



TEAM TREASURER HANDBOOK

**Port Coquitlam Ridge Meadows Ringette Association
PO Box 41073 Shaughnessy Street
Port Coquitlam, BC V3C 3G1**

OCTOBER 6, 2024

Thank you so much for stepping up to be the Treasurer for your team. The success of a team requires many individuals taking care of many different aspects of team operations. If you have any questions about your role, or the information contained here, please contact the Association Treasurer at treasurer@pcrmringette.ca

This document is also available on the PCRM Ringette website

<https://pcrmringette.ca>

GENERAL INFORMATION

TREASURER ROLE

A Treasurer is required for each team, and it is recommended that this person is not the Team Manager. The team treasurer plays an important role in any youth sports organization.

Usually a parent volunteer, the treasurer helps the team function by handling the financial side of the game. This includes:

- Creating a team budget
- Managing a team bank account
- Collecting money
- Paying out and tracking expenses
- Assisting with the financial side of fundraising activities (if undertaken)
- Communicating finances with team and families
- Dealing with unexpected issues that arise
- Dealing with remaining funds at season end
- Preparing a final report to team families

POLICE INFORMATION CHECKS AND VOLUNTEER REGISTRATION

PCRMRA requires all volunteers, which includes Coaches, bench staff, Team Managers, and on-ice volunteers, to complete an [application form](#). This information is needed for team rosters as well as insurance purposes. Volunteers will only be insured if they have completed the necessary application forms.

In addition, Ringette Canada requires all team staff volunteers above the age of 14 to provide a Criminal Records Check (CRC). This includes Coaches, Managers, Treasurers, Female Dressing Room Supervisor, on-ice volunteers, and bench volunteers. CRC can be done in person at your local police department or online at:

<https://justice.gov.bc.ca/eCRC/>

Access Code: TPWJGKBYMR

Any costs incurred in obtaining a criminal record check will be reimbursed. Please send receipts to the PCRMRA Treasurer (treasurer@pcrmringette.ca) upon successful completion.

Please be prepared for possible delays. If you have been advised of any delays, please inform the Director of Coaching (coaching@pcrmringette.ca). CRC's are valid for two years as per BCRA policy.

BUDGET

GETTING STARTED

On the PCRMRA website pcrmringette.ca you will find a copy of the **Sample Team Budget Template**. It is downloadable and editable so that you can customize it for your team. Budgets can include tournaments, team attire, name bars, social events, trophies, coach gifts, PCRMRA Jamboree tournament contribution (raffle prize), etc.

Once you have had your initial team meeting and set your budget, you are asked to email an electronic copy of your budget to the PCRMRA Treasurer. This should be done by **October 31st**.

It is recommended that the team budget be provided to all team member families at the beginning of the year. Treasurers are required to periodically report throughout the season to all parents, actual expenditures to budget.

Note: see BANK FEES for a budget line item

END OF SEASON

Creating a final report is the final step for the team treasurer. The report should show how much money came in and how the money was spent over the course of the season. It should also show if there are any team funds left to be re-distributed back to families.

In addition to being transparent with the team's financials, the final report will serve as a great resource for creating a budget for the following season.

GENERAL BANKING INFORMATION

BANKING SUPPLIES

Each team is provided with a deposit book, and cheques. In addition, once contact information is provided the treasurer will be added to the team bank account set up at VanCity.

At the end of the season, the banking supplies, including a paper copy of your actual expenditures, copies of all cheques written with matching receipts, should be returned to the **PCRMRA Association Treasurer**. Do not return the deposit books and cheques to VanCity, as they will presume the supplies are being surrendered and destroy them.

If you need more banking supplies, please contact the Association Treasurer to coordinate with VanCity.

VANCITY AND ACCOUNT SIGNORS

SIGNORS

With the assignment of team bench staff finalized, treasurer contact information will be provided to our account manager at VanCity Credit Union, located at the Pinetree Branch by Chapters. The bank will be in touch with you when the papers are ready to sign for your accounts. You will need to go to the Pinetree branch to sign the papers and get a bank card for your team account.

All signors need to have signed the paperwork before cheques can be used or payments can be made by e-transfer.

