



# Membership Finance Guide

Guidance on Membership Financial Processes for Branches & Groups

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# Introduction

The purpose of this guide is to provide you with information that you need to effectively manage your Branch or Group finances. In this guide you will find information on your responsibilities, simple finance instructions, and tools and resources.

## **Thank you**

Branches and Groups of Red Cross play a vital role in communities across Australia, by promoting Red Cross humanitarian values, supporting communities, and by raising critical funds.

The support provided behind the scenes by members to keep Branches and Groups running smoothly is crucial in maximising the support we, as one Red Cross, can provide to our community.

Thank you for the time, passion, and energy you give to your role. This guide aims to support you and your feedback on any improvements is greatly appreciated.

## **Branches and Groups of Red Cross**

The Red Cross network consists of many different local Red Cross community groups. All groups who are involved in fundraising should be familiar with Red Cross financial processes and have a responsibility to maintain accurate financial records and administer funds according to rules and processes.

*The term Branch will be used throughout this guide for ease of reference. The term Branch will include all Branches, Clubs, Social Groups, Friends of Red Cross and other Red Cross groups. If there is a need to differentiate between the type of group, this will be made explicit.*

## **What does a Treasurer do?**

Treasurers provide critical support to their Branch or Group by providing oversight of the Branch's financial transactions and by maintaining accurate financial administration. Treasurers help to ensure funds end up where they need to go and assist Red Cross in meeting its legal and financial requirements.

Where a Branch or Group does not have a Treasurer, a representative from the Branch or Group must be nominated to provide financial administrative support.

### **Treasurers are asked to:**

- Ensure safe custody of money.
- Keep accurate and up-to-date financial records.
- Inform the Branch of their financial position at each meeting.
- Promptly deposit funds into the Red Cross bank account (if the Branch does not have its own bank account).
- Transfer funds monthly from the Branch's bank account to the Red Cross bank account (if the Branch has its own bank account).

### **Tools and resources Treasurers use include:**

- Red Cross Receipt Book



- Red Cross Deposit Card or Deposit Book
- Remittance Book
- Annual Financial Statements

## Support

<p><b>Mobilisation Hub</b> NSW: <a href="mailto:nswmembership@redcross.org.au">nswmembership@redcross.org.au</a> ACT: <a href="mailto:actmembership@redcross.org.au">actmembership@redcross.org.au</a> VIC: <a href="mailto:vicmembership@redcross.org.au">vicmembership@redcross.org.au</a> SA: <a href="mailto:samembership@redcross.org.au">samembership@redcross.org.au</a> QLD: <a href="mailto:qldvolunteer@redcross.org.au">qldvolunteer@redcross.org.au</a> WA: <a href="mailto:wavolunteer@redcross.org.au">wavolunteer@redcross.org.au</a> NT: <a href="mailto:nt_vol@redcross.org.au">nt_vol@redcross.org.au</a> TAS: <a href="mailto:tasvolunteer@redcross.org.au">tasvolunteer@redcross.org.au</a></p>	<p>Your local Mobilisation Hub is your key support. Contact your local Mobilisation Hub about receipt books, remittance forms, deposit books, deposit cards, end of financial year processes, and general queries.</p>
<p><b>Transaction Services</b> <a href="mailto:transactions@redcross.org.au">transactions@redcross.org.au</a> Australian Red Cross Transaction Services Finance &amp; Business Services Reply Paid 2957 Melbourne VIC 8060</p>	<p>Please send remittance forms, new membership forms and member renewal lists to the Transactions Services team.</p>
<p><b>Customer Care Team</b> <a href="mailto:contactus@redcross.org.au">contactus@redcross.org.au</a> 1800 733 276</p>	<p>Contact the Customer Care team to process membership payments over the phone.</p>

<b>Volunteering and Member Operations</b> <a href="mailto:members@redcross.org.au">members@redcross.org.au</a>	Contact the Volunteering and Member Operations team for other general queries and support.
<b>Membership Website</b>	Join or renew membership payments online: <a href="https://www.redcross.org.au/get-involved/connect/membership">https://www.redcross.org.au/get-involved/connect/membership</a>  Access a soft copy version of this guide and financial tools on the Red Cross website: <a href="https://www.redcross.org.au/membership/membership-resources/">https://www.redcross.org.au/membership/membership-resources/</a>

# Section 1: Fundraising – under development

Please reach out to your Mobilisation Hub for support.



