professional relationship with a point person at the troop's bank. Should you need assistance with the accounts, this relationship will become invaluable.

Troop Bank Account con't

- Maintain a listing of all of the Troop bank account identification information including the names of the signers on each account. The annual Troop Financial Activity Report does ask for the troop bank account information as well as the names of the signers.
- Impress upon the Troop leadership that you must be notified if there are any changes to their current accounts.
- The troop must have a bank account before participating in the council-sponsored product sales (e.g., cookies/nuts). Refer to the product sales guidelines for further information.
- The use of the troop bank account debit card is the optimum process for establishing a record of expense and deposits. Both Co-leaders must sign each debit receipt as well as both co-leaders must sign all troop checks for financial controls.
- Internet banking is prohibited, except for viewing account activity.



Reviewing Troop Bank Statements

- Review each troop's bank account statement monthly – be sure you have made arrangements with the bank to receive each troop's statement. Do not incur any fees to receive statements – the e-statement is preferred and usually does not carry a fee.
- Check each statement to ensure there is bank account activity – no activity means the account isn't being used which could indicate that the troop isn't functioning as it should.
- Review all debited funds. To the best of your ability, determine if each vendor is appropriate (i.e. no gasoline purchase, or utility bills). You may wish to keep a quick reference list of each troop's meeting day for comparison should you discover multiple "red flags".
- Note any abnormal purchases or removal of funds.
- Annually we have a very small percentage of troop bank account issues – few and far between, but none-the-less they still occur and we would like you to be prepared.
- Should you question any finance activity please inform your Service Unit Manager and the VEM.
- As each situation is handled on an individual basis, the SUM, VEM and the SUFC will determine the next steps moving forward.
- If necessary, the VEM will bring in appropriate members of the Council Finance Department to request a troop bank account review, and/or the Volunteer Experience Department to issue corrective action.

Troop Profit

- We want to insure that each participating troop's bank activity indicates troop profits.
- Ask your SU Product Program Manager for a copy of the troop cookie invoices so you can compare the cookie bill with the bank account balance.
- Should you discover the troop profit has been used to pay the council bill, consult and review with the appropriate Service Unit Product Program Manager for any details in which you are unaware. Inform your Service Unit Manager and be sure to include your VEM in all communications.
- As each situation is handled on an individual basis, the SUM, VEM, and the SUFC will determine the next steps moving forward.
- If necessary, the VEM will bring in appropriate members of the Council Finance Department for evaluation and recommendation.

Volunteer Tool Kit – Troop Financial Activity Report

For consistency in this Guidebook any adult handling troop finances will be referred to as the Troop Treasurer.

- Troops are responsible for submitting an annual Troop Financial Activity Report (TFAR) via the Volunteer Toolkit (VTK) - Finance Tab on the GSWNY website. This submission includes an uploaded copy of the April troop bank account statement.
- **Submission deadline is June 30th, with a submission window of June 1st - June 30th.** This report can only be submitted **once**. Council has access to these reports and your VEM will notify you should any Troop Treasurer make a mistake and hit the submit button too early. No worries, we have a plan B for them, however on-line submission is the standard procedure.
- Quick Steps for the Troop Treasurer to access the Finance Tab to begin collecting troop financial data and eventually submit the completed TFAR to council:
 - Log onto the www.gswny.org website
 - Click the gold MYGS on the horizontal menu bar on the home page
 - Select Volunteer Toolkit
 - Click the Finance Tab.
- No need to click SAVE and all math is to be done manually
- To enable you to support your leaders we have included a link to the [VTK Training](#). **FYI:** All SUFC will be provided a TFAR Submission Mini Info-Training to share with the Service Unit in late winter.
- Should a Troop Treasurer not have access to a computer, please reach out to your Volunteer Experience Manager (VEM) for a hard copy of the TFAR. Because on-line submission is our standard process for submitting the TFAR - this form is not published in the FORMS library on the GSWNY website.
- The finance activity to be included in the annual TFAR are:
 - NEW TROOPS: When their troop account is opened and financial activity begins - through April 30th of the next year.
 - EXISTING TROOPS: Finance activity from May 1st through April 30th of the next year. The May finance activity will pick up where the last submitted TFAR ended – which was April.
- To complete the submission process, an electronic copy of the troop's April bank statement is to be attached to the report. Attachment instructions are clear. Troops may already receive electronic copies from the bank which they can save. They may scan a copy of a paper statement or even take a photo and attach it.

