



The Scout Association of Malta

**FINANCE MANUAL FOR
GROUP SCOUT LEADERS
AND
GROUP TREASURERS**

(Version 1)

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Acknowledgements and Note of Thanks

This Manual has been compiled and reviewed by the Hon. Treasurer and his team from the Finance department. Moreover, the Scout Association of Malta expresses its thanks and gratitude to Scouting Ireland and in particular the National Treasurer Mr. Francis Minogue, for the support received in formulating this manual to help further strengthen Maltese scouting.

1. INTRODUCTION

This manual has been prepared by the Scout Association of Malta (SAM) to help Group Scout Leaders (GSL) and Scout Group Treasurers in ensuring that there are appropriate financial procedures, controls and documentation in place within their Scout Group. This guide sets out some basic controls which a Scout Group should implement and provides guidance on creating an accounting policy. It also provides some basic formats for financial statements that should be prepared by each Scout Group when submitting their financial report with the annual census.

As the Scout Group is not a separate legal entity, this finance manual is written within the context of the “Group” being an entity within SAM and comprising members of SAM who are part of the relevant Group.

This document should be read in conjunction with the Constitution and other Policies of SAM.

Group Scout Leaders and Scout Group Treasurers should find the principles set out in this document applicable to assisting in ensuring that there are appropriate financial procedures, controls and documentation in place within their Scout Group.

2. GUIDANCE

OPENING BANK ACCOUNTS

All bank accounts should always be opened following a resolution of the Scout Group Council.

All bank accounts should include the words “Scout Association of Malta” and the name of the Group e.g. “**Scout Association of Malta – FILFLA Scout Group**”

All bank accounts must have a minimum of 2 signatures for each and every transaction. Best practice is that the signatories should be approved by the Group Council and should at a minimum include the Group Leader and Group Treasurer. Usually the Group Secretary is included and thus bank signatories are applied as to be **two out of three persons eligible and authorised to sign** on behalf of the Scout Group.

<p>Note: If a Group has existing bank accounts, they should be put under the control of the Group Treasurer and should have the names changed to include the wording mentioned above. The intent of having the name as referred to above is to ensure that, in the possible but unlikely event that the Group closes down, the bank account does not become a dormant account at the bank and does not get dealt with in accordance with the rules governing such accounts. It is also suggested that the letter set out in appendix 6 should be sent to the relevant bank for each account or accounts held.</p>
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OPERATING THE BANK ACCOUNT

The Group Treasurer is responsible for the Group finances, monitoring all bank accounts and implementing controls over payments and receipts. All bank accounts should be reconciled by the Group Treasurer at least quarterly (best practice would recommend monthly) and should be available for the Group Leader whenever required and reviewed by the District Commissioner at least once a year.

Any bank accounts that operate at a section level also remain the responsibility of the Group Treasurer.

It is being made expressly clear that no monies, funds or any other financial instruments belonging to a Scout Group are to be held in bank accounts or with financial institutions in the personal names of any Leader, Council member or other 3rd parties, whether individually or jointly.

ACCOUNTS

The Group Treasurer is responsible to the Group Council for preparing annual accounts and presenting these to the Group Council for approval. Once approved the accounts must be submitted to the Hon. Treasurer of SAM. A format for preparing accounts is included in the appendices to this document.

It is also appropriate to present the Groups' accounts to the members, parents and other supporters of the Group concerned.

The annual accounts must be prepared and presented not later than 2 months after the year end by the Group Treasurer and will reflect all transactions and all sections. Groups may use the examples in the appendices to these accounts to structure their Accounts.

REVIEW

The record of accounts and equipment (asset register) must be inspected at least once a year by the District-Commissioner. (POR – Rule 40 [v])

The SAM Hon. Treasurer may also, in liaison with the District Commissioner and/or G.S.L. inspect the books of a Group, if he (the Hon. Treasurer) and the Chief Commissioner deem it necessary to do so. (POR – Rule 40 [vi])

Reporting of incorrect and incomplete group accounts (incl. Balance Sheet, Income & Expenditure Account) as well as other financial transactions is considered as a serious offence and could lead to the suspension and dismissal of the involved persons following investigation. Remember 'A Scout is to be trusted!'

