



**Pennsylvania Wing
CIVIL AIR PATROL**

**WING BANKER PROGRAM
UNITS BELOW WING LEVEL**

March 2012

This publication was developed to inform the units below wing level of the procedures for the Wing Banker Program. It was developed by the finance committee of Pennsylvania Wing, Civil Air Patrol.

Any comments or suggestions should be directed to the PA Wing Director of Finance or the PA Senior Wing Administrator.

WHY ARE WE DOING WING BANKER?

Congratulations! Civil Air Patrol has met its goal to receive an unqualified audit again! All the units pulling together and following the regulations and guidelines of the Wing Banker Program paid off. This results in greater accountability and consistency, increasing the confidence and trust of the public, government entities and Civil Air Patrol members. **Unqualified Audit** - the auditor will state “in our opinion the financial statements give a true and fair view...”

The unit finance committee continues to play an important part in the financial process. The unit’s accountability is more comprehensive due to the centralized accounting. The unit must continue to account for all income deposited in its account. PA Wing records all transactions after receiving the required documentation and approvals, then pays bills on behalf of the unit. Documents may be sent via email, fax or mail. The preferred method is fax or email since you will have a receipt. The unit will be required to deposit enough money to cover an outstanding bill before it will be paid. Wing will not “float” funds for a unit if it does not have enough money in its account. The unit can make deposits locally; then send completed documentation for each deposit to ensure proper accountability in posting to PA Wing.

This document contains the procedures for processing income and expenses, as well as periodic reporting of the units. This document is a working document. It will be revised and developed as needed.

BEGINNING OF EACH FISCAL YEAR OR CHANGE OF COMMAND WHAT SHOULD BE DONE?

- Each unit needs to maintain a Finance Committee (FC). This committee will develop the unit's budget, authorize payments and make deposits.
- All units will need to submit PAWGF 173-FC listing the members of their unit's FC along with their signatures for check request approval purposes by October 1 of each year. *(this is the same thing as a signature card at the bank)*
- All Unit Commanders need to complete, sign and submit the Unit Commander's Financial Disclosure Statement to PA Wing by 30 September of each year, in accordance with CAPR 173-1 paragraph 9b.
http://members.gocivilairpatrol.com/media/cms/R173_001_F17766C8102F6.pdf
- Develop a balanced budget – submit to PA Wing by 1 Oct of every year on PAWGF 173-B. This must be a balanced budget income = expenses.
- All Unit Commanders will complete and return the Contributed Facilities Worksheet to PA Wing by 1 November of every year. The worksheet and explanation is located on the CAP website.
http://members.gocivilairpatrol.com/cap_national_hq/financial_management/regulations_manuals_and_forms.cfm
- A PAWGF 173-R must be completed and returned by 1 November of every year for all recurring expenses.
- The PA Wing Finance Forms can be found on the PA Wing website www.pawg.cap.gov
- All Unit funds must be held by PA Wing.
- Certificates of deposit accounts and other investment accounts will be reviewed with the Wing Director of Finance prior to September of each year.
- Every unit will receive a monthly accounting report of all their funds by the PA Senior Wing Administrator. This report must be reviewed for accuracy every month by the unit's FC.
- Units are not authorized to have a petty cash fund. All income and expenses must be processed through the Wing Banker Program.

Please send any questions by email to the PA Wing Director of Finance, Lt Col DeEtte Riley at driley@awandsons.com. This program is mandatory, not voluntary.

What is the Unit's Role?

The unit FC plays a crucial role in the management of the unit's finances. It is your responsibility to ensure that your unit is fiscally sound.

Each unit must maintain a finance officer and FC as required in CAPR 173-1. This committee will be composed of the unit commander as the chairperson, the finance officer, and at least one other senior member.

The FC must meet at least once a quarter to review the budget for changes. Minutes must be recorded and filed in the unit's finance records. All approvals should be noted in the minutes. Any electronic approvals should also be attached.

The unit FC must develop a balanced budget to help manage the unit's finances. When your members understand how funds are distributed it helps spur the interest in fundraising.

Units are responsible for following all fundraising procedures as required in CAPR 173-4. These procedures require the wing commander to approve all fundraising requests, contracts and grants. In addition, the unit must provide an accurate accounting of funds raised to wing.

The FC also monitors all income and expenses to help reconcile the monthly reports from wing.

A member of the FC must approve all expenses under \$500.00 on the Check Request Form PAWGF 173-C. Two FC members must approve expenses over \$500.00.

The unit needs to ensure that all bills, invoices and reimbursements with completed supporting documentation are forwarded to the Wing Finance Office in a timely manner.

Payment for personal reimbursement request must be submitted within 60 days of incurring the expense or receiving an invoice. (This doesn't include payment directly to a company or business.)

FC Members cannot approve expenses to themselves or members of their family.

The unit will deposit all funds received at a PNC bank or send them to PA Wing to deposit on behalf of the unit. Copies of deposit slips can be obtained by contacting the PA Wing Finance Office.