- Troops that do not submit finance reports by the June 30th deadline will be contacted by council and may be subject to having the account frozen, a troop bank account review, volunteer suspension and possible removal.
- Should the need arise, you may be asked by your VEM for help in contacting those leaders within your service unit who have not met the submission deadline.
- Together with the Service Unit Manager, you will be informed by council regarding any actions/consequences incurred by any of the Troop Treasurers within your service unit (e.g. audit, volunteer financial restrictions, suspension or removal).
- Each consequence will be dealt with on an individual basis, focusing on the best outcome for the troop's financial future.

Closing a Troop

There are various reasons a troop needs to close:

- Aging Out - when all of the girls registered in the troop have completed 12th grade or reached the age of 18.
- Disband - when a troop is no longer functioning or has not re-registered within six months of the expiration date of its last registration
- Merge – all or most remaining girls in one troop join another troop
- Juliettes/Independent Girl Scouts – Individual girls wishing to remain in the Girl Scouting program but not in a troop may change their status to Juliettes.

For girls merging or Juliettes: Many girls feel strongly connected to their original troop number. Council records must indicate the official status of the girl's new troop or membership. However, a girl is free to continue to wear her troop number of choice on her uniform – as long as the official status is maintained for registration consistency.

Once the decision to close the troop is firm, there are a few steps to take for proper closure. Here is how the SUFC plays a role in all of this.

- **Notification can come from many directions.** The SU Troop Manager, your VEM from the TFAR submission, your SUM or the leaders themselves may notify you. In addition, each fall you should consult with your SU Troop Manager to determine any troops that have not returned and should be considered dissolving. GSWNY Placement Specialist is also a good resource for this information.
- **Troop Closure Form** – is a checklist tool for the Co-Leader to use to insure all aspects of troop closure are complete. This **Troop Closure Form** can be found in the appendix of this publication, as well as found in the forms library at www.gswny.org. It may be completed by the Co-Leader alone or with your help.
- **Connect with the Co-Leaders** - If you have heard that a troop in your service unit is changing status from anyone other than the Co-leaders themselves, please connect with them. Make sure they have a copy of the Troop Closure Form to complete.

- **Ask for their plans for any remaining funds.** Troop money belongs to Girl Scouts, not the individual girls and the funds should be used in a manner compatible with the Girl Scout program goals. If money remains, the Troop should decide what to do with it. The funds are never divided up and distributed to the girls as cash or merchandise. If some of the girls continue with another Troop, the funds are divided and distributed to the new Troop(s). If no girls continue, the remaining funds go to the Service Unit.
- **Make arrangements with the leader to disburse any remaining funds and close the troop bank account.** Make sure there are no pending checks that may cause the account to be overdrawn. Every financial institution is different, you may or may not have to meet them at the bank to get this done.
- **The following troop records should be turned into and receipted by the SUFC:** the last seven years of financial reports and receipts, unused checks, bank statements, and the checkbook register.

Final TFAR Submission for a Closing Troop

- If the troop is finished with bank activity and plans to close **prior** to the annual TFAR submission in May – the SUFC is to insure the co-leaders have completed a Troop Closure Form using the **Final** TFAR form – both found on our website (and linked below).
 - These completed forms are to be submitted to the SUFC with copies of the last three remaining bank statements showing activity since the last TFAR submission, including the statement which indicates the account is closed.
 - The SUFC is to attach a copy of any receipted troop funds deposited into other troop account or the SU bank account to complete the troop records.
 - Scan or mail the packet to financereports@gswny.org or the address on the form AND copy in their Volunteer Experience Manager.
- If the troop knows there will be bank activity (girls will continue to meet) **AFTER** the April, the Troop Treasurer is to follow the usual TFAR submission process via the VTK. .
 - Then - when all troop bank activity is done, the Troop Treasurer completes a hard copy of the **Final TFAR** showing any financial activity since the previous May TFAR submission.
 - The Troop Treasurer is to attach copies of all remaining bank statements showing activity starting with the May statement, including the statement which indicates the account is closed.
 - The SUFC is to attach a copy of any receipted troop funds deposited into other troop account or the SU bank account to complete the troop records.
 - Scan or mail the packet to financereports@gswny.org or the address on the form AND copy in their Volunteer Experience Manager.

