

# Money Matters:

Help and guidance for  
county commissioners



October 2022



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## Introduction

Welcome to this help guide which has been produced to support county commissioners when dealing with money matters within your county.

The information provided has been designed to help you deal with situations when they arise, as well as providing hints and tips for conversations, and some useful templates all in one place.

It's important to remember that all initial meetings are supportive; you are trying to find out the facts. The key is early intervention; so, if for example, accounts haven't been submitted by the required deadline, then make contact and continue to follow up. If this isn't successful, then please get in touch with us for further advice and next steps.

This guide will continue to be improved and updated along with the relevant pages on the [Girlguiding Scotland website](#), so if you have any suggestions as to how it could be improved then [please let me know](#).

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### Contact Email Address

[compliance@girlguiding-scot.org.uk](mailto:compliance@girlguiding-scot.org.uk)

## Girlguiding Volunteer Code of Conduct

It's useful to remind ourselves that the [Code of Conduct](#) sets out the expectations of how we work with others in Girlguiding, including volunteers, staff, girls, and members of the public, including parents and partner organisations.

The code states that:

As a Girlguiding volunteer you must always:

- Be a good role model with behaviour and an attitude that are in line with our values and [the Promise](#).
- Comply with all applicable UK laws and guidance. If your unit is based outside the UK or you are part of an activity outside the UK, you must also abide by the law of that country.
- Make sure you follow Girlguiding [policies and procedures](#) and re-read them regularly so you are informed of updates. If you have gaps in your understanding, talk to your local commissioner or adviser.
- Deliver the [Girlguiding programme](#) to young members if you are a unit volunteer. When volunteering with adults in guiding, support them to meet the Girlguiding programme requirements, to play your part in giving a consistently great Girlguiding experience.
- Be responsible and accountable in the way you perform your role.
- Be fair and treat everyone with respect and dignity in accordance with our [equality and diversity policy](#).
- Respect privacy in line with our policies and guidance.
- Communicate in an open and respectful way, whether in person, by phone, writing or digital media.
- Work together with Girlguiding members, their parents or carers and members of the public to promote Girlguiding's [mission and values](#).

As a Girlguiding volunteer you must not act fraudulently or dishonestly. Or do anything which brings, or is likely to bring, Girlguiding into disrepute or have a negative impact on Girlguiding or its reputation.

If you breach the Code you may have your membership restricted or withdrawn, in accordance with the policy for [managing concerns about adult volunteers](#).

The Girlguiding volunteer code of conduct can be found on the Girlguiding website [here](#).



## Girlguiding finance policy and good practice with bank accounts

The [Girlguiding finance policy](#) outlines responsibilities for all volunteers in Girlguiding who manage funds and keep financial accounts.

While we abide by this policy, Scotland has different rules to the rest of the UK on things like property and charity regulation.

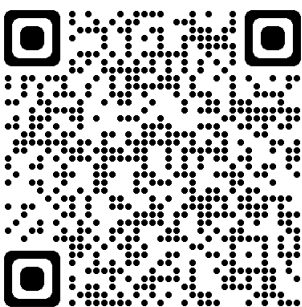
All units and levels must have a bank account and keep the cash in hand they hold outside the account to a minimum.

You can open an account with any bank or branch, but they must be a recognised and well-known brand that's part of the Financial Services Compensation Scheme (FSCS) and a registered banking organisation.

Your bank account must be in your unit or level's name. Unit bank accounts can't be linked to another unit (for example, linking a new Rainbow unit account to an existing Brownie account) - but joint units may have a joint bank account.

You must have at least three named signatories (people needed to authorise payments) for your bank account. Only two of those three signatories need to agree and authorise all payments in advance of a purchase, but only one signatory needs to make a transaction at the point of purchase. You must never make a payment without another signatory approving it in advance.

If a signatory doesn't already have a role in Girlguiding, you should record them on GO as a unit administrator. They must also become a member of the [PVG scheme](#). They also need to have completed Girlguiding's [A Safe Space level 1 training](#).