CHEQUES

Guidelines:

- All cheques, as with e-transfers, require 2 signatures, even though there may only be one line on a physical cheque.
- Cheques should not be signed by the person they are made out to.

ONLINE BANKING

You will be set up for online banking, which makes it easier to send and receive funds. If you use online banking, note that a second signor will have to approve the e-transfers generated by the Treasurer (like a second signor on a cheque). The Association Treasurer, President and Vice President are also signors on all team accounts, should your team account have only one bench

staff signor. If there is an emergency signor needed, please contact the Association Treasurer by email at treasurer@pcrmringette.ca to advise an e-transfer approval or cheque signature is needed.

Some banking notes:

- It is preferred that you accept e-transfers to your team account (for team fees, for example) via the web or mobile app (**see below**), but In a pinch, electronic money transfers can be sent to treasurer@pcrmringette.ca.
- All e-transfers sent to the Association must clearly state the name of the player(s) they are for, the team the player belongs to and the reason for the funds, with a password of “ringette”
 - For example: Sally Smith, U12, team fees
- When money is received it can be transferred to the appropriate team account.

Our physical accounts are based out of the Shaughnessy Station Branch (by Safeway).

7100-2850 Shaughnessy Street
Port Coquitlam, V3C 6K5

If you are using the VanCity.com web site or the mobile app for your banking, it will not be as relevant which branch you are at. You can make deposits at any VanCity bank machine with your card or using the mobile app eDeposit. It would primarily be cash/coin that would need to be deposited at a teller using your deposit book.

END OF SEASON BANK BALANCE

The bank account must be left with approximately \$10 in it, with all other remaining funds evenly reimbursed to team members.

BANK FEES

There is **no fee** for:

- deposit items
- cheque transactions
- transfers between Association teams (using Relationship numbers)

There is a **fee** for:

- Using e-transfer to pay bills or distribute unused team funds at the end of the year. Each e-transfer transaction incurs a \$.90 fee.

You may want to include a team budget line item for bank fees if you think you will mostly use the e-transfer feature.

VANCITY.COM

WEB SITE OR MOBILE APP

Once you are signed on to an account. You have a number of options to conduct your team banking:

- in branch (all transactions, only way to deposit coin)
- VanCity ATM (cash or cheque deposits, checking account balance)
- Vancity.com (monthly statements, e-transfer)
- VanCity mobile app (eDeposit cheques, e-transfers)

The Vancity.com web site provides the most options and easiest navigation of your accounts, however, for some the mobile app is a more convenient tool.

In-branch transactions can be limited to having to deposit coin (which is not taken at an ATM). Most other transactions can be done using the other options.

Below are some guidelines on navigating the Vancity.com space.

LOGGING IN

When you go to VanCity.com you will see this screen:



Be sure to select **BUSINESS BANKING** before proceeding.



Vancity online banking login

MEMBER CARD number (enter last 10 digits
without spaces)