Changes in Troop Dynamics

If girls transfer to another Troop or register as an Independent/Juliette

- The balance in the account is divided by the number of girls active in the troop. The divided amount follows the girl.

When an entire troop moves from one program grade level to another

- All money moves with the Troop.

If the Troop divides

- Financial reports are completed and turned in to the SUFC.
- All assets are apportioned between the two treasuries according to girl membership at the time of division.
- If appropriate, see Change of Leadership below

Change of leadership mid-year

- Should there be a complete change of leadership mid-year, the outgoing leaders must submit a hard copy TFAR report to the SUFC at the time of leadership change.
- A copy of the financial report with all assets, funds, debit card(s), canceled checks and unused checks must be given to the new leader
- Outgoing leader must coordinate with the SUFC, and bank account signers to make necessary changes to the troop/ group account.

Troop Bank Account Review

- Troop bank account reviews can be requested any time by the:
 - Service Unit Finance Consultant
 - Service Unit Manager
 - VEM
 - GSWNY Finance Department
- If deemed necessary, a review is initiated and managed by the GSWNY Finance Department.



When to Use the Paper TFAR

Submission of the TFAR is to be done on line.
However, there are times when we have to use a paper copy: (Ask your VEM for the form)

- When Troop Treasurer does not have access to a computer at that time.
- When a troop is closing or there is a mid-year leadership change (See *Final TFAR Submission Process* in this Guidebook.)
- For a separate Juliette bank account, (follow the same submission instructions as the SUFAR).
- Non-compliant troops miss council's submission deadline.

SERVICE UNIT SUPPORT

Service Unit Bank Account

- Thoroughly understand the process of recording and reporting incomes and expenses for the service unit.
- Add your name as a signer to all troop bank accounts and the service unit bank account.
- If applicable, utilize the Service Unit Excel Worksheet (link on page 6)
- Oversee service unit check requests, reimbursements and deposits.

Completing a Service Unit Budget

The purpose of a service unit budget is to evaluate how the service unit funds will be used in the coming year. This budget worksheet will help you to get an overall picture of what events the service unit will put on, and the amount that the service unit intends to spend or earn from an event. You can then track the amounts that were actually spent and received to help in creating the budget for the coming year. This budget should be completed with input from the service unit team. Utilize information from previous years to build your estimates. [Service Unit Budget Worksheet](#)

- Decide what events will be hosted by the service unit
- Decide which of these events will be money earning, which will be ones that the service unit spends resources for, and which will be break even events
- Estimate site, activity, and food expenses for each event. Remember, these expenses are rough estimates; each event coordinator will do a more in depth and concise budget for their event. It is important to have these estimates in the budget for events that are money earning or break even, because the service unit may have to advance funds to reserve a spot or purchase supplies before participant fees are brought in.
- Estimate revenue for the event. This is the fee per person to attend times the number of attendees. Again, these are estimates and to be used to gauge if the event is money earning, break even, or a use of service unit funds. As you input these numbers, the overall budget for the event will be calculated.

Service Unit Budget con't

- Work with the team to determine a budget for recognitions and administrative costs for the year. Administrative costs can include things like printing, paper, postage, and office supplies for the service unit.
- Input any additional items that the team would like to budget for in the coming year.
- As you go through the year, refer back to the budget and input actual expenses that we incurred and actual income received. Then, you will be able to use the information for future years.

Service Unit Meetings

- Consult with your SUM to insure you have a spot on the meeting agenda.
- Prepare and present a monthly report with a copy of corresponding bank statement at the service unit team meeting and/or service unit meetings.
- This report should be made available upon request at any time.
- Be prepared to answer questions from the team or leaders regarding the content of this report.
- To keep all leaders current, Council will provide updates/refreshers to share at your SU meeting.
 - Fall update with reminders about money earning, budgeting, and use of the Finance Tab
 - Spring update with reminders about year-end finances, Annual Troop Financial Activity Report and disbanding troops process.

Managing Independent Girl Scout/Juliette (IGM) Funds

General

- Familiarize yourself with the Independent Girl Scout by reviewing the [Juliette Guidebook](#) in our forms library on our website.
- The Juliette must be a registered Girl Scout for the current membership year.
- Girl Scouts, as a troop/group or independent girl (Juliette), cannot solicit money or be involved in fundraising projects for other organizations or for profit business.
- Independent/Juliette Girl Scouts do not receive monies directly from product programs and do not open or maintain troop bank accounts.