## Accounts compliance

At the end of each financial year, accounts need to be finalised. This means that all levels within the county must:

- Produce an annual accounts statement
- Produce a statement of assets and liabilities
- Have the accounts independently reviewed

This must be done whether or not the level is registered with [OSCR](#) (Office of the Scottish Charity Regulator).

The person who compiles the accounts can sign them as a trustee of the unit (whether they are registered with OSCR or not), however, **ALL** accounts **MUST** be reviewed by someone who is independent of the unit and bank account signatories. The Girlguiding website has full details for [year-end accounts](#).

The [Girlguiding finance policy](#) states that all levels must ensure they send all this information to their local commissioner no more than three months after the year end, although in some areas they may be required sooner than this.

At Girlguiding Scotland, we want to help all counties meet this deadline. We have processes in place to do this, and regularly review these to help all levels comply with the finance policy. We hope that the process described below will help identify units that are finding preparing their accounts challenging sooner, therefore allowing counties to put the correct support in place.

The process is as follows:

- **3 months** after the year-end you will be sent an e-mail to remind you that unit accounts should be completed
- **6 months** after the year-end we will check the charity register (on the OSCR website) and let you know if there are any units with outstanding accounts
- **8 months** after the year-end we will again check the charity register and let you know if there are still any units with outstanding accounts
- **9 months** after the year-end we will ask you to confirm by letter that all units within the county have prepared their accounts and had them independently examined. You can find example wording of an email to confirm receipt of all accounts [here](#).
- We will also ask you to let us know any units who have not done this and the action you intend to take. You can find a template log of non-compliant units [here](#).
- The Girlguiding Scotland compliance team will monitor non-compliant units, both in terms of those who have been non-compliant for the first time and those who are showing a repeated pattern of non-compliance and support with discussions amongst all parties.

On the next few pages, you'll find some helpful hints and tips covering the common reasons that volunteers give for not being able to complete accounts on time and how you might manage these.



## Some helpful tips when dealing with non-submission of accounts

Below are some common reasons that leaders may give for not having prepared and submitted accounts. We've also included some suggestions of what the underlying issues might be, and how you could go about finding a solution. You can find template wording for emails to leaders when accounts have not been submitted [here](#).

Problem	What may lie behind the problem	Possible Solutions
Leader says that she is too busy.	<p>1) The leader may be capable of doing the accounts but is simply too busy to do them.</p> <p>2) The leader may be using this as an excuse. She could be finding it difficult and needs help but doesn't feel able to ask.</p>	<ul style="list-style-type: none"> <li>• Speak to the leader personally. Ask her if she is having difficulty making the time to do the accounts, remind her of the deadline and work with her to agree a realistic way of her achieving this.</li> <li>• Ask her if doing the accounts worries her and if it would help to find someone to do the accounts for her.</li> <li>• Work with her to produce a list of possible people - perhaps other leaders, parents, Trefoil Guild members, former leaders, work colleagues, friends, etc - who may be able to help. They do not need to be members, but they need to be recognised volunteers and so will need to undergo recruitment checks.</li> <li>• Agree who will contact potential helpers and how they can be trained and supported.</li> <li>• It is good practice to have the accounts independently checked (by someone outside the unit) before a new person takes them over.</li> <li>• Talk through the leader's responsibility for ensuring that the accounts are produced on time and suggest ways that she could check progress on a regular basis.</li> </ul>
Leader has delegated the task, but the accounts are still not available on time	The leader has completely delegated the accounts to someone else and has not kept in touch with that person.	<ul style="list-style-type: none"> <li>• Remind the leader that it is her responsibility to ensure the accounts are produced and checked annually and that in line with the Finance Policy that the leadership team should be reviewing the accounts on a termly basis.</li> <li>• Ask her to contact the person to inform them that the accounts should be submitted.</li> </ul>