AUDIT

Though not obligatory, a Group may decide that it wishes to have an independent review of the accounts and financial statements performed by an independent

person or an audit performed by a accountant/auditor. Care should be taken when making the decision bearing in mind the possible cost of a review or audit.

INCOME & CASH HANDLING

All cash receipts received into sections should be recorded by the section leader. A cash receipts record book must be maintained and best practice indicates that receipts should always be provided for. The cash collected, together with the summary information, should be provided to the Group Treasurer who in turn is **responsible to bank all cash received intact.**

The Group Treasurer may delegate the lodging of cash where required but should ensure that adequate controls over such a procedure are in place.

As required and as authorised by the Group Council, each section should receive a cash float to fund on-going expenses. Separate floats could be provided for larger events such as summer camp, attendance at National Events, etc. Details of all exhausted floats advanced, together with the accompanying receipts, should be returned then to the Group Treasurer in advance of issuing further funds.

BUDGETING

The Group Treasurer, in conjunction with the Group Leader, is responsible for preparing an annual budget for the Group. The budget should forecast spending for the year, income for the year, any possible capital projects (including fixed asset purchases) as well as income and expenditure for larger events.

For ease of use budgets should be prepared on a cash basis.

For fund raising events, the expected revenue to be generated from the event, together with the associated cost should also be forecast, in advance of commencing the event. If not effectively managed, Groups can generate a large amount of cash from fundraising events with little or no control on how necessary costs are monitored. It is strongly recommended that a separate budget is prepared for all large scale fundraising events or activities.

EXPENDITURE

Each Scout Group should establish clear procedure and authority levels for the committal of expenditure within the Group. Unless exceptional circumstances arise only expenditure outlined in the Budget should be committed without gaining further specific approval of the Group Council for it.

The Group Treasurer must ensure that adequate records are kept of all expenditure (to enable the completion of the Scout Group Accounts). Receipts should be kept for all items of expenditure. In exceptional circumstances where no receipt is received or the receipt is lost, an internal document should be created detailing an explanation of same (i.e. noting the reason) should be entered in the recording book by the Group Treasurer.

PAYMENT PROCESS

Cheques may be signed by leaders authorised by the Group Council – and two signatories are required for all payments. **Expenses are to be paid by cheque and cash payments are only to be effected through a Petty Cash Imprest system**

When in exceptional circumstances, cash payments above €250.00 have to be effected; such payments must be approved and signed by two authorised signatories, one of whom should be the Group Leader or Group Treasurer.

PETTY CASH

The Groups should operate a Petty Cash system which shall be maintained by the Treasurer according to the Imprest System. The value of the petty cash float shall be of not more than € 250. Every payment or cash refund made through the petty cash system shall be supported by a receipt (fiscal or otherwise) attached to a petty cash voucher which shows who was the supplier/provider of the item/service and who authorised its payment. The amount paid through the petty cash system must not exceed € 250.

Vouchers are to be signed by the person making the purchase and countersigned by the Group Treasurer or the Group Scout Leader.

ASSETS

The Group should maintain a register of their fixed assets, equipment and such like. A standard template is provided in appendix 3.

The Group Treasurer and Group Quartermaster, working together, should compile the asset register/schedule – i.e. a list of all fixed assets owned by the Group. An appropriate policy would be to record all assets purchased whatever the amount. Practice can be sought on such identification of expenses also due to the nature of the purchased product e.g. for instant or short term use or long term use.

The Group Quartermaster should assist the Group Treasurer in ensuring that the Asset Register is complete and accurate and that all assets are maintained in good condition and in a secure location.

ACCOUNTS SUBMITTED TO GROUP COUNCIL

The Group Treasurer should submit accounts or financial statements to the Group Council at least on a quarterly basis (possible format in Appendix 4). The accounts should cover a statement of affairs involving all accounts of the Group including Main Group Account; Long Term Fund Account; Section Accounts (if any) and Camp Savings Accounts, etc.

The Opening and Closing Reconciled Balance on each Account must be presented together with a statement of Income and Expenditure on each Account.

It is recommended not to net expenditure on an Activity against the income for that activity. Costs should be shown separately with the Activity Income in the Income Section and the Activity Expenditure in the Expenditure Section. If for abbreviation's sake netting of the amounts should take place, such netted amounts are to be then shown and detailed in separate accounting schedules.

Additional clarification notes to the Accounts should preferably be presented where they will aid the interpretation and understanding of the Accounts by members of the Group Council.