Juliette Funding

- We welcome and encourage Juliettes to participate in the Council's annual Fall Magazines & Munchies and Spring Cookie Sale programs. See the [Product Program Sales Protocol for Service Unit Independent Girl Scout Sellers](#) in the forms library on the website for in-depth guidelines.
- The proceeds a Juliette earns from participating in GSWNY product program are to be deposited, recorded as IGM funds and remain in the service unit bank account and must be managed by a member of the local service unit team such as the SUFC. The funds should be pooled and not tracked by the individual girl.
- The service unit team may choose to open a separate Juliette bank account to manage their funds. The hard copy of the Troop Financial Activity Report (TFAR) must be used to submit the annual financial activity report for this account (following the same instructions as the SUFAR hard copy submission).
- Income from the product sales does not become property of the Juliette, but is part of the Service Unit IGM pooled fund.
- Independent/Juliette Girl Scouts may receive financial assistance for council-sponsored events/activities

Disbursement

- When a Juliette needs funds (must be for a Girl Scout related activity or purchase) she will submit a request to the service unit team using the [Independent Girl Scout \(IGM\) Program Selection Request Form](#).
- These funds may be used for GSWNY sponsored programs, events, or trips, GSUSA destinations, items from the Girl Scout Shops, GSWNY camp fees, Take Action projects, and service unit events. Funds are not allowed to be used for non-Girl Scout related activities or purchases. The service unit team will review each request and allocate the dollar amount accordingly from the collective IGM funds kept within the service unit bank account.

- The funds should be used during the program year but with permission, the Juliette, with service unit approval, can save for a long term goal such as a GSUSA Destination Trip.
- Although all funds are to be pooled. The service unit team reviews and determines disbursement on an individual basis.

To Clarify Juliette Fund Disbursement:

- If the balance of the Juliette monies is \$400 and a girl has deposited \$20 – and the parent has asked for \$350 for camp - there needs to be a discussion on fairness. Technically for both examples there should not be a relationship between what the girl contributed via cookies & what she can take out.
- HOWEVER, the SU would be within their rights to say there is only \$400 in the fund to serve 4 girls, so we can't give \$350 to one but they could have her apply for a campership to GSWNY to fund some additional monies.
- If the service unit pools the Juliette profits in a larger pool with SU funds (i.e. from disbanding troops) for financial aid, they may be able to accommodate all the requests.
- If the service unit exceeds their funds in this situation, contact your VEM who will reach out to GSWNY Finance to look into any possible assistance.
- If the balance is \$20, the SU only has one Juliette and she is requesting \$20 – but the ST knows the situation, the ST may choose to provide \$35 to the parent.
- The SUFC writes a check for the agreed upon amount, delivery method TBD by parties involved.

Service Unit Financial Activity Report

- Prepare the annual [Service Unit Financial Activity Report](#) (SUFAR) and submit to council between June 1st and June 30th. Link in here for the writable form found on the website.
- Maintain accurate service unit financial records throughout the year.
- The VTK Finance Tab system for troop reporting is a product of GSUSA. At this time the only format for the service unit is a hard copy designed by GSWNY which may be emailed, scanned, or mailed.
- Your SUM must approve and sign the annual SUFAR prior to submission to council.
- When approved and you have signed, forward a copy of both the SUFAR and the supporting bank statement to Financereports@gswny.org and keep a copy for the service unit records.
- Keep all service unit financial records for seven (7) years.

SUFC Calendar

- We have provided a general SUFC calendar to help keep you on track. We hope you will find it helpful.
- You will receive updates and reminders throughout the year from Council.
- You may receive invites to meetings where you will be instructed on any finance changes which need to be relayed to the membership.

EVERY MONTH

- **Review all SU Troop Bank Account Statements, report any concerns to your SUM & VEM**
- Review, maintain and balance SU Bank Account, which includes a separate accounting of Juliette profits
- Pay all SU invoices, make deposits as necessary
- Give Finance Report at ST and SU meetings with updated balance.
- Keep a roster of troop numbers, Troop Treasurer contact info, and bank account information.