## Section 2: Depositing Money

Once the hard work of fundraising has paid off, we need to make sure the money gets to the right place. There are a few different ways you can deposit money into the Red Cross bank account and get it allocated to where it needs to go. It's important that we honour the donor's intent and ensure that donations are allocated correctly.

The section **Depositing Money** includes instructions on:

- Depositing Cash and Cheques
- Transferring Money from a Branch Bank Account
- Completing a Remittance Form
- Requesting new Deposit Cards, Deposit Books and Remittance Forms

# Depositing Cash and Cheques

There may be times when you have cash or cheques on hand from your fundraising or for membership fees. Money can either be deposited directly into the Red Cross bank account or into a Branch bank account.

## Depositing into the Red Cross account

Deposit cards and deposit books are used to deposit money directly into the Red Cross bank account.

When you make a deposit using a deposit card or deposit book linked to the Red Cross bank account your Branch number will be automatically recorded against your deposit.

Deposit cards are accepted at the **Commonwealth Bank** and at **Australia Post** stores which provide Bank@Post services. You can find a list on the [Australia Post website](#). Deposit books are accepted at **Commonwealth Bank**.



Don't forget to send a completed remittance form for your deposit. Please record the details of the bank or Australia Post outlet where the deposit was made on the remittance form and retain a receipt of the deposit for your records.

For instructions on requesting a deposit card or deposit book please see section [Requesting new deposit cards, deposit books and remittance forms](#).

Note: Deposit Cards do not renew automatically. When your card is close to expiring, you will need to request a new card.

## Depositing into your Branch account

Please enquire with your local bank branch for instructions on how to deposit money into your Branch account.

# Depositing Money from a Branch Bank Account into the Red Cross Bank Account

If you have directly fundraised money into your Branch bank account or deposited funds into your account, you will need to regularly deposit funds into the Red Cross account. You can do this by using a deposit card or deposit book, or by sending a cheque.

## Using a deposit card or deposit book linked to the Red Cross account

If you have a deposit book or deposit card linked to the Red Cross bank account than a cheque made payable to Australian Red Cross can be drawn from the Branch bank account and deposited into the Red Cross bank account using a deposit card or deposit book. See [Depositing into the Red Cross account](#) above.



Don't forget to send a completed remittance form for your deposit. Please record the details of the bank or Australia Post outlet where the deposit was made on the remittance form and retain a receipt of the deposit for your records.

## **Sending a cheque to Red Cross**

Cheques must be made payable to Australian Red Cross and sent to:

**Australian Red Cross Transaction Services**  
**Finance & Business Services**  
**GPO Box 2957 Melbourne, VIC 3001**



Don't forget to send a completed remittance form for your deposit. Please record the details of the cheque.

# Completing a Remittance Form

Remittance forms must be provided for each deposit made into the Red Cross bank account. The remittance form provides information on who deposited the money and where this money should be allocated.

## Completing a Remittance Form

A remittance form should be completed and emailed or posted to Transactions Services as soon as possible after a deposit has been made. The remittance form must include a breakdown of the deposit made and details of the direct deposit or cheque details. Please submit a separate remittance form for each deposit.

When completing a hard copy remittance form, please fill in the white and pink copy of the remittance form (place the cardboard backing behind the pink copy and write firmly on the white copy). The white copy is to be sent to Transactions Services and the pink copy retained for your Branch records.

If you make an error on the remittance form, please initial the error, or if required, cross out the form and start a new one. In this instance you should leave both the white and pink copy of the form in your Remittance Book.