FIXED ASSETS OTHER THAN PROPERTY

All fixed assets which are added to the fixed asset register should be categorised across the following recommended headings. Where full accounts are prepared which include a full balance sheet the assets should be included at cost and should be depreciated. The suggested depreciation rates are set out below:

	Depreciation %
Fixtures and Fittings	10% (10 Years Life assumed)
Equipment	25% (4 Years Life assumed)
Other Assets	25% (4 Years Life assumed)

PROPERTY

It is forbidden for Groups to purchase any property on credit, or by means of loans made by individual Scouters or individual Group Council members. All purchase of Group property should therefore be made by direct payment from available Group Funds. (POR – Rule 72)

Moreover, it is once again being made expressly clear that no property of any sort belonging to a Scout Group is to be held in the personal names of any Leader, Council member or other 3rd parties, whether individually or jointly

ASSETS ON THE DISSOLUTION/CLOSURE OF A SCOUT GROUP

In accordance with the Constitution of SAM before a Scout Group is closed off the Scout Group Council must inform and seek instructions as to the property of any kind (including bank accounts) held by or for that Group, from the District Commissioner and the SAM Hon. Treasurer.

TAXES

SAM has a policy of being fully compliant with all tax laws and regulations. All receipts/payments effected by a Scout Group needs to be compliant with any tax requirements and will include VAT and other taxes where they should be due in accordance with the relevant Tax Laws and Regulations. SAM will not assume the tax liability for any individual Scout Group – and adherence to these laws is

paramount as in effect SAM will keep the said Scout Group responsible for their actions or lack of.

3. ANNUAL SCOUT GROUP FINANCIAL RETURN

This section is to be used to complete the Group's 'Financial Accounts' as detailed in Appendix 4 and available in MS Excel spreadsheet for download electronically from www.scoutkeeper.net

Scout Groups are encouraged to consult these notes to complete the annual accounts in the required format for the annual census, but should there be a query in completing this, please feel free to contact the SAM Finance Department by email on finance@maltascout.org.mt

Every effort has been made to facilitate the completion of the 'Financial Statements' for Group Treasurers to make it as user-friendly as possible with the format being of six sheet of one page each. It is expected that at least the Group Treasurer is knowledgeable on basic accounting principles and terminology (e.g. depreciation, debtors) and that the Group's up-to-date financial records are available.

EXPLANATION OF THE SPREADSHEET – GROUP FINANCIAL RETURNS:

Title Page

IMPORTANT : When completing the file, only the required cells which are shaded in Grey are to be filled in. All other cells are locked.

- Please complete the Group Name in cell B18 (e.g. Fifla Scout Group). What you input in this cell is replicated throughout the document.
- The reporting year for the year 2010 has been prepared in the cell B25 under the title 'Financial Accounts for the Year Ending' and this will be replicated throughout the document. In future, the reporting year is to be changed and completed in this cell.
- The name and surname of the Group Treasurer who prepared the accounts is to be completed in cell E37, whilst the email address is to be completed in cell E38. Any correspondence by the SAM Finance Department in relation to the accounts submitted will be made to this email address.
- The name and surname of the Group Scout Leader/Scouter-in-Charge who reviewed the accounts is to be completed in cell E40, whilst the email address is to be completed in cell E41. Any correspondence by the SAM

Finance Department in relation to the accounts submitted will be made to this email address.

Group Statement / DC Note

- The Group Scout Leader and Group Treasurer are to complete the 'Group Statement' once the Accounts are ready and print a hard copy for submission to IHQ. They are to write the name of the Scout Group in the first paragraph and the date of the Group Council meeting in which the accounts were approved, in the second paragraph. Both are then to sign and date the statement in the appropriate space.
- The District Commissioner is to review the set of Accounts as presented and sign & date the hard copy, prior to submission to IHQ.
- The Groups who submit the set of accounts to their District Commissioner or to the Finance Department after the established deadline to hand in their census information will incur a 'Late Penalty Fee'.

Balance Sheet

This section explains how to complete the Balance Sheet which is a snapshot of the Group's financial position at the end of the reporting year.