AS NEEDED

- Fall, (but may occur anytime a new troop starts) assist the Troop Treasurers with opening their troop bank account
- Close any disbanded troop's bank accounts. Forward funds to new troops or the SU account.
- Update any existing troop bank accounts with any signer changes
- Provide GSWNY with troop financials for bank account reviews
- Accept & review Juliette request for funds with ST. Process is handled on a one by one basis.

SEPTEMBER, OCTOBER, NOVEMBER

- Insure new Troop Treasurers have reviewed the TT Training: Money Matters found on our website
- Provide your contact information
- Assist Troop Treasurers in opening their troop bank accounts
- Manage Juliette Fall Product Sale Profits.
- Get on SU Meeting Agenda -
 - Review Treasurer financial responsibilities, VTK Finance Tab, money-earning projects and finance forms.
- Continue to remind Treasurers at the SU meetings to keep track of their finances on the VTK Finance Tab. The annual submission includes May through April finance activities.
- Compare SU roster with your Troop list to insure all troops have opened a bank account before starting Fall product sales
- Work with Troop Manager to identify any disbanded troops
- SU Product Program Manager will inform you of any Troops delinquent in paying their fall product sale bill – provide statements for possible troop bank account review by the GSWNY finance department.

JANUARY, FEBRUARY, MARCH

- Council Product Program Manager will inform you of any SU Troops delinquent in making their cookie payment. Provide statements for possible troop bank account review by the GSWNY finance department.

APRIL, MAY, JUNE

- In the event the council product sale bill is not paid, consult with SUM & VEM if troop's leadership changes are necessary.
- **April/May** – Remind at your SU Meeting that the Troop Financial Activity Report Submission (TFAR) window is coming up
- **June 1st - June 30th**– Submit SUFAR (and a TFAR for a Juliette account if applicable) with April bank statements to finance@gswny.org. If possible, schedule time to assist TT with the TFAR Submission process. Read VEM submission updates, be willing to help with TFAR collection during this month
- **After June 30th** deadline, assist VEM with delinquent TFAR follow up and possible troop bank account review.
- Work with Troop Manager on disbanding or aging out troops. Manage funds

JULY, AUGUST

- Enjoy your summer!

GENERAL FINANCE TOPICS

Additional Insurance

- Additional insurance needs to be purchased for Troop Travel and to cover families and friends not currently registered with the GSUSA, who may attend a troop or service unit event or activity. The form for [Additional Insurance](#) is found on the forms library on our GSWNY website.
- For the most part this insurance is relatively inexpensive and the instructions for submission are on the form itself.

Delinquent Accounts

- Individuals who are not current volunteers who are delinquent at any time (even if the debt is paid) will be designated as permanently ineligible to volunteer.
- An active volunteer owing a debt to the council will immediately be suspended from any adult volunteer position (elected or appointed). If the debt is paid, the council will consider, along with other factors, whether the volunteer will be reinstated to the position. The council may choose to reinstate with restrictions or designate as permanently ineligible.
- Registered individuals owing a debt to the council may be restricted or prohibited from participating in future Product Program sales.

Tax Exempt Certificate

- Provide Co-leaders with a copy of the appropriate Tax Exempt Certificate. GSWNY has a total of five Tax Exempt Forms – one for each of the five service centers. Request the one for the area in which it will be used (Buffalo, Rochester, Batavia, Lockport and Jamestown).
- The NYS Tax Exempt Certificate are NOT saved in the Forms Tab; you must ask your VEM for additional copies or find them on the SUM Secret Site.
- The Tax Exempt Certificate must be used for items which will be used only for the Girl Scouting program.
- It cannot be used to purchase gasoline for any purpose.
- It is to be completed by the troop co-leader or Service Unit Finance Consultant as “Officer of the Organization”

Money Earning Standards

- Daisies and Brownies may not participate in money earning activities other than Council product sales
- The funds are for Girl Scout activities and are not to be retained by individuals as their property
- Money earning projects must follow Money Earning/Group financial standards
- If a money earning activity is needed to help finance a troop trip, the trip must be approved before the money earning application can be approved
- Participation by each girl is voluntary
- All funds raised in a money earning activity are the common property of the troop and must be used for the stated goals.
- Money is never returned to individual girls.