An electronic copy of the remittance form is also available. This version auto calculates your total. You can request a copy of the electronic form and ask for support and training from your Mobilisation Hub. When using the electronic remittance form, please email a copy to Transactions Services and save a copy for your Branch records.

Please note that Transactions Services does not issue a receipt for these deposits.

## Electronic Remittance Form

### REMITTANCE ADVICE



**Thank you!** We appreciate your valuable contribution to the important work of Red Cross.

Please include \$\$ figures only in the coloured boxes of this form. And please complete all areas with a dotted line.  
For further assistance, please refer to the 'Instructions' worksheet for help in completing this form.

Name of Unit/Branch/Club/Office: \_\_\_\_\_ Branch ID: \_\_\_\_\_  
 Contact: Mr / Mrs / Miss / Ms \_\_\_\_\_ Position held: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Suburb: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_  
 Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Fundraising:  
 Unit/Branch/Club functions and activities: \_\_\_\_\_  
 Gross proceeds: \$ 0.00 Net proceeds: \$ 0.00  
 Less expenses: \_\_\_\_\_

Donation:  
 General donation: \$ 0.00 Net proceeds: \$ 0.00  
 Details: \_\_\_\_\_

Specific appeal/service donation: \$ 0.00 Net proceeds: \$ 0.00  
 Details: \_\_\_\_\_

Membership Fee Payment:  
 Fees: \$ 0.00 Net proceeds: \$ 0.00  
 Details: \_\_\_\_\_

\*New membership application forms must be provided (as a scanned document or hard copy posted) before the membership can be set up. Please include details of all membership payments on the 'New and Renewing Member Details' worksheet on the tab below.

Shop/Tea Room Income:  
 Gross proceeds: \$ 0.00 Net proceeds: \$ 0.00  
 Less expenses: \$ 0.00

Raffles:  
 Gross proceeds: \$ 0.00 Net proceeds: \$ 0.00  
 Less value of prizes: \$ 0.00  
 Less other expenses: \$ 0.00

Other:  
 Specify: \_\_\_\_\_  
 Details: \$ 0.00 Net proceeds: \$ 0.00

A deposit or cheque must be made for this **Total:** **\$ 0.00**  
*Please do not send cash*

### Payment Options

**Direct Deposit:** Bank Name: \_\_\_\_\_ Date: \_\_\_\_\_  
 Bank Location: \_\_\_\_\_  
 Bank Address: \_\_\_\_\_  
 Australia Post Outlet: \_\_\_\_\_ Date: \_\_\_\_\_  
 Address of Outlet: \_\_\_\_\_  
 Agent Number: \_\_\_\_\_

Funds deposited into: **Commonwealth Bank of Australia** BSB: **063 000** Deposit Narrative: \_\_\_\_\_  
 Bank account name: **Australian Red Cross Society** Account: **0000 2026**

\* The deposit narrative is your branch number with MEM at the end. Example 123456MEM

This remittance advice can be submitted electronically by emailing it to [transactions@redcross.org.au](mailto:transactions@redcross.org.au). Please provide a copy of any supporting documents, including a deposit slip, where available. Supporting documents can be sent electronically to the [transactions@redcross.org.au](mailto:transactions@redcross.org.au) email address, or as hard copy via post to the address below.

**Cheque:** Cheque No: \_\_\_\_\_ Date: \_\_\_\_\_

Please send cheques, and any hard copy support documents to:

Australian Red Cross Transaction Services  
 Finance & Business Services  
 Reply Paid 2957 MELBOURNE VIC 8060


Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: 14/01/2022

\* This remittance advice does not need to be signed if electronically submitted.