- The value of each balance sheet item is to be completed for both the reporting year (in blue) and the previous year (in green), side by side in the unlocked grey cells.
- Starting from the Fixed Assets (assets & property which cannot be easily converted into cash), the actual value of each individual category (Property, Improvements to Premises, Furniture & Fittings, Equipment, Malta Government Stocks and Other investments) is to be inserted in the relevant fields.
- The other Fixed Assets categories (Improvements to Premises, Furniture & Fittings, as well as Equipment [Camping & Other] will be updated automatically from the information provided in the Depreciation Account – Page 5.
- Moving on to Current Assets (assets which can be easily converted to cash within the year), the actual value of each individual category (Cash in Hand, Current Bank Accounts, Savings Bank Accounts, Fixed Term Bank

Accounts, Inventory Stock, Debtors, Prepaid Expenses) is to be inserted in the relevant fields.

- The actual value of each individual category of Liabilities (obligation owed) namely Creditors, Accrued Expenses, other Liabilities, are to be inserted in the relevant fields.
- The Total Assets over Liabilities as well as the Retained Reserves (which are equal to each other) are then worked out according to the values provided in the foregone cells explained above.

Income & Expenditure Account

This section explains how to complete the Income & Expenditure (I&E) Account which reports the Group's operation over a period of time

- The value of each I&E item is to be completed for both the reporting year (in blue) and the previous year (in green), side by side in the unlocked grey cells.
- Starting from the Income (inflows from use of assets), the actual value of each individual category (Group Membership Subscriptions, Sectional Subscriptions, Fundraising Activities, Camp Income, Donations & Contributions, Other Activities Income, Interest on fixed deposit accounts, interest on savings accounts, interest/dividends on other investments, sundry income, sale of stock, tuck-shop, supporters association, other services, other income) is to be inserted in the relevant fields.
- Moving on to Expenditure (costs incurred), the actual value of each individual category (Annual Group Subscriptions to Association, Group Activity Expenses, Sectional Activity Expenses, Camp Expenses, Fundraising Expenses, Training Expenses, Rent/Lease for use of Premises, Property Repairs and Maintenance, Equipment Repairs & Maintenance, Water & Electricity, Insurance – Property & Other, Internet Subscription, Website Expenses, Postages & Telecomm, Stationery & Printing, Advertising, Bank Charges, Sundry Expenses, Depreciation Charge) is to be inserted in the relevant fields.
- The 'Surplus/(Deficit) for the Year' is worked out according to the values provided in the foregone cells explained above.

Depreciation Account

- The value (before depreciation) at the beginning of the reporting year for each asset category (Improvements to Premises, Furniture & Fittings, Equipment [Camping & Other] is to be inputted in the cells in the 'Asset Balance at the Beginning of the Year' (G11:I11).
- The purchases (additions) or sale/disposal (deductions) in each asset category are to be inputted in the respective cell in the following row (G12:I12).
- Once these two steps are completed, the Gross Asset Value for the year will be displayed in the following row (G13:I13).
- The last step to complete this section is to input the 'Depreciation Balance at Beginning of Year'. For 2009, Scout Groups were not accounting for depreciation and therefore the value for the reporting year 2010 should be '0', although this should be completed for subsequent reporting years.
- The Depreciation Charge for the Year (J16) will be automatically included in the Income & Expenditure Account – Page 4 in cell F45.
- The 'Net Asset Value' of each asset category calculated on this 'Depreciation Account' sheet will be automatically used in the respective Balance Sheet cells (F11:G13).

Funds Movement

- No inputting is needed in this section since all values are gathered from the data keyed-in in previous cells, although Group Treasurers & Group Scout Leaders are to ensure that the 'Surplus/(Deficit) for the Year' marked in yellow on Page 4 (Cell F197) is to be equal to the 'Total Movements for the year' also marked yellow on Page 5 (Cell F216).
- Once complete the five pages are to be printed and signed on Page 2 by the Group Treasurer, Group Scout Leader and District Commissioner and then handed in at IHQ within the stipulated deadline so as to avoid the Group incurring a late penalty fee.

APPENDIX 1 - EXPENSE POLICY

INTRODUCTION

It might be a policy of the Scout Group to reimburse members and other volunteers/helpers for allowable expenses incurred whilst on Scout Group business, providing those expenses are incurred in line with the expenses policy and approved beforehand.

Before any expense is incurred members and other volunteers/helpers must give consideration to the most cost effective method of incurring that expense. They should also consider whether the expenditure is really necessary and represents 'value for money' for the Scout Group.