Individual participation and troop profit

If a girl has missed some money earning events, what is recommended is to ask the parents to make a donation to the troop. It cannot be mandated or be an exact dollar for dollar calculation. For example, if 4 of the girls did 3 fundraising events that totaled \$500 and the fifth girl in the troop only was present or participated in one event, the troop leader could ask the parents of that girl to contribute a minimum of \$30 (more if possible) to the troop to help support the trip. This is not a requirement.

Troop cookie proceeds can never be tracked by girl. One girl may have sold 1,000 packages and another 100 but the money is still pooled and used equally by the troop. That is the reason we have individual recognitions so the girl that sells more receives more on an individual level.

Money Earning vs. Fund Raising

Girls can earn money in two ways:

- Council-sponsored programs such as the Cookie Sale and Mags & Munchies
- Group Money-Earning Projects are ones in which girls exchange a service or homemade product for money

Money Earning: An activity in which girls **earn** funds for Girl Scout activities.

Troop money earning refers to activities following a planned budget and carried out by girls and adults in partnership, to earn money for the troop treasury.

Council-sponsored product sale activities are council-wide sales of authorized products, such as Girl Scout cookies or nuts & candy in which troops participate. The profits from these sales are for Girl Scout activities and are not to be retained by individuals as their

property.

The troop (Junior level and up) and/or service unit may be given approval from the VEM for an additional money-earning project each membership year, as necessary to support program appropriate to the ages and experience of the girls.

Fund Raising: An activity in which the troop is gifted funds through a sponsorship, donation (including “portion of sales donation” from a business) or a grant.

Appropriate Money Earning Activities

Here are a few money-earning activities which provide a service which adds value to the activity. See *Volunteer Essentials* - Chapter 5 for more information on this topic.

- Making and selling items
- Gift wrapping
- Recycling cans and bottles
- Working at community events
- Carnival
- Car Wash
- Snow shoveling
- Garage Sale
- Spaghetti Dinner
- Workshops (e.g., Petal, Badge, Camp skills, Bridging)
- Events (e.g., Songfest, Daisy Day, Sports Day, Teas, Dance)
- Putting on a play, show, concert
- Homemade bake sale/craft sale
- Yard work
- Babysitting
- Walking Tour, Nature Hike
- Troop "own" cookbook

Inappropriate Money Earning Activities

Here are a few money-earning activities which are **NOT** appropriate. See *Volunteer Essentials* – Chapter 5 for more information on this topic.

- Demonstration parties involving direct sales (e.g., cosmetic, jewelry, kitchenware, home interior, scrap booking)
- Games of chance – e.g. raffle baskets, 50/50, bingo for money
- Direct solicitation of cash (except as allowed in Council sponsored product sales)
- Sale of commercial products
- Crowd sourcing/GoFundMe
- Coupon booklets for retail or restaurants
- Door-to-door sales (except council-sponsored product sales)
- Money-earning activities on the Internet

How to turn an inappropriate money earning activity into an appropriate one:

Inappropriate: Buy potted plants from a nursery and then sell them

Appropriate: Buy flats of plants and repot them into girl-decorated pots. Put labels on the pots, "Join Girl Scouts!" with a contact telephone number. **The girls must add their own value to their project.**

Money Earning Paperwork

- Both troops and service units must submit a [Money Earning Application](#) to the assigned VEM 30 days before an activity
- VEM will consider overall troop financial health, participation in council-sponsored activities, identified use for funds, submission of Annual Finance Report and other factors
- Must submit a [Money Earning Evaluation](#) 30 days after the activity (Use Form 2045)
- Failure to submit an evaluation in a timely manner after the event may result in non-approval of future requests

Fund Raising Guidelines

Sponsors help Girl Scout councils, service units and troops ensure that all girls in the community have an opportunity to participate in Girl Scouting. Community organizations, businesses, religious organizations, and individuals may be sponsors and may provide meeting space, volunteer their time, offer in-kind donations, provide activity materials, loan equipment and, in some cases, provide monetary support.

