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Money & Mission



Giving Hope Today

Volume IV, Issue 4
November 20, 2013

IN THE NEWS

RELIANCE BANK RECEIVES KUDOS --- Reliance Bank, owned jointly by International Headquarters and the U.K. Territory through their respective trustee companies, was profiled in a recent article published by The Guardian as an ethical alternative to traditional banks.

The bank, started by William Booth in 1890, provides a range of banking services, both to other branches of The Salvation Army and to other customers, both individuals and commercial entities. It is Reliance Bank's mission to stand out as a bank with a Christian and ethical conscience while delivering excellent, efficient and personal banking service across a range of competitive products.

Profits from the operation are distributed to its two shareholders to help fund The Salvation Army's mission in the U.K. and around the world.

FINANCE DEPARTMENT CLOSURES MONTREAL OFFICE --- The finance department has announced the closure of its Montreal regional accounting office and the transfer of accounting functions for the Quebec Division to its St John's office. One member of the Montreal staff has been retained to help ensure that ministry units in Quebec continue to receive service in the French language. Due to its small size, the Montreal group has been unable to be as efficient as the other regional accounting offices. With increasing technological advances in our processing, this move helps us to continue to serve the Army in Quebec well, while significantly reducing costs.

NEW ACCOUNTING SOFTWARE FOR THE FINANCE DEPARTMENT --- Earlier this year, the finance department issued a request for proposals ("RFP") for a new financial system. After a thorough due diligence process, the Territorial Finance Council has now approved the acquisition of

Editorial

WE ARE THE BRAND

As we gear up for Christmas, we are entering the busiest time of the year for most of our operations. We are raising more of our donations during November and December each year, and the demand for services is equally strong during this two-month period.

This is also the most visible period of the year for us in our communities. For many people, it will be the only point of contact with a Salvation Army officer, employee or volunteer.

I cringe when I see someone standing at a Christmas kettle who is not representing us very well. I understand the challenges associated with finding kettle workers, paid or volunteer. But if we

are to project a proper image, we must ensure that our staff and volunteers on the frontlines are good representatives of the Army.

The strategy of simply putting anybody on duty to ensure a kettle is staffed is a short-sighted one. In the long-term, we do incredible damage to our brand and what it stands for by doing so. It would be better not to have a kettle out at all. After all, we are the brand. We need to ensure that everyone associated with The Salvation Army, whether workers or volunteers, protects our brand.



Policy Perspective

IT'S CHRISTMAS KETTLE TIME AGAIN!

As this issue is released, many readers will already be engaged in the Christmas Kettle campaign. The following guidelines should be followed to protect the funds and keep our workers safe:

- Secure the kettle bubble to the stand in such a fashion as to make it difficult for someone to grab it and run.
- Secure the two halves of the bubble with a padlock and key; only open once back on Army property.
- Arrange for kettle workers to transport, pick up and drop off kettles in pairs to ensure their safety.
- Never leave a kettle unattended. If workers need to leave, they must coordinate with their supervisor to ensure that an appropriate

Agresso from Unit4 Business Software, an international firm based in The Netherlands. The system is already in use by the United Kingdom Territory and the finance department is collaborating with colleagues there to learn from their experience. Irene Chan, formerly Assistant Financial Secretary, and now working for the finance department in semi-retirement, is the project leader. It is expected that the new system will be operational in early 2015.

Comments, Suggestions?

Do you have comments on any of the topics raised in this issue, or suggestions for a future issue? Write to us at:
Money&Mission@can.salvationarmy.org.

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Editorial Team

Managing Editor:

R. Paul Goodyear

Senior Editor:

Patricia Dunbar

Design Editor & Production

Manager:

Angela Robertson

French Translator:

*The Salvation Army
Translation Department*

Finance Department Offices:

2 Overlea Blvd
Toronto, ON M4H 1P4
(416) 425.2111 ext. 2237

116 - 276 Midpark Way SE
Calgary AB T2X 1J6
(403) 201.9223

884 - 167 Lombard Ave
Winnipeg MB R3B 0T6
(204) 975.0735

101 - 85 Thorburn Rd
St. John's NL A1B 3M2
(709) 579.3919

Comments, Suggestions?

person attends the kettle in their absence.

- Ensure that at least two unrelated people open the kettles and count the funds received. This is for the protection of the individuals involved as well as monetary security.
- Store all funds in a safe (not in a lock box or locked drawer) until they can be counted and deposited. Always deposit funds within one business day.
- Ask kettle workers to refrain from handling cash or other donations in the kettles.
- Provide kettle workers with a contact name and telephone number should they encounter difficulties while attending a kettle.

Following these guidelines will ensure that your funds are secured and that your workers and volunteers are protected.

Special Feature

CONNECTING THE DOTS: PART IV



The purpose of this six-part article is to help connect the dots between some of the recent policy initiatives that call for increased accountability measures and the forces behind them. There are four key issues that are driving our focus on accountability. In the last two issues, we reviewed the theological imperative and societal expectations.

The third issue relates to fraudulent activity which we are encountering more frequently than in the past. What has been particularly troubling is that, in a number of instances, fraud has been committed by officers and employees who were in charge of a ministry unit. We have subsequently discovered that, while there were internal controls in place, the leaders of these units were able to circumvent the controls or set them aside in order to appropriate Salvation Army assets for personal benefit.

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(403) 201.9223

884 - 167 Lombard Ave
Winnipeg MB R3B 0T6
(204) 975.0735

1655 Richardson St
Montréal QC H3K 3J7
(514) 288.2848

101 - 85 Thorburn Rd
St. John's NL A1B 3M2
(709) 579.3919

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When you mention fraud, people seem to think instantly