POLICY

Expenses incurred by members and other volunteers/helpers who were carrying out activities on behalf of the Group will be reimbursed by the Group Treasurer, once:

- Expenditure is agreed to by the budget holder, in advance;
- Expenditure is within an approved budget and the budget is not overspent;
- Expenditure is claimed within 45 days of expense being incurred;
- The Group has the money to pay the expense;
- Expense claim is approved correctly.

The general principle is that no person will obtain a benefit from expenses/payments. Expenses/payments will be **a reimbursement of actual costs**, which are reasonable and are incurred wholly, exclusively and necessarily for the carrying out of the role in relation to the task agreed with the Group.

All expense claims need to be written documents, including all details of the expenditure incurred, together with date, nature and amount of expenditure.

APPROVAL

All expense claims must be signed by the claimant and approver. Refunds are to **be made strictly using cheque payments** and reimbursements in cash are to be left only for previously advised and approved exceptional circumstances.

APPENDIX 2 - EXPENSE CLAIM FORM [TEMPLATE]

Claimant's Name:	
Rank or other reference	
Address or other reference:	

Activity and Description	Receipt Attached	Total €
	YES NO	
	YES NO	
	YES NO	
	YES NO	
	YES NO	
	YES NO	
	YES NO	
Signature of Claimant:	TOTAL CLAIMED	

_____ **Date:** _____

APPROVED BY:

_____ **Date:** _____

Bank	Cheque Number	Amount	Date

APPENDIX 4 – FINANCIAL AND OTHER STATEMENTS [TEMPLATE]

Balance Sheet

As at year end

2010

	2010	2009
	€	€
Assets		
Fixed (Long-Term) Assets		
Property (HQ & Campsite)	0.00	0.00
Improvements to Premises	0.00	0.00
Furniture & Fittings	0.00	0.00
Equipment (camping & other)	0.00	0.00
(Less Accumulated Depreciation)	0.00	0.00
Malta Government Stocks	0.00	0.00
Other Investments	0.00	0.00
<i>Total Fixed Assets</i>	<i>0.00</i>	<i>0.00</i>
Current Assets		
Cash in Hand	0.00	0.00
Current Bank Accounts	0.00	0.00
Savings Bank Accounts	0.00	0.00
Fixed Term Bank Account	0.00	0.00
Inventory Stock	0.00	0.00
Debtors (Monies due from third parties)	0.00	0.00
Prepaid Expenses	0.00	0.00
<i>Total Current Assets</i>	<i>0.00</i>	<i>0.00</i>
Total Assets	0.00	0.00
Liabilities		
Creditors (Amounts due to third parties)	0.00	0.00
Other Liabilities	0.00	0.00
Accrued Expenses	0.00	0.00
Total Liabilities	0.00	0.00
Total Assets over Liabilities	0.00	0.00
Financed by:		
Accumulated Fund	0.00	0.00
Surplus/Deficit for the year	0.00	0.00
Retained Reserves	0.00	0.00

Income & Expenditure Account

for the year end

2010

	2010	2009
	€	€
Income		
Group Membership Subscriptions	0.00	0.00
Sectional Subscriptions	0.00	0.00
Fundraising Activities	0.00	0.00
Camp Income	0.00	0.00
Donations & Contributions	0.00	0.00
Other Activities Income	0.00	0.00
Interest on fixed deposit accounts	0.00	0.00
Interest on savings accounts	0.00	0.00
Interest/Dividends on other investments	0.00	0.00
Sundry Income	0.00	0.00
Sale of Stock (e.g. Group T-Shirts)	0.00	0.00
Tuck-Shop	0.00	0.00
Supporters Association	0.00	0.00
Other Services (e.g. Band, Campsite Receipts)	0.00	0.00
Other Income	0.00	0.00
<i>Total Income</i>	0.00	0.00
Expenditure		
Annual Group Subscription to Association	0.00	0.00
Group Activity Expenses	0.00	0.00
Sectional Activity Expenses	0.00	0.00
Camp Expenses	0.00	0.00
Fundraising Expenses	0.00	0.00
Training Expenses	0.00	0.00
Rent/lease for use of Premises	0.00	0.00
Property Repairs and Maintenance	0.00	0.00
Equipment Repairs and Maintenance	0.00	0.00
Water & Electricity	0.00	0.00
Insurance - Property & Other	0.00	0.00
Internet Subscription	0.00	0.00
Website Expenses	0.00	0.00
Postages & Telecomm	0.00	0.00
Stationery and printing	0.00	0.00
Advertising	0.00	0.00
Bank Charges	0.00	0.00
Sundry Expenses	0.00	0.00
Depreciation Charge	0.00	0.00
<i>Total Expenditure</i>	0.00	0.00
Surplus/Deficit for the year	0.00	0.00