The Unit Bank Account

The Unit checking and savings accounts are with PNC Bank. PA Wing will absorb the cost of checks, deposit slips, and accounting fees.

If any unit has a problem with being able to deposit money into PNC bank please notify the PA Wing Director of Finance to evaluate alternatives. Deposits can always be mailed to PA Wing.

Units that have funds that are not budgeted to be used for more than 6 months, can request that the funds be transferred into a unit saving account where the unit will receive interest every month in the unit's account.

Any unit that wants to invest in a CD or other investment must contact PA Wing FC to review options for an account. Local suggestions are encouraged.

All certificates of deposit (CD) and investment accounts must be recorded in QuickBooks® at the wing level. The address of the account must be PA Wing. All bank and/or brokerage statements will be sent to PA Wing in order for the interest and any other transactions to be properly posted. When the account matures the unit's FC along with the PA Wing FC will collectively make the decision on future investment of these funds.

Receiving Income

Each unit has a separate sub account. When the Wing Finance Office receives funds from a unit, the funds will be processed and posted as a separate deposit for each unit.

- Checks written to your unit should be made payable to: PAWG CAP Unit PA ____ (your unit charter number).
- All funds collected for an event, activity, or sales of items must be deposited. All expenses must be paid via check from the PA Wing Banker or paid by members and the members will be reimbursed from PA Wing Banker.
- To insure proper IRS accounting and procedures are followed, all donations must be sent to the PA Wing Office for deposit. For donations of \$250.00 or more (or donations of goods and services of \$75.00 or more) the donor will receive a letter of receipt for tax purposes. Please include the name of the donor, the address and any information that would be helpful in writing a personal message to the donor.
- The unit must send a copy of the deposit slip and Deposit Advice Form PAWGF 173-D to PA Wing within 7 days of receiving the funds. The PAWGF 173-D must specify a name for each check received and account numbers funds are to be posted to. The account number must be from the standard chart of accounts or describe the transaction in plain language with enough detail so that the proper account numbers can be identified.
- If two or more units are participating in a fund raiser a separate deposit transaction must be accomplished for each unit. You cannot group multiple units in one deposit. If you only receive one check for the event the entire check will need to be deposited into one of the unit's accounts and a Check Request will need to be completed from this unit to the other participating unit(s).
- Make sure the unit's charter number is on every document. This will help insure that all transactions are posted correctly.
- Copies of all deposit slips and Deposit Advice should be kept until the FC reconciles the unit's accounts.
- Deposits can be emailed, faxed or mailed to PA Wing capfm@bigbrain.net fax 888-528-1561. (If you email or fax please do not mail additions copies or originals in to Wing as this may result in double entries) Originals are not needed – Copies are acceptable.

PAWG CAP
Building 3-108
Fort Indiantown Gap
Annville PA 17003
717-961-2335 Fax 888-528-1561

DEPOSIT ADVICE
FOR UNITS BELOW WING LEVEL

DATE OF DEPOSIT:

DATE:

UNIT NAME:

CHARTER NUMBER:

SQUADRON NUMBER:

ITEMIZED LIST OF DEPOSITS:	RECEIVED FROM Name of person or company	PURPOSE & ACCOUNT NUMBER	CHECK # OR CASH	AMOUNT
ITEM 1				
ITEM 2				
ITEM 3				
ITEM 4				
ITEM 5				
ITEM 6				
ITEM 7				
ITEM 8				
ITEM 9				
ITEM 10				
ITEM 11				
ITEM 12				
ITEM 13				
ITEM 14				
				TOTAL

Submit to PAWGF with checks or if you have made the deposit you must include the bank stamped deposit slip within 7 days of the deposit. Copies are acceptable.
email capfm@bigbrain.net or fax 888-528-1561

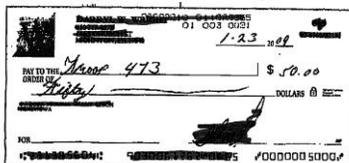
PAWGF 173-D (17 Apr 10)

ACCOUNT NUMBER	DESCRIPTION / PURPOSE
**** For all activities note the type of activity in the Purposes & Account Number field of the form****	
5223001	Income from Senior Activities
5223005	Senior Leadership School (SLS)
5223209	Unit Commander Course (UCC)
	Other Senior Activity (not to include Banquets, Awards Dinners)
5224217	Income from Cadet Activities
5224221	Cadet Trips
	Other Cadet Activities
5224301	Income from Combined Senior and Cadet Activities
5229100	Trips and Events
5229200	Training Classes and Seminars
5240000	Aerospace Education including model rocketry
	All events except - Banquets, Awards Dinners, Dining In
5310012	Fundraising Income
6213000	Membership Dues
6413011	Contributions - All Contribution checks must be sent to PAWGF HQ for deposit in to the Units Account per CAP Regulations. This is to insure that all IRS procedures are followed. These funds will only be available to your unit (not PAWGF)
6413012	Contributions Unrestricted (not subject to stipulations by donor)
6413013	Contributions Restricted for a specific purpose
6413014	If Restricted then a copy of the restriction must be sent to PAWGF along with the check
6413015	Material & Supplies Uniform items and accessories for resale to members
6413016	Registration fees collected from members or quest for unit sponsored events, awards banquet, dining ins you are hosting
6413017	Payments from other CAP Units Below Wing Level
6413018	Registration fees collected from another CAP Unit for an awards banquet, dining in hosted by your unit.
6413019	Other funds received from another Unit
6413020	Fund Raising income received from another Unit i.e. World War II Weekend
Please note in purpose/account field of event or purpose for the funds received	