ABN 50 169 561 394

[www.redcross.org.au](http://www.redcross.org.au)

## Hard-copy Remittance Form

<b>Remittance</b>	<b>B 041501</b>	 <b>Australian Red Cross</b> <small>THE POWER OF HUMANITY</small>
<small>ABN 50 169 561 394</small>		<small>GPO Box 2957, MELBOURNE VIC 8060</small>
Date: _____ Unit/branch/club/office identification No: _____		
Name of unit/branch/club/office: _____		
Contact details:		
Mr / Mrs / Miss / Ms Name: _____		Position: _____
Address: _____		State: _____ Postcode: _____
Telephone: _____		Email: _____
<b>Invoice payment:</b>		
	Red Cross invoice No: _____	\$ _____
	Red Cross invoice No: _____	\$ _____
	Red Cross invoice No: _____	\$ _____
<b>Donations:</b>		
	Specific appeal/service donation: _____	\$ _____
	<i>Please specify the amount of notes and coins received within this total:</i> \$ _____	
	General donation: _____	\$ _____
	<i>Please specify the amount of notes and coins received within this total:</i> \$ _____	
<b>Fundraising:</b> Unit/branch/club functions & activities: _____		
	Gross proceeds: \$ _____	
	Less expenses: \$ _____	
	Net proceeds: _____	\$ _____
	<i>Please specify the amount of notes and coins received within this total:</i> \$ _____	
<b>Raffles:</b>		
	Gross proceeds: \$ _____	
	Less value of prizes: \$ _____	
	Less other expenses: \$ _____	
	Net proceeds: _____	\$ _____
	<i>Please specify the amount of notes and coins received within this total:</i> \$ _____	
<b>Shop/tea room income:</b>		
	Gross proceeds: \$ _____	
	Less expenses: \$ _____	
	Net proceeds: _____	\$ _____
	<i>Please specify the amount of notes and coins received within this total:</i> \$ _____	
<b>Membership fees</b> (please attach list of names and addresses or forms with details): _____		
	<i>Please specify the amount of notes and coins received within this total:</i> \$ _____	
<b>Accounts for payment</b> (please attach supplier invoices for payment): _____		
<b>Bank interest:</b> _____		
<b>Other:</b>		
	Specify: _____	\$ _____
	Specify: _____	\$ _____
<b>A cheque or deposit must be made for this TOTAL:</b>		<b>\$</b> _____
<small>Please do not send cash</small>		
<input type="checkbox"/> <b>Cheque (attached):</b> Cheque No: _____ Date: _____		
<input type="checkbox"/> <b>Direct deposit:</b> Bank branch deposited: _____ Date: _____		
<small>Funds to be deposited at Commonwealth Bank of Australia.</small>		
<small>Bank account name: Australian Red Cross Society      BSB: 063 000      Account: 0000 2026</small>		
Treasurer name: _____		Signature: _____ Date: _____
<small>Please contact your state/territory membership coordinator if you have any questions regarding this form or banking of funds.</small>		
<small>Please return this completed form (including cheque if applicable) to: Australian Red Cross GPO Box 2957 MELBOURNE VIC 8060</small>		
<a href="http://www.redcross.org.au">www.redcross.org.au</a>		<b>CRISIS CARE COMMITMENT</b>

### Sections on the Remittance Form

**Branch Information:** Please complete by entering the details of your Branch and the contact details of the Office Bearer completing the remittance form. If you are unsure of your Branch ID please reach out to your Mobilisation Hub.

**Invoice payment (only on hard-copy remittance form):** use this section when paying an invoice issued by Red Cross. If using the electronic version of the form, please use the section Other.

**Fundraising:** use this section when depositing money raised during a fundraising activity. Please indicate what type of fundraising activity was undertaken e.g. craft stall. Please record the gross proceeds from the fundraising activity and record any expenses which you have deducted to cover the activity costs. To calculate the net proceeds, subtract the expenses from the gross proceeds.

**Donations:** use this section when depositing donations. If the donation was for a specific appeal/service, please add the amount and indicate the name of the appeal/service. If the donation was not for a specific appeal/service, please add the amount under general.

**Membership Fee Payment:** use this section when depositing money for membership fees. Please ensure you have included a completed New Membership Application Form for any new members, and/or your branch renewal list when depositing annual membership fees.

