



How many signatories do units need to have on a bank account?

There should be at least **three** signatories on unit bank accounts, per the Girlguiding finance policy. These were due to be in place by 31 March 2021 or as soon as possible if Covid-19 restrictions prevent compliance.

At unit level this should be two signatories from the unit and one from elsewhere, including the district or division.

How many signatories do I need to authorise a payment?

Two signatories need to agree and authorise all payments. Signatories must not be members of the same family.

Can a unit use on-line banking?

The Girlguiding finance policy states that units can use on-line banking but still need two signatories to authorise all transactions.

Can a unit use a debit card?

NO, if your bank offers a debit card, you shouldn't accept it as there is no way for two people to authorise each transaction. Some banks now offer on-line banking with dual authorisation. This ensures one person sets up a payment and someone different approves this. This can be a good alternative to using debit cards.

Credit cards aren't allowed and signatories must not sign blank cheques.

It can be difficult to get bank statements quickly, is there anything I can do?

It is possible to go into your branch to get a print out of statements when needed. On-line banking is becoming more the norm and bank statements can be viewed/printed from here. Digital statements can be used by independent examiners, but it is good practice to get a certified copy from the bank for this purpose.

Is it possible for Girlguiding Scotland to speak to banks? It's very difficult to set up new accounts/change signatories etc.

The choice of which bank to use is made by the trustees (at unit level the leader, assistant leader(s) and leaders in training are typically the trustees. For other levels it's typically the voting members of a county executive committee and the members of a division or district committee who will hold the trustee position.

Individual banks will normally only speak to trustees and so staff at Girlguiding Scotland are not normally able to speak to the bank directly. However, we will speak with our own relationship manager and contacts at other banks to see if they can offer any practical advice and feedback this information.



Can Girlguiding Scotland help us register units with OSCR?

There is detailed guidance on the Girlguiding Scotland website to help units register with OSCR. This can be found at [here](#).

If you still need help, please e-mail us at Finance@girlguiding-scot.org.uk.

Some of my unit leaders treat OSCR deadlines as a target not a deadline?

As a charity registered with OSCR, units need to remember that it's other people's money they hold. It's therefore essential that this is properly accounted for and that the public is reassured. The Scottish Government has produced accounting regulations that set out how charity accounts must be prepared and checked.

The **Charities Accounts (Scotland) Regulations 2006** set out the format and scrutiny requirements for charity accounts.

It is a legal requirement that units submit their accounts to OSCR within 9 months of their year-end and leaders should understand this. It is also important for the reputation of Girlguiding Scotland that units are compliant.

Is it possible to change the financial year end - it's not convenient for leaders to prepare their accounts at this time?

Each county has its own year-end and these vary across Scotland.

It is possible to change the accounting year end.

If the charity is OSCR registered, this can be done by making the change using OSCR Online. The accounting year end can be changed to any date as long as the new period is not more than 18 months.

If the charity is not OSCR registered, the accounting date can also be changed.

Most counties have the same financial year end for all their units and districts/divisions. This makes it easier to ensure compliance with the Girlguiding finance policy. The practicalities of all those within the county changing their year-end together needs to be considered.

How long after the financial year end should accounts be prepared?

The Girlguiding finance policy states that all units must send their independently reviewed accounts to their local commissioner within 3 months of the year end. If they can't manage that they should contact their local commissioner and discuss this with her.

How do I ensure units comply with these?

It is important that unit leaders understand their responsibilities to follow Girlguiding compliance by following guidelines and asking for support should they need this.

We will remind you at 3 months that financial statements are due and will follow this up at 6 and 8 months and advise of any accounts that are not yet submitted to OSCR for you to follow up.



Frequently asked questions for commissioners

Some counties have set up trainings for preparing unit accounts and are considering making videos and running webinars.

We will look into these trainings moving forward. Webinars for preparing accounts are also available on the OSCR website at [OSCR | Charity accounting](#)

It's difficult to get unit leaders to come forward if they can't do accounts - how do we help?

No one becomes a unit leader to prepare accounts, but for some people this is genuinely frightening.

It is important unit leaders know help is available at district, division or county level and communication with leaders is key. It may be that someone else involved with the unit is happy to prepare the accounts, it does not have to be the unit leader who does this.

Some counties have identified people who will help prepare the accounts for units, or finalise these if needed. Although this is possible, it is still important that unit leaders understand their accounts and take responsibility for them.

Many leaders don't like spreadsheets - is there anything else they can do?

Many unit accounts are straightforward and it may be possible to keep records manually in a book and then transfer to a spreadsheet. Alternatively, it may be possible to find someone who feels more comfortable with financial matters who would be willing to help with the accounts.

Many counties offer training to help unit leaders and have also prepared videos and webinars to help.

We're looking into offering trainings to help as well.

It can be difficult to get accounts independently examined, have you any tips to help with this?

There will be many people in the community who want to support Girlguiding but don't want to run a unit and who have the experience to examine unit, division or district accounts. There isn't a need to have a PVG to carry this out, so it may be useful to identify someone in this position.

There may also be someone in the Trefoil or another unit leader who would be happy to do this. However, it is important that the examiner is independent and there are no links to the unit.

The unit accounts on Girlguiding Scotland website aren't simple to follow - can you look into this?

We're taking all feedback on board and plan to review the unit accounts. We're also looking into trainings to help support.



Frequently asked questions for commissioners

I have non-compliant units that won't respond to correspondence - what can I do?

All unit leaders should be familiar with the finance policy and understand their responsibilities. However, there will be occasions where units become non-compliant.

Early intervention from district/division commissioners should be encouraged. If accounts have not been received after 3 months, contact should be made with the unit leader to find out why and support offered.

All means of correspondence should be used to encourage communication, including e-mails, telephone and letter. Once face to face meetings resume, it may be appropriate to visit a meeting to discuss with the unit leader face to face.

If no communication and resolution can be reached contact should be made with the concerns team to take matters forward.

To help overcome compliance issues, district or division commissioners should keep a note of all unit's bank account details as detailed in the Girlguiding finance policy.

We'll be meeting with OSCR to discuss non-compliant units and will feed back any further comments received.

Do keeping these details breach GDPR?

No, this would not be a breach of GDPR. However, commissioners should be aware that they should store all data securely in line with the guidance that Girlguiding offers on keeping information safe.

There is a lack of clarity over what is meant by "census" and "subscriptions", could this be renamed Membership Fee?

We fed this back to Girlguiding earlier this year and initial chats seemed positive so we are hopeful that going forward, we will see a change in wording from census or subscription to membership fees to provide clarity, however this has not been confirmed.

There is a very useful graphic sheet on Girlguiding Scotland website that explains what subscriptions fund and it may be helpful to share this with parents/members. This can be found at [Subscriptions - Girlguiding Scotland](#)

There are units who are struggling to get subscriptions collected and have no funding. Is there any funding available to help with this?

Details of available funding from Girlguiding can be found at [Grants and funding - Girlguiding Scotland](#).

Details of other available funding can be found at [Fundraising - Girlguiding Scotland](#).

Please share any other opportunities you are aware of with Girlguiding Scotland.

The Girlguiding finance policy can be found at [here](#).



Money Matters

Frequently asked questions for commissioners