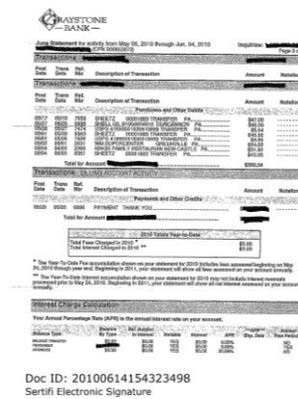
CAPR 173-1 for a complete list of account descriptions PAWGF has added a few Sub-categories to help with Budgeting

PAWGF 173-D (17 Apr 10)

Unacceptable receipts



Copies of checks, paypal, bank and Credit Card Statement are examples of unacceptable receipts as they do not contain any itemized details.



Reconciling the Unit Checking Account

The PA Wing finance office will reconcile all accounts every month.

Discrepancies may be found with accounts, i.e. a deposit of which we have no record. This might occur when a unit makes a local deposit, and for some reason PA Wing does not receive record of the deposit. An unclaimed deposit report will be sent to all units listing the date and amount of the deposit(s) to be claimed at least 3 times a year. The claiming unit will need to send the deposit slip and completed Deposit Advice Form PAWGF 173-D for proper posting. In April of each year all unclaimed deposits more than 12 months old will be processed for dispersal equally to all units that have accounts in Wing Banker.

After the Wing reconciliation is complete each unit will be emailed an account statement for the unit's FC to review and approve. The units should keep copies of all transactions; (deposits and bills/invoices) until the unit reconciliation is complete.

If the unit FC finds any discrepancies with the unit account statement email the PA Wing Finance Office capfm@bigbrain.net with details of the discrepancy. The discrepancy will be investigated for correction.

Unit Savings Account - Interest

Units that have funds that are not budgeted to be used for more than 6 months, can request that the funds be transferred into a unit saving account where the unit will receive interest every month in the unit's account.

Any unit that wants to invest in a CD or other investment must contact PA Wing FC to review options for an account. Local suggestions are encouraged.

Questions

Lt Col DeEtte Riley, PAWG Director of Finance driley@awandsons.com cell 814-880-9083 or home number after 7 PM 814-632-8341

Mr. Phil Richardson, PAWG Senior Wing Administrator capfm@bigbrain.net or call PAWG Headquarters at 717-861-2791 PAWG Fax: 888-528-1561

Pennsylvania Wing Headquarters
Building 3-108
Fort Indiantown Gap
Annville PA 17003

Summary & Best Practices

Submit before October of every year:

The Finance Committee Form PAWGF 173-FC.

The Unit Commander's Financial Disclosure Statement

http://members.gocivilairpatrol.com/cap_national_hq/financial_management/regulations_manuals_and_forms.cfm.

Unit Budget PAWGF 173-B. The budget must be balanced.

Recurring expenses PAWG 173-R

Contributed Facility Worksheet.

http://members.gocivilairpatrol.com/cap_national_hq/financial_management/regulations_manuals_and_forms.cfm.

Faxes and emails with scanned forms and receipts are the preferred method of receiving finance paperwork. Copies are acceptable.

(If you email or fax please do not mail additions copies or originals in to Wing as this may result in double entries) Originals are not needed.

Make sure your unit number (NERPA____) is on all paperwork.

Make sure you reconcile the unit's account every month.

PAWGF 173-D must accompany all deposits.

PAWGF 173-C must be signed (except if emailing you may type the name(s) and attach the email audit trail of approvals) and if over \$500.00 must have 2 signatures (approvals) from the finance committee. The words "I authorize or approve the" must be used in approvals.

Every expense must have a receipt. Copies are acceptable (check, paypal statements, or credit card statement do not qualify as a receipt.)

Payment for personal reimbursement request must be submitted within 60 days of incurring the expense or receiving an invoice. (*This doesn't include payment to a company or business directly.*)

All expenses for events or activities must be paid via check from the PA Wing Banker or paid by members and the members will be reimbursed form PA Wing Banker. Funds collected on site may not be used to pay any expense.

Do not authorize expenses made payable to yourself or a member of your family.

All fund raising activities and grant request must be pre-approved by the Wing Commander PAWGF-4. All contracts and grant applications must be signed by the Wing Commander.