Remember me

Next

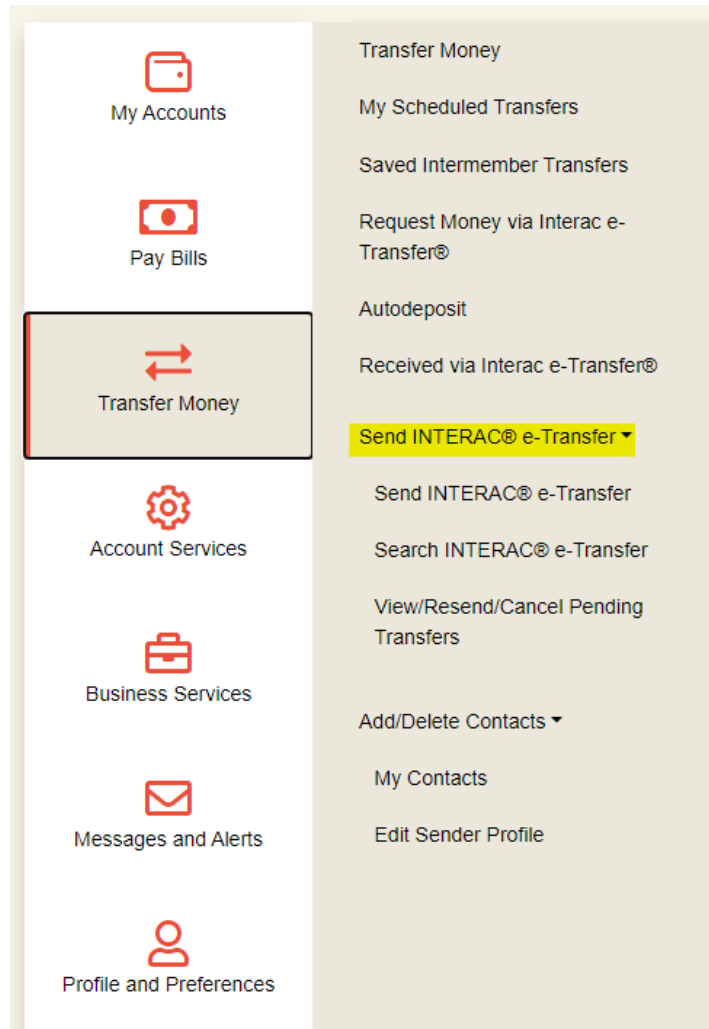
[Help](#)

Don't have an account? [Sign Up](#)

Enter your bank card information and password when prompted. You will then find yourself at the dashboard for your bank accounts.


SENDING E-TRANSFER

You can send an e-transfer from the web site or mobile app. Log in and go to the Transfer Money tab.




In this part of the web site you can send, track and cancel e-transfers. Select **Send INTERAC e-Transfer** to continue.

Send INTERAC® e-Transfer




[Edit Contacts](#) [Edit Interac® Profile](#) [Autodeposit](#) [Pending](#) [History](#)

Transfer To

Please choose one 

[Add New Contact](#)


Transfer From

Please choose one 

Amount

Message

To protect yourself, never enter personal information or the answer to the security question in the memo field and never share the answer using the same channel you are using to send your *Interac* e-Transfer®.

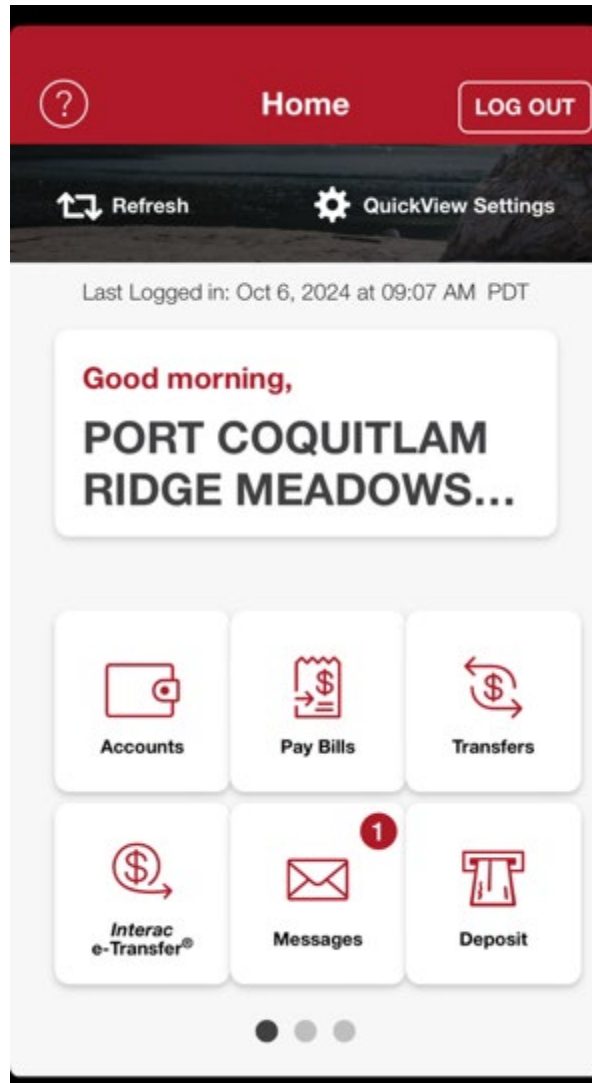
 *Interac*, *Interac* e-Transfer and the *Interac* logo are registered trademarks of Interac Corp. Used under license.