**Shop/Tea Room Income:** use this section when depositing money raised through a shop/tearoom. Please record the gross proceeds from the shop/tearoom sales and record any expenses which you have deducted to cover the shop/tearoom costs. To calculate the net proceeds subtract the expenses from the gross proceeds. Please note that the proceeds and expenses should be from the same time period (i.e. the expenses paid and income received should both be from the period 1<sup>st</sup> January to 30<sup>th</sup> January).

**Raffles:** use this section when depositing money raised through a raffle. Please record the total sales from the raffle tickets under gross proceeds, record the total amount spent on prizes under less value of prizes (do not include any donated prizes)



and record any other expenses incurred under less other expenses. To calculate the net proceeds subtract both expenses from the gross proceeds.

**Bank Interest (only on hard-copy remittance form):** use this section when depositing interest received from your bank account. If using the electronic version of the form, please use the section Other.

**Other:** use this section to record details of any other income or expenses.

**Payment options:** select either direct deposit or cheque and record the relevant deposit details. The Treasurer should review the form, provide their name, signature, and the date the form is signed. The electronic version of the form does not require a signature.

## Requesting new deposit cards, deposit books and remittance forms

### Deposit Cards and Deposit Books (linked to the Red Cross bank account)

To request a deposit card or deposit book linked to the Red Cross bank account, send a request to your Mobilisation Hub, providing the following details:

- Branch/Group name,
- Branch/Group ID number (if known),
- details on the nature of deposits (i.e., fundraising),

- contact name, and
- address for the card to be posted to. Note: Deposit cards cannot be sent to PO boxes.

Estimate despatch times are 7-14 working days for deposit cards and 12-22 working days for deposit books.

Deposit Cards are issued with a personal identification number (PIN) which must be entered when making a deposit. The Treasurer is responsible for the security of the number and the PIN should not be shared with others.

## **Remittance Forms**

To request a new remittance form booklet please reach out to your Mobilisation Hub.

*Note: some States/Territories have transitioned to using the electronic remittance forms.*

An electronic copy of the remittance form is also available. This version is user friendly and auto calculates your total. You can request a copy of the electronic form and ask for support and training from your Mobilisation Hub.

# Section 3: Branch Bank Accounts

Branches with a formalised structure may have a Branch bank account to assist with fundraising and managing funds. Branch bank accounts are managed by Branches with Red Cross oversight and support.

The section **Branch Bank Accounts** includes instructions on:

- Opening a new Branch Bank Account
- Changing Branch Bank Account Signatories
- Closing a Branch Bank Account

# Opening a new Branch Bank Account

Commonwealth Bank is the preferred provider for Branch bank accounts as this allows Red Cross oversight over accounts and allows the Finance department to provide administrative support to Branches. If holding a Commonwealth Bank account is not an available option another provider may be used with permission from Red Cross.

## Opening a Commonwealth Bank account

To request the opening of a new Commonwealth bank account for your Branch, please:

- Reach out to your Mobilisation Hub with your request and provide the following information:
  - Branch name
  - Branch address
  - Branch contact details for banking (email and phone number)
  - Proposed signatories (select ideally three signatories (i.e. President, Treasurer, Secretary) with a minimum of two signatories.
  - Is electronic banking (CommBiz) access required to view balance and transactions? If yes, provide name, email, date of birth and mobile phone number.

*Note: CommBiz access provides online view access but does not allow for online transactions.*

- You will be informed once the bank account has been set up and provided with your account details.

## Opening a bank account with another provider

You must first seek approval to open a bank account with another provider. Please reach out to your Mobilisation Hub with your request, noting the reason why a Commonwealth Bank account is not a viable option.

Once approved, please:

- Approach your preferred bank to request a new bank account. When opening the account please:
  - Follow the naming format – Australian Red Cross XXXX Branch
  - Appoint ideally three signatories (i.e. President, Treasurer, Secretary) with a minimum of two signatories.