Depreciation Account

For the year

2010

Depreciation Rate

Improvements to Premises	Furniture & Fittings	Equipment (Camping & Other)	Totals
<i>10%</i>	<i>10%</i>	<i>25%</i>	

Asset Balance at Beginning of Year

Asset Purchased/Sold throughout the Year

Sub-Total (Gross Asset Value)

<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	0.00
<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	0.00
0.00	0.00	0.00	0.00

Depreciation Balance at Beginning of Year

Depreciation Charge for the Year

Sub-Total (Accumulated Depreciation at end of Year)

<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	0.00
<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	0.00
0.00	0.00	0.00	0.00

Net Asset Value

(Gross Asset Value less Accumulated Depreciation at end of Year)

0.00	0.00	0.00	0.00
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Funds Movement

for the year end

2010

Cash in hand
Bank Current Accounts
Bank Savings Accounts
Bank Fixed Deposit Accounts
Malta Government Stocks
Other Investments

Balances at the beginning of the year	Movements for the year	Balances at end of year
0.00	0.00	0.00
0.00	0.00	0.00
0.00	0.00	0.00
0.00	0.00	0.00
0.00	0.00	0.00
0.00	0.00	0.00
0.00	0.00	0.00

Group Statement

We have supervised the recording of the transactions in the financial records of the Scout Group and to the best of our knowledge and belief the transactions recorded are complete and accurately recorded in the accounting books of the Group.

The Group Treasurer has prepared these accounts from the transactions recorded in the books of the Group and the information provided to him by the Scouters within the Group. Moreover, the Group Scout Leader confirms he/she has reviewed these accounts.

As far as we are aware and believe, the accounts are a true reflection of the Group's financial transactions during the year and of the Group's complete financial position at the year end.

The accounts have been approved by the Group Council at a meeting held on _____.

Group Treasurer

Group Scout Leader

Signed today: ____ / ____ / ____

District Commissioner Note

I have reviewed the set of Accounts as presented by the Scout Group and believe that these have been put together correctly and in line with the Finance Manual for Group Leaders and Group Treasurers.

District Commissioner

Signed today: ____ / ____ / ____

APPENDIX 5 - BANK RECONCILIATION [TEMPLATE]

*should be presented to the Group Council as an appendix to the Accounts, as well as proof of the funds there-in.

		€
Balance per Accounts		0
Add Cheques outstanding (paid; but not appearing in bank statement)		
.....	0	
.....	0	
.....	<u>0</u>	
	<u>0</u>	0
Less Deposits outstanding (lodged with bank, but not appearing in bank statement)		
.....	0	
.....	0	
.....	<u>0</u>	
	<u>0</u>	0
Add/deduct Charges not reflected in account	0	0
Balance per Bank Statement		<u>0</u>

APPENDIX 6 - LETTER FOR BANK [TEMPLATE]

The Manager

[Bank]

[Branch]

[Address]

Dear Sir,

The Scout Group [full name], who holds the bank accounts set out below in your branch, is a part of the Scout Association of Malta, whose offices are situated at:

***Scout Island Headquarters, Congreve-Bernard Memorial Hall,
Emmanuel S. Tonna Square, Floriana FRN 1480, MALTA***
(Tel: 2122 4334 - Fax: 2125 1382 - web page: <http://www.maltascout.org.mt>)

The current contact details for these accounts, is:

[Insert contact name {GSL or Treasurer as the case may be} and address for posting statements and correspondence.]

Please take note and record in your files that in the event that these bank accounts become dormant the correspondence address should be changed to that of **the Scout Association of Malta at the above stated address.**

Yours Sincerely,

Group Scout Leader

Group Treasurer (or other authorised signatory)

Bank Accounts

Number	Description - /Current/Savings/Fixed Term Accounts