You can set up a new e-transfer contact or select one from your saved list. Select which account you are transferring from, enter an amount and message, if you wish, and click Continue.

Note: A second signor needs to approve this transaction, in the same way two signatures are required on a cheque. Notification to the second signor is NOT automatic. Please email the Association Treasurer, or your second signor, to approve the transaction.

eDEPOSIT

This feature is available on the **mobile app**. Once logged in you will see the following screen.

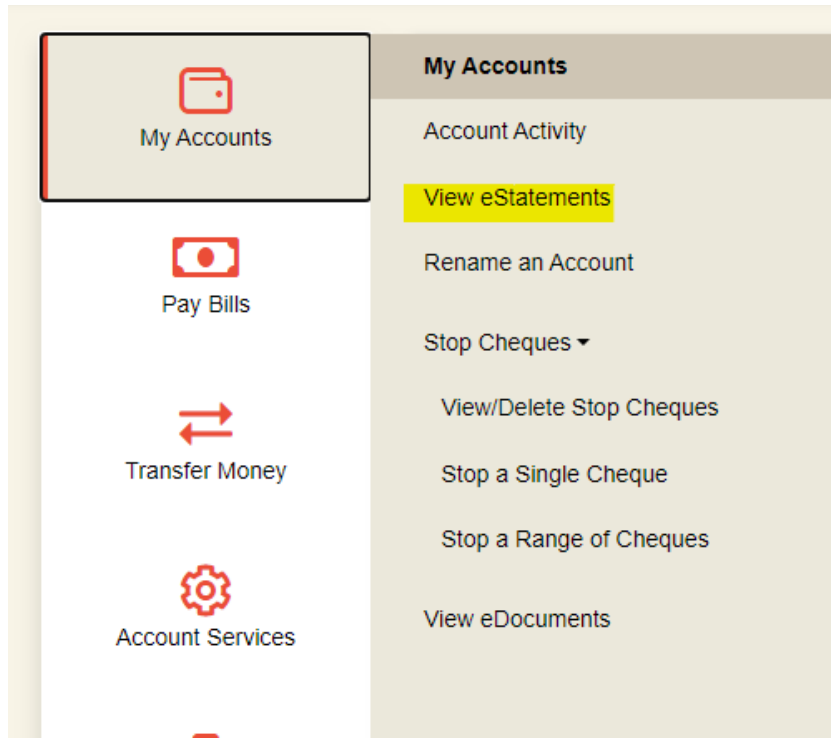


Click **Deposit** and follow the instructions to complete the cheque deposit.