		<ul style="list-style-type: none"> <li>• Agree a deadline with her. Advise her that she must let you know immediately if she has any concerns about not meeting it. If the accounts are not forthcoming, contact the person yourself and agree a new deadline by which they will be returned.</li> <li>• If all attempts are unsuccessful, agree what alternative arrangements will be put in place for the following year to ensure that this unit's accounts are kept up to date.</li> </ul>
Leader brings you the unit accounts and says that they don't balance, and she doesn't know how to put it right.	The leader recognises that she should do the accounts but doesn't really know how and hasn't liked to ask for help. She has kept most of the receipts but has never written anything down.	<ul style="list-style-type: none"> <li>• Ask someone locally with the necessary skills to step in and sort out incomplete accounts.</li> <li>• Be prepared to start afresh if it is not possible to reconstruct them.</li> <li>• If both parties are willing, encourage them to do the accounts together as this will be good training for the leader.</li> <li>• Offer a mentor to support the leader for the year ahead.</li> <li>• Ensure training is provided as required. The district/division treasurer may be willing to do this.</li> <li>• Check periodically during the year that the leader is happy with keeping financial records.</li> <li>• If the leader is not comfortable to continue doing the accounts, help her to find someone to take on this job (see above).</li> </ul>
Leader has not been able to collect sufficient funds to pay the annual subscription.	This may be because the girls' parents/carers simply cannot afford to pay, or they may not have been given sufficient time to pay. It may be due to insufficient unit funds.	<ul style="list-style-type: none"> <li>• Commissioners are responsible for ensuring that the annual subscription is paid for all members each year. District/division funds may have to be used to cover the shortfall in the short term while other solutions are worked out.</li> <li>• Commissioners should be aware of units who may be unable to pay and agree a plan for sourcing funding.</li> <li>• Providing unit leaders with help with annual budgeting may also help with planning ahead and collection of sufficient funds to cover the annual subscription over the whole year</li> </ul>
There is a discrepancy in the unit accounts	This can occur as a result of a muddle or poor recording of income and expenditure. It	<ul style="list-style-type: none"> <li>• Usually, a discrepancy of this kind has resulted from a muddle or misunderstanding, rather than any criminal activity. The small amounts</li> </ul>



<p>which cannot be reconciled.</p>	<p>may, however, be a case of a leader or family member ‘borrowing’ money from the unit and then being unable to repay it.</p>	<p>generally involved will make it possible for you to sort it out locally within the division or county.</p> <ul style="list-style-type: none"> <li>• Where the finances are in a muddle then the best solution may be to start a new set of accounts.</li> <li>• Where money has been borrowed, the best solution is usually to meet with the leader, somewhere neutral, to discuss the problem and to agree how the money will be repaid, generally based on an instalment plan over an agreed period.</li> <li>• Depending on the severity of the situation, it may be appropriate, in consultation with your division/county commissioner, to agree that the adult volunteer concerned has no further direct responsibility for finances. If this is the case, it would be necessary - if it is safe and practical for you to do so - to arrange to meet with the leader to collect the unit accounts, ensuring you have someone with you. Your own safety is paramount. Consider meeting somewhere neutral.</li> <li>• If the matter cannot be resolved in a reasonable period, then you should refer the matter to the <a href="#">County Support Team</a>.</li> <li>• All accounts in the future should be managed independently of the leader.</li> </ul>
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If you decide that you need to note a concern regarding non-compliance with the Girlguiding finance policy you can use the template log and timeline [here](#). For further information, please see the commissioner resource: ‘Responsibilities for unit accounts’ on the Girlguiding website.



[Responsibilities for unit accounts](#)

## Managing non-compliance

It's important that we manage all instances of non-compliance in a fair and consistent manner and provide support to both commissioners and volunteers. Our recommended approach for consistency would be as follows:

- Send initial email with a 2-week deadline (Email 1 below)
- If after 2 weeks there is no response, follow up with another email with a further 2-week deadline and /or visit the unit (Email 2 below)
- If you still receive no response, then issue a letter and contact the Girlguiding Scotland compliance team for further advice (Letter below)

You can find example wording for these emails below.

### Email 1

I am getting in touch to check in and see how you are getting on with your unit accounts.

As you will be aware, all units need to submit their accounts to the next level up within 3 months of the county's year end, which was **[insert date]**. As we are now past that date, I am wondering what we can do to support you to finalise and submit your accounts.