- Non-monetary Sponsorships (e.g. meeting space, in-kind donations, volunteers, activity materials or equipment) – Requests/thank you letters can be provided from Fund Development. Troop Sponsorships of this kind can be formalized via the [Troop Sponsorship Form](#)
- For Monetary Sponsorships (i.e. cash donations), please contact the Fund Development Department (Bev.Rhodes@gswny.org) to discuss the company or organization you plan to solicit and any information you have about what should be included in a request. We are happy to assist you in crafting an appropriate solicitation, as well as provide such requests on GSWNY letterhead.
- For tax purposes, any individual donation of over \$250 must be processed by the Council office. After processing, Council will cut a check for the full amount and mail it back to the Troop/Service unit with the certificate for the sponsor. Please allow two weeks for processing.
- % Portion Donation is when a % portion of the sales at a local business made during a specified time. This is considered Fundraising and should follow the rules of sponsorship. Only adults may advertise/promote the event via flyer and/or social media.
- For additional details, see "Fundraising/Fund Development" in *Volunteer Essentials*.

Small but Mighty Grant Program

- Troops, Service units and individual girls are eligible to apply for grants to support new or existing programs, Take Action projects, and service projects.
- These grants are offered and administered by external foundations.
- Funds are available in ranges up to \$5,000 and require an application and other documentation.
- Please consult the [Small but Mighty Grant Resource Guide](#) at the GSWNY website for current opportunities and information about the process.
- You are also welcome to email the grants department at grants@gswny.org

Financial Assistance

- Service unit & troop funds – Service units and troops should budget for expenses as well as potential assistance for members of their service unit or troop.
- For the GSUSA annual membership fee: Only the parent can make the request for financial aid within the on-line registration process, or by the parent calling Customer Care at 1-888-837-6410. Assistance for adults is possible, but evaluated on an individual basis which includes submitting a statement of need.
- For [Individual Member Uniform Insignia, and Vest/Sash](#): Either the parent or the leader may request this financial aid for the individual.
- For [council sponsored trips](#)
- For [Adult funding for Council Training & Events](#) for those in need – applied for should the troop (1st) and the service unit (2nd) be low on funds. Most often used for CPR & First Aid Training. A statement of need must be presented for any request over \$50.
- Assistance for GSWNY Girl Scout Camp is also available to registered members. See the camp section on the website for additional information.

Funding for Service Units

- At this time there is only one established level of funding for service units. Service Unit Camp Out Funding (SUCO) - [The Harry S. Yates Fund](#).
- Service units are eligible for \$5.00/girl up to a maximum of \$500 to help fund one SUCO per year.

Thank You!



We all want and need to be recognized for the work we do, whether in the form of a simple thank-you for a job well done or a formal commendation for years of faithful service in a key position of an organization.

Acknowledgment is a signal to the recipient that she or he is appreciated and valued. The Girl Scouts of Western New York has a system of recognitions for volunteers. You will learn more about this from the recognitions chair in your service unit. Be sure to acknowledge leaders performing well with their troop financial obligations to encourage and support their efforts as well.

Thank you again for volunteering for Girl Scouts.

APPENDIX

As wording and systems change, we strive to update and improve our forms. Please use the links within this guidebook (or go straight to the forms library on our web site www.gswny.org) to print out the most current form.

FORMS

- [Detailed Cash Record – Income/Expense Worksheet](#)
- [Troop Excel Income/Expense Spreadsheet Workbook](#)
- [Troop Budget Worksheet](#)
- GSWNY Dear Branch Manager – Opening a Bank Account Letter (SUM Secret Site)
- [Service Unit Excel Income/Expense Workbook](#)
- [Service Unit Budget Worksheet](#)
- *Troop Financial Activity Report
- [Troop Closure Report](#)
- GSWNY Dear Branch Manager – Change Existing Account Letter (SUM Secret Site)
- [Independent Girl Scout \(IGM\) Program Selection Request Form](#)
- [Service Unit Financial Activity Report](#)
- [Application for Accident/Sickness Insurance](#)
- Tax Exempt Form – Buffalo Service Center (SUM Secret Site)
- [Money Earning Application, Troop or Service Unit](#)
- [Money Earning Evaluation, Troop or Service Unit](#)
- [Sponsorship Agreement](#)
- [Opportunity Fund Financial Assistance – Books, Uniforms & Insignia](#)
- [Opportunity Fund Financial Assistance – Council Sponsored Trips](#)
- [Opportunity Fund Financial Assistance – Adult Council Training & Event](#)
- [Service Unit Camp Out Fund Application Form](#)

*To obtain these forms, please reach out to your Volunteer Experience Manager.