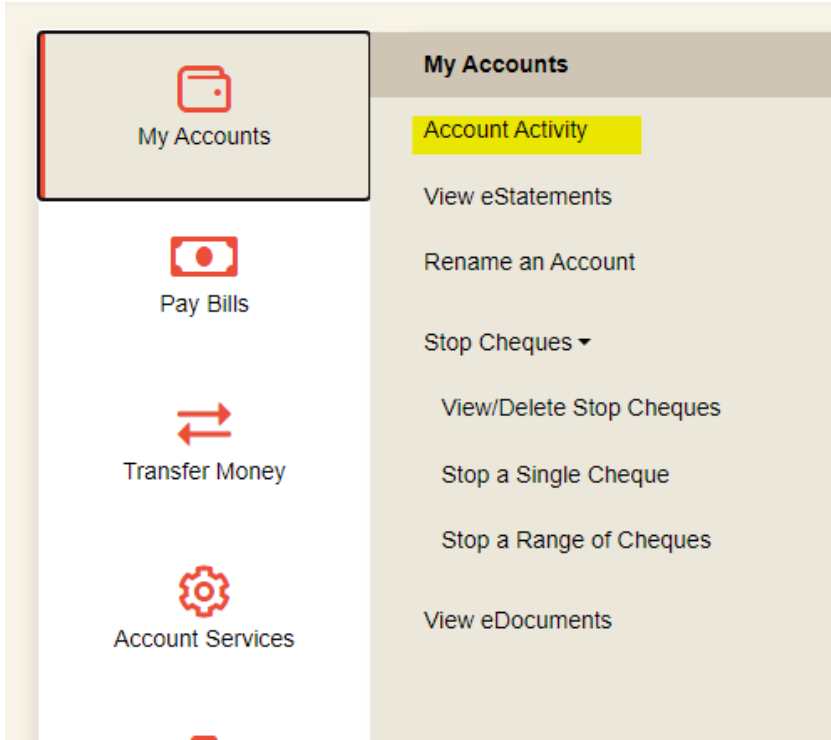
The image shows a mobile application screen titled "Deposit Cheque". At the top, there is a red header bar with a white back arrow on the left, the text "Deposit Cheque" in the center, and a white menu icon on the right. Below the header, the screen is divided into several sections. The first section is a white rounded rectangle with the text "Deposit to:" followed by "Select Account" and a red chevron arrow pointing right. The second section is a light gray rounded rectangle with the text "Amount:" followed by "\$ Enter Amount" and a horizontal line below it. The third section is a white rounded rectangle with the text "Front of cheque:" followed by a camera icon, the text "Take Photo", and a red chevron arrow pointing right. The fourth section is a white rounded rectangle with the text "Back of cheque:" followed by a camera icon, the text "Take Photo", and a red chevron arrow pointing right. At the bottom of the screen, there is a gray rounded rectangle with the text "CONTINUE" in white capital letters.

MONTHLY BANK STATEMENTS

Monthly bank statements will be provided to you electronically. Once logged in to the VanCity web site at www.vancity.com click on Account Services and select eStatements. You will then be able to select the month you wish to view/download.



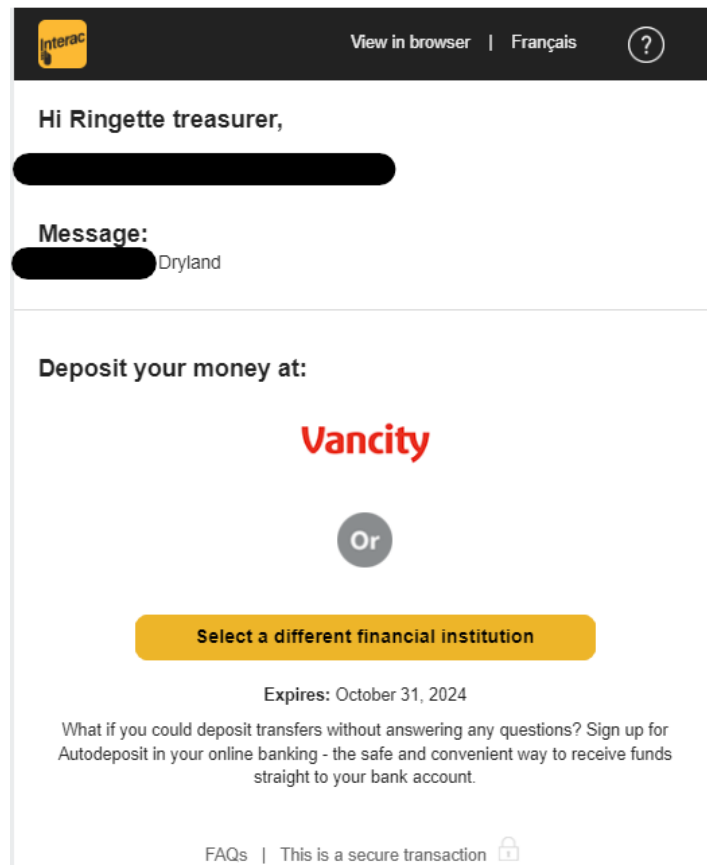
You can also look up transactions for a specific date range by selecting Account Activity.



ACCEPTING E-TRANSFERS

You can accept e-transfers from the web site, or the mobile app. Below shows the web site.

When you receive email notification of an e-transfer, make sure that you select Vancity as the financial institution.