I look forward to hearing from you soon about how we can support you.

### Email 2

Further to my previous email of **[insert date]**, I'm disappointed that to date you haven't contacted me to discuss how the county can support you in submitting your unit accounts.

*[Optional Text - I have tried calling you and have left messages, however I haven't received a response. As a result, I would like to meet up with you in person, to discuss the matter, and to see how this can be resolved with support from the county.]*

It's important that we discuss the matter and agree next steps so that this can be resolved as quickly as possible both from your perspective and that of the county

Please reply to this email or alternatively contact me on **[insert contact details]** by **[insert date]**.

### Letter

Over the past number of weeks, I have tried contacting you by phone and then by email, but so far, I haven't had a response.

This is in relation to submission of your unit accounts, so it's important that we speak to discuss and agree appropriate next steps.

If you do not contact me then I will need to consider next steps without your input and in line with the [Managing Concerns about Adult Volunteers Policy](#) and seek advice from the Compliance Lead at Girlguiding Scotland.

I do hope that this is not necessary and look forward to hearing from you within the next 7 days.

As non-compliance is a breach of the finance policy, and in turn the Girlguiding volunteer code of conduct, then these cases can result in a variety of sanctions. Please also note that if the volunteer leaves Girlguiding before any action / sanction can be taken then we can still issue a financial restriction retrospectively. This would be flagged if they returned to Girlguiding in the future. To do this we still need the timeline completed along with evidence showing the support that the county has offered the volunteer to be compliant with their accounts. You can find a template for a timeline [here](#).

## Conversation Strategies & Top Tips

We know that having conversations about compliance can be challenging, so we have put together some top tips to help.

### Opening

Use a direct approach as it is honest and shows respect for the person. Use a tone of voice that shows this is a discussion and not an interrogation, an exploration and not a punishment.

### Ground rules

Set these first. At a minimum, there's no interrupting and no personal verbal attacks. Once the ground rules are understood and agreed, you're ready to proceed with your discussion. Share the Code of Conduct and agree that all parties will follow it (if appropriate).

### Approach

Aim for consistency in your leadership approach. We trust a leader who is consistent because we know where they stand on important issues such as culture, guiding values and acceptable behaviour.

### Priorities

Both of you should have the opportunity to describe the story from your own perspective. Each of you should describe the 'problem'. Once both sides have been presented, you can begin to look for solutions. To better understand one another and produce some solutions there needs to be explanation and clarification. Once the explaining and clarifying stages are complete, the conversation can turn towards the future. Where do we go from here? Think creatively about options and problem-solving.

### Style

Use 'I' statements, not 'you' statements, when making your points. Express yourself by using statements about your own feelings and observations, rather than statements about the other person's reasons or character.

- 'I' statement: 'I am concerned that the accounts have not been completed.'
- 'You' statement: 'you haven't completed the unit accounts.'

### Active listening

Be open to hearing first what the other person has to say. Even if the evidence is so clear that there is no reason to 'beat around the bush', we still owe it to the person to let them tell their story. Hearing and appreciating another person's perspective, especially when it differs significantly from yours, are essential. Issues are rarely single. We all bring our past experiences and assumptions into the issue. Remind yourself that some set of life experiences has led the member to say what she's saying, or do what she's doing, and your own life experiences are contributing to your reactions as well.

### Manage emotions

It is your responsibility as the leader to understand and manage the emotions in the discussion. There will be moments in the conversation where a silence occurs. Don't rush to fill it with words. Thinking time adds to composure.

### Bridge-building

It takes years to build bridges with people and only minutes to blow them up. Think about how the conversation can address the situation and be constructive.

### Evasion tactics

Watch your reaction to evasion tactics. It is not uncommon for people to try to divert the conversation; for example, with tears, blame, or going back repeatedly over same point. The best advice is simply to address this openly and sincerely. 'I can see that you are upset. Let's see how we can improve things.' 'We need to keep to the issue being discussed between us and not stray off to other points.' 'I've taken that point on board. Let's move on.'