*Note: the bank may request to view the Rules of the Australian Red Cross Society. You can access a copy of the Rules on the [Red Cross website](#) or through a request to your Mobilisation Hub. If you have difficulties opening an account, please reach out to your Mobilisation Hub for support.*

- Once the account has been set up, please advise your Mobilisation Hub of the following information:
  - Branch name
  - Branch address
  - Branch contact details for banking (email and phone number)
  - Bank name and address
  - Account details (BSB and account number)
  - Signatories

# Changing Branch Bank Account Signatories

You will occasionally need to change your Branch bank account signatories for example, when there is a change in Office Bearers.

## **Changing Branch bank account signatories for a Commonwealth Bank account**

To request the changing of signatories for a Commonwealth Bank account, please:

- Reach out to your Mobilisation Hub with your request.
- Your Mobilisation Hub will provide you with a form to complete and sign.
- Complete the form and send it back to your Mobilisation Hub.
- Your Mobilisation Hub will liaise with the Finance team and will advise you when the change has been completed.

## **Changing Branch bank account signatories for a bank account with another provider**

Please enquire with your local bank branch on the process for changing account signatories.

After changing your signatories, please provide an updated signatory list to your Mobilisation Hub.

# Closing a Branch Bank Account

There may be situations where you need to close your Branch bank account, for example, if the Branch is closing, the Branch is transitioning to a less formal structure (i.e., becoming a Friends of Red Cross) or you need to transition to another bank provider.

## Closing a Commonwealth Bank account

Before closing your account please:

- Remit all funds from your Branch bank account to the Red Cross Bank account.
- Send a remittance form with the details of your deposit to the Transactions team.

To close your account please send the request to your Mobilisation Hub and provide:

- Your Branch name.
- Your bank account details (BSB and account number).
- A copy of the meeting minutes where the decision to close the bank account was decided.
- If the Branch is closing and further fundraising will not take place, please complete an Annual Financial Statement for the current financial year to date.

The Mobilisation Hub will liaise with the Finance team to close the account and will advise you once it has been closed.

## **Closing a bank account with another provider**

Before closing your account please:

- Remit all funds from your Branch bank account to the Red Cross Bank account.
- Send a remittance form with the details of your deposit to the Transactions team.

Once you have remitted funds, please advise your Mobilisation Hub of your intention to close your Branch bank account and provide:

- A final bank statement.
- A copy of the meeting minutes where the decision to close the bank account was decided.
- If the Branch is closing and further fundraising will not take place, please complete an Annual Financial Statement for the current financial year to date.

Please enquire with your local bank branch on the process for closing your account.



# Section 4: Managing Branch Expenses – under development

Please reach out to your Mobilisation Hub for support.

# Section 5: Record Keeping and Reporting – under development

Please reach out to your Mobilisation Hub for support.

# Frequently Asked Questions

## **What are the account details for the Red Cross bank account?**

Please request the bank account details from your Mobilisation Hub.

## **Where are deposit cards and deposit books accepted?**

Deposit cards are accepted at CommBank and select Australia Post outlets. Deposit books are accepted at CommBank.

## **Do I need to send a remittance form for each deposit?**

Yes, you need to send a remittance form for each deposit to ensure money is allocated correctly.

## **How much money can be kept in a Branch bank account?**

A maximum of \$2000 can be retained in a Branch bank account before money needs to be deposited into the Red Cross bank account. Discuss with your Mobilisation Hub if a larger amount is required in the lead up to a large event.

## **How can members join/renew?**

**Online:** members can join or renew online at <https://www.redcross.org.au/membership/>.

**Branch:** members can join or renew directly through a Branch by providing their membership fees to the Treasurer. If a member is new a completed [membership form](#) must be provided to Transactions. If members are renewing the Treasurer will need to submit a completed renewal list to Transactions. Treasurers will also need to advise Transactions of membership fee deposits via a completed remittance form.

**Phone:** members can join or renew over the phone by calling 1800 733 276