Ensure you select **business banking**.

Log in to Online Banking

Please select from the personal or business banking options below to log in to online banking to deposit your INTERAC® e-Transfer:

Log in to

Personal Banking

Business Banking

Login to Online Banking

Provide your bank card information and password.

Vancity

Vancity online banking login

MEMBER CARD number (enter last 10 digits without spaces)

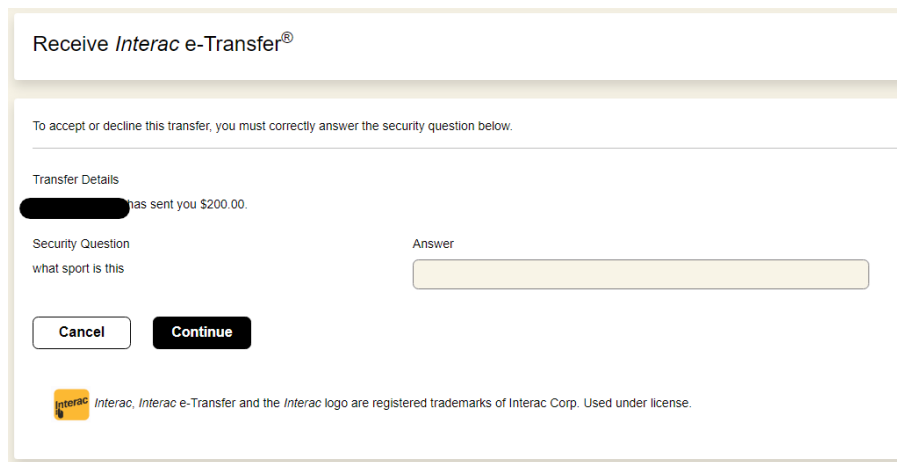
Remember me

Next

[Help](#)

Don't have an account? [Sign Up](#)

You will be taken to the Receive Interac e-Transfer page.




Receive *Interac* e-Transfer®

To accept or decline this transfer, you must correctly answer the security question below.

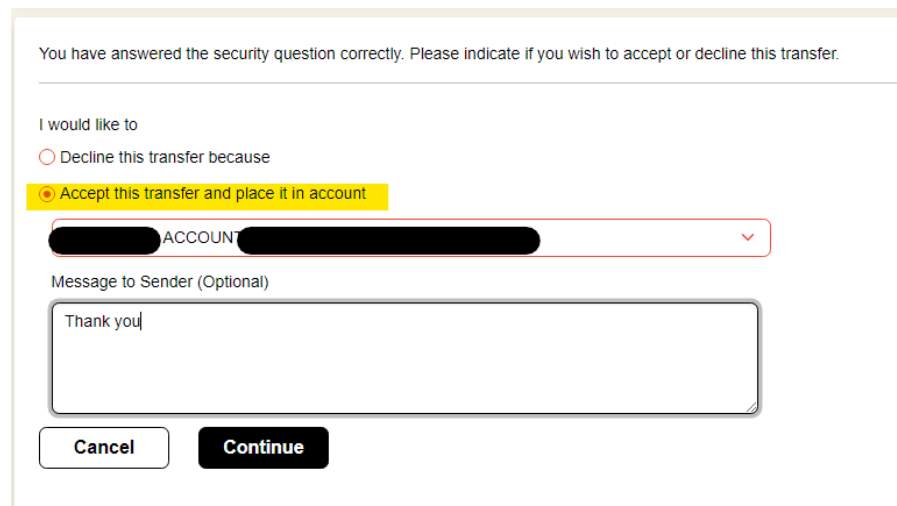
Transfer Details
██████████ has sent you \$200.00.

Security Question
what sport is this

Answer

 Interac, Interac e-Transfer and the Interac logo are registered trademarks of Interac Corp. Used under license.

It is suggested that you use a question and password that is known to your team (e.g. Fastest game on ice? Sport with blue ring?, answer “ringette”). If you try to receive an e-transfer and put the wrong password in three times, it will reject the e-transfer and return it to the original sender.



You have answered the security question correctly. Please indicate if you wish to accept or decline this transfer.