### Negotiation

Draw the conversation from a 'position' to an 'interest'. Most often when we negotiate, we tell the other side what our position is. 'I want all unit accounts to be completed by...' is a position. Interests, on the other hand, are our real needs, hopes, desires or fears. 'It would be really good if we were able to comply with the Finance Policy and have the unit accounts completed within the 3 months it mentions' might be the interest that underlies the position. A productive conversation will help everyone discover their underlying interests and generate solutions to meet these interests, rather than simply having everyone repeat their positions. One helpful way of accomplishing this is by asking the question 'why'. When the leader states a position, ask 'Why is that important to you? What is it that you care about here?' Be sure to make your agreements specific, 'We agree that the accounts will be submitted within the next 4 weeks', rather than the more general, 'We agree that you will do them soon'.

### Closing

Plan how you will close the conversation. Make sure that there are clearly expressed action items. What is the person agreeing to do? What support are you committed to providing? Acknowledge any obstacles that might cause difficulties. Agree what you will both do to overcome those potential difficulties. Write down an action plan and ensure both of you sign it. You can find tips of creating an action plan on page 11 and a template [here](#). Plan a follow-up meeting to evaluate progress and close the conversation, thanking the person for attending and participating.

### Honest Conversations - top tips

- Plan ahead; make sure you know what points you want to cover in your conversation
- Do it in person - not by email; body language and nuances can be lost or misinterpreted
- If you are having the conversation virtually ensure you have others present, your internet connection is good and that there are no distractions
- Ensure that other people in the conversation are given plenty of opportunity to express opinions and ask questions
- Make sure that there is an impartial person present, or that each party is supported
- Ensure that the outcomes and future actions are clear and confirmed in writing
- These conversations should be kept confidential and not be discussed using key information about the people involved or with members of the district /division/county who do NOT need to be kept informed of outcomes
- Keep others informed where appropriate, if you feel issues may escalate

## Writing an effective action plan

An action plan is different from most other plans in that it has built-in goals with deadlines. Developing an action plan means establishing and clarifying goals. Keep in mind that these goals should be **SMART** (**S**pecific, **M**easurable, **A**ttainable, **R**ealistic and **T**ime-based).

1. State clearly what you want to achieve (the objective).

Define the problem.

- What is happening?
- What is the effect?
- What should be happening?
- How can it be fixed?

2. Create simple, measurable solutions (actions) that address the root cause.

Define the requirements.

- What are Girlguiding's requirements?
- What does the individual want to do?
- What are the available resources that can be used to help (e.g., Girlguiding resources, trainers etc)?
- What can be reasonably accomplished?

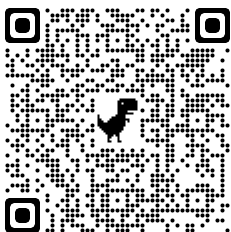
3. Set achievable deadlines.

What is a reasonable time frame to achieve each step? Explain the consequences if the plan is not followed.

4. Monitor the progress of your plan.

- When do you need to review?
- What do you need to review?
- Will it be verbal or written feedback, or both?
- Who should review?

You can find a template for an action plan [here](#) and a template for an honest conversation on the Girlguiding website [here](#).





## Registering as a charity and removal from the charity register

### Becoming a charity

A charity in Scotland is an organisation which is entered on the [Scottish Charity Register](#). An organisation can only become a charity if it meets the 'charity test', meaning that it must show it has only charitable purposes and benefits the public. If you become a charity, you will be granted a status that recognises a contribution to society but also carries ongoing legal responsibilities 'Charity trustee duties'.

All Girlguiding levels pass the 'charity test' and becoming a charity provides confidence to the public when fundraising and can allow you to access grant funding. It also allows you to register to claim Gift Aid.

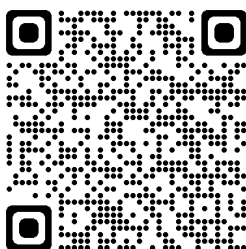
You can find guidance on registering as a charity including a step-by-step guide to completing the online application on the Girlguiding Scotland website [here](#).

