

# THE FLORIDA WING BANKER PROGRAM

Starting in Fiscal Year 2008 Florida Wing switched from a squadron banking system where units wrote their own checks for expenses, to a centralized Wing Banking system where a bookkeeper, working full time for Civil Air Patrol, handles all accounts payable, accounts receivable and other bookkeeping duties for all units in Florida Wing. While this was a pilot program started by PA Wing, it was soon rolled out nationwide.

One of the most important reasons for switching to this new system was to resolve the problem CAP was having with only being able to get “qualified opinions” when National Headquarters was audited. It also ended the problems encountered by the wings doing the consolidated unit report at year-end since this reporting requirement was eliminated. The inconsistency and inaccuracy of the unit reports ceased to be a problem at all levels of CAP. The problem of different accounting methods also disappeared. Units are now on the accrual basis of accounting just like the wings, regions and NHQ. The Wing Banker Program has been endorsed and mandated by the Board of Governors and is now incorporated into CAPR 173-1.

While there is no record keeping requirement at the unit level under the new system, the unit finance committee continues to play an important part in the financial process. Wing will not pay bills on behalf of the unit until they receive the required approvals. The requirement for approvals of two finance committee members for expenses over \$500.00 applies. Approvals may be obtained via mail, fax, or e-mail. The unit is required to deposit enough money to cover an outstanding bill before it will be paid. The unit must continue to account for all income deposited in the bank. The wing uses SunTrust Bank with branches around the state. When the unit makes deposits locally, the unit must notify wing with the FL Wing Deposit Advice (FLWGF 204), and a copy of the deposit receipt with unit charter number written on it, via email, fax or mail, that the unit made the deposit and to what income accounts the money should be posted.

## **How the program works – Overview & New Units.**

- Wing is using SunTrust Bank for all transactions.
- FL Wing has a separate checking account that will be used only for the units below wing transactions.
- All units need to submit a fully executed CAPF 172 showing the members of the unit's Finance Committee at bottom and the unit's “Authorized Approvers” at the top. Usually the Finance Officer and the other members of the Finance Committee are also the authorized approvers. However the

- Committee may appoint one or two additional approvers from amongst the members of the unit. These approvers can be designated certain types of expenses and amount limits that they are authorized to approve (ie Cadet Programs Officer – cadet activities – up to \$250.)
- The CAPF 172 also has a section for authorizing recurring expenses that Wing will need to pay for the unit on a monthly, quarterly or annual basis.
  - The CAPF 172 must be re-submitted every year by 30 SEPT.
  - All units will be issued deposit slips and endorsement stamps.
  - FL Wing Bookkeeper has already created the necessary sub-accounts and classes in QuickBooks®.
  - All units (including school units) must also complete the CAPF 171 in e-services (commander's corner) on which the unit commander attests that all unit funds are on deposit with the Wing. School units should show any school or district accounts they may have for their use. This attestation must be completed annually by 31 OCT.
  - As of the date of this publication, all unit certificates of deposits must be administered at the Wing level. Only members of the Wing Finance Committee may be signatories on any new CD's. Do not attempt to open any savings, money-market or other bank accounts. ALL unit accounts will be opened and maintained by Headquarters – Florida Wing. The units name will be included in the title of any account and all funds will be for the benefit of the unit.
  - Each unit needs to maintain their finance committee. This committee will develop the unit's budget, authorize payments and make deposits.
  - Every unit will receive a monthly accounting report of all their funds by the Florida Wing Director of Finance. This report must be reviewed for accuracy by the unit finance committee at least quarterly.
  - Units are encouraged to maintain their own check register or better yet use Quicken, QuickBooks or an available Excel spreadsheet program (FLWGF 173) to track their own income and expenses. This way they can reconcile the reports provided by Wing with their own records.

### **What is the Unit's Role?**

Each unit must maintain a finance officer and finance committee as required in CAPR 173-1. The unit finance officer, the unit commander, or an authorized approver (CAPF 172) must initiate and approve any expense under \$500.00, unless included in the recurring expense policy. This approval may be accomplished on the Check Request Form (FLWGF 203). The date of the invoice or bill, the description of the expense and the CAP account number (page 2) should be entered. If the expense is over \$500.00, then a majority of the finance committee must indicate approval with signatures on the form. This would normally be two signatures. However if for some reason the unit has more than 3 finance committee members additional signatures will be required.

All requests for reimbursement or payment to a third party must be received at Wing HQ no later than 60 days after the date of the earliest invoice, bill or receipt you are submitting. Requests for payment received after that date **will** not be paid.

The unit finance committee must continue to function and record minutes. All approvals should be noted in the minutes. Any electronic approvals should also be attached. The unit finance committee should continue to develop a budget to help manage the unit's finances. They must also monitor their income and expenses to help verify that wing has recorded everything correctly. This will be done by reviewing the monthly cash reports that will be sent to each unit by wing HQ. Budget versus actual reports will be sent to the units quarterly and should also be reviewed by the unit finance committee.

The unit needs to either make their deposits at the designated bank or collect the checks and send them to wing HQ. The proper accompanying forms need to be filled out correctly and in a timely manner so that wing HQ knows which unit is involved, what accounts to debit or credit, and the source and purpose of the funds (FLWGF 204).