I would like to

Decline this transfer because

Accept this transfer and place it in account

ACCOUNT ██████████

Message to Sender (Optional)

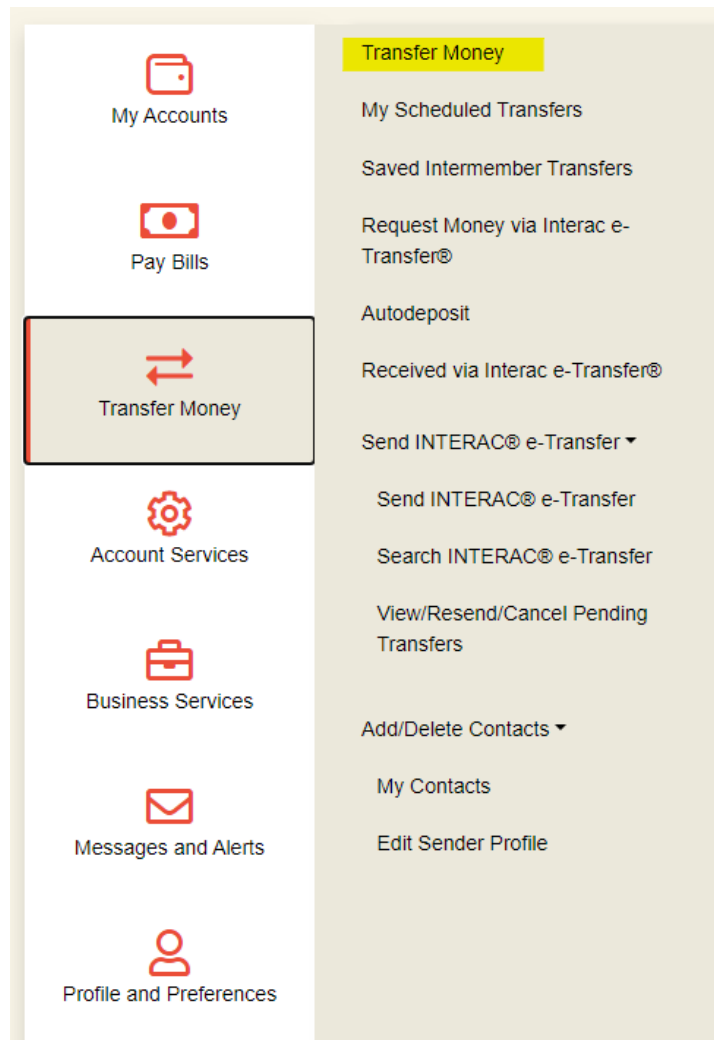
Thank you

Choose which account you want to deposit it into. Write a message if you wish, and click Continue.

You will be asked to CONFIRM the acceptance of the funds. Once you do this, you will be provided with a transaction number and confirmation that the funds were received and deposited into your account.

TRANSFERRING FUNDS WITHIN THE ASSOCIATION

Transferring funds to the Association Treasurer or another Team Treasurer is possible at no cost.



Once you have selected Transfer Funds, you will need to complete the following information to proceed.

Make sure to select that you want to transfer funds to ANOTHER MEMBER. Contact the Association Treasurer at treasurer@pcrmringette.ca to be provided with the appropriate **relationship code** for transfer.

Transfer Between Accounts 🖨️ ⓘ

Transfer funds between your own accounts, or another member. Transfers can be sent immediately, scheduled for a later date, or set up on a recurring basis.

Transfer From Transfer Amount

Make this my default account to transfer from

Schedule Transfer

Immediate Transfer

Scheduled Transfer

Recurring Transfer

Account

My own account

Another Member

Saved Intermember Transfer

Relationship #

OTHER INFORMATION

FUNDRAISING

There are many ways to earn extra money for your team events. Please note that fundraisers like selling chocolate bars or cookies are an easy one to manage and there are many options available.

Note that other fundraising opportunities such as raffles, or 50/50, can only be done if a gaming licence is received. For more information see <https://www2.gov.bc.ca/gov/content/sports-culture/gambling-fundraising> or contact your Association Treasurer.