### Closure of unit & removal from the Scottish Charity Register











If a unit, which is a registered charity, is closing, their registered person should complete this [form](#) on the [OSCR website](#). They will also be required to ensure that the accounts filing is up to date and to submit the following:

- Reasons as to why the unit is being removed
- A copy of closing bank statement showing a nil balance
- Confirmation of receipt of any funds/assets transferred to district/division or another unit

If there are any other reasons as to why the unit needs to be removed from the register or you are experiencing any issues, then e-mail [compliance@girlguiding-scot.org.uk](mailto:compliance@girlguiding-scot.org.uk) and you will be assisted with the process.



## Useful Resources

Girlguiding's Finance Policy	<a href="http://www.girlguiding.org.uk/making-guiding-happen/policies/finance-policy/">www.girlguiding.org.uk/making-guiding-happen/policies/finance-policy/</a>	
Finance procedure	<a href="http://www.girlguiding.org.uk/making-guiding-happen/policies/finance-policy/finance-procedures/">www.girlguiding.org.uk/making-guiding-happen/policies/finance-policy/finance-procedures/</a>	
Commissioners' responsibilities for unit accounts	<a href="http://www.girlguiding.org.uk/globalassets/docs-and-resources/managing-volunteers/commissioners-responsibilities-for-unit-accounts.pdf">www.girlguiding.org.uk/globalassets/docs-and-resources/managing-volunteers/commissioners-responsibilities-for-unit-accounts.pdf</a>	
End of year accounts	<a href="http://www.girlguiding.org.uk/making-guiding-happen/running-your-unit/finance-insurance-and-property/unit-finances/end-of-year-reviews/">www.girlguiding.org.uk/making-guiding-happen/running-your-unit/finance-insurance-and-property/unit-finances/end-of-year-reviews/</a>	
Approaching sensitive conversations	<a href="http://www.girlguiding.org.uk/making-guiding-happen/commissioners/taking-the-lead/approaching-sensitive-conversations/">www.girlguiding.org.uk/making-guiding-happen/commissioners/taking-the-lead/approaching-sensitive-conversations/</a>	
Managing concerns about adult volunteers Policy	<a href="http://www.girlguiding.org.uk/making-guiding-happen/policies/managing-concerns-about-adult-volunteers-policy/">www.girlguiding.org.uk/making-guiding-happen/policies/managing-concerns-about-adult-volunteers-policy/</a>	
Procedure for Managing concerns about adult volunteers	<a href="http://www.girlguiding.org.uk/making-guiding-happen/policies/managing-concerns-about-adult-volunteers-policy/managing-concerns-about-adult-volunteers-procedures/">www.girlguiding.org.uk/making-guiding-happen/policies/managing-concerns-about-adult-volunteers-policy/managing-concerns-about-adult-volunteers-procedures/</a>	
Investigation procedure	<a href="http://www.girlguiding.org.uk/making-guiding-happen/policies/complaints-policy/investigation-procedure/">www.girlguiding.org.uk/making-guiding-happen/policies/complaints-policy/investigation-procedure/</a>	
Investigators' Toolkit	<a href="http://www.girlguiding.org.uk/making-guiding-happen/policies/complaints-policy/investigation-procedure/investigators-toolkit/">www.girlguiding.org.uk/making-guiding-happen/policies/complaints-policy/investigation-procedure/investigators-toolkit/</a>	
Girlguiding Code of Conduct	<a href="http://www.girlguiding.org.uk/making-guiding-happen/policies/code-of-conduct/">www.girlguiding.org.uk/making-guiding-happen/policies/code-of-conduct/</a>	

<p>Girlguiding Scotland county commissioner resources</p>	<p><a href="http://www.girlguidingscotland.org.uk/for-volunteers/for-commissioners/">www.girlguidingscotland.org.uk/for-volunteers/for-commissioners/</a></p>	
<p>Girlguiding Scotland - resources for county executives</p>	<p><a href="https://www.girlguidingscotland.org.uk/for-volunteers/resources-county-executives/">https://www.girlguidingscotland.org.uk/for-volunteers/resources-county-executives/</a></p>	