The unit is still responsible for following fundraising procedures as required in CAPR 173-4. These procedures require the wing commander to approve all fundraising requests. In addition, the unit must provide an accurate accounting of funds raised to wing HQ. This includes the name and address of any donor giving \$250.00 or more (or assets worth that much) to your unit.

## **HOW DOES WING HANDLE THE ACCOUNTING?**

### **Receiving Income**

Units may make deposits directly to the most convenient SunTrust Bank branch. You will need to request a deposit slip book and endorsement stamp from FL Wing HQ. [aandrickson@capnhq.gov](mailto:aandrickson@capnhq.gov)

Make sure you write the unit number on every document., including the deposit slip **and** receipt.. This will help insure that all transactions are posted correctly.

When anyone is writing a check to your unit it should be made payable to: FLWG CAP Unit FL\_\_\_\_ (your unit number). All received checks must be deposited within 30 days.

The unit must send a copy of deposit slip and a Deposit Advice form (FLWGF204) to Wing HQ so that the proper entries can be made. The form can be found on the FL Wing Web Site and can be locally produced or electronically form filled and printed on your computer. If the unit receives a donation of \$250 or more, a copy of the check must also be sent to Wing HQ so that a donation

OPR:FM

receipt can be sent to the donor. Units below Wing level should not send donation receipts (CAPF 164).

The unit will specify names and account numbers from the standard chart of accounts and describe the transaction. Any income or expense associated with the aircraft must list the aircraft tail number.

If two or more units are participating in a fund raiser a separate deposit transaction must be accomplished for each unit. You cannot group different unit deposits on one deposit slip or advice. If you only receive one check for the event the entire check will need to be deposited into one of the units accounts and check request will need to be sent to wing to transfer funds from this unit to the other participating unit(s). This check request will require 2 finance committee member signatures no matter how small the transfer.

If the unit sends the checks to wing to be deposited the unit still needs to send a Deposit Advice form and the complete deposit slip for the bank. All entries on the deposit must be classed.

Copies of all deposits slips and checks should be kept for reconciliation of your units account.

## **Paying Bills**

The FL Wing will ensure that all necessary approvals have been obtained before paying any bills.

Submitting unit bills to FL Wing HQ: All bills must be submitted on a FL Wing Check Request Form (FLWGF 203) or a Recurring Expense Form (CAPF 172) with proper approval before any bill can be paid. A copy of the original receipt/invoice/bill must accompany all forms. The unit commander or any authorized approver may sign in the block marked unit commander. However the approver may not also be the payee or a member of his/her household. Electronic submission is authorized (e-mail scans or faxed).

The unit finance committee must authorize all expenses over \$500.00 in writing. Under \$500.00 can be authorized by the unit commander or one of the authorized approvers. Supporting documentation, including itemized receipts showing the name of the vendor must be included with all submissions.

Make sure you write the unit number on every document. This will help insure that all transactions are posted correctly. Copies of all check request including bills and/or invoices should be kept for reconciliation of your units account.

Forms and supporting documentation can be e-mailed or faxed to FL Wing

HQ. [aandrickson@capnhq.gov](mailto:aandrickson@capnhq.gov) (F) 863-644-0180

FLWGP 200-1 rev. 01 MAR 2016

Supersedes: FLWGP 200-1 dated 01 MAY 2013

OPR:FM

## **Advance Requests**

Units which require an advance of funds for an event may request an advance on unit funds. However, the unit must plan accordingly for this.

Two weeks prior to the scheduled event, the unit must submit the Florida Wing Advance Request form (FLWGF 202) to the Wing Bookkeeper to allow ample time to forward the funds to the requestor. Advances over \$500 for a single vendor require an estimate/quote from the vendor. The advance request must be complete, including Unit Commander approval and description of activity.

If the advance is over \$500, the unit finance committee must also approve (additional signature at bottom).

Within 10 days of the end of the event, the requestor must submit receipts to the Wing Bookkeeper along with a reconciliation form (FLWGF 201). If the requestor does not have receipts to substantiate the expenditures, then the requestor must return the funds to the unit account. If there are funds left over these must be deposited and the deposit receipt included with the reconciliation form. If additional funds are due then a check request form should accompany the reconciliation.

## **Reconciling the Unit Checking Account**

The FLWG Finance Director will reconcile the accounts every month. The FLWG Bookkeeper or Finance Director may find discrepancies, i.e. a deposit of which we have no record. This might occur when the units make deposits locally, and for some reason FLWG does not receive record of the deposit. If this occurs an report will be sent out monthly, listing the date and amount of the unclaimed deposit. The claiming unit will need to mail the deposit slip and Deposit Advice form so they may receive proper credit.

After the reconciliation is complete, each unit will be e-mailed a statement showing the cash transactions for the month, if there were any. The units should keep copies of all transactions (deposits and bills/invoices) for reconciliation of your units account.

If the unit finance committee finds any discrepancies with the unit account statement e-mail the FLWG bookkeeper [aandrickson@capnhq.gov](mailto:aandrickson@capnhq.gov) as soon as possible with details of the discrepancy so corrections can be made.

## **Questions**

Any questions can be e-mailed to:

Lt Col David M. Auerbach, FLWG Director of Finance

[david.auerbach@flwg.cap.gov](mailto:david.auerbach@flwg.cap.gov) Amy Andrickson, FLWG Bookkeeper

[aandrickson@capnhq.gov](mailto:aandrickson@capnhq.gov)

Or call FLWG Headquarters 863-644-0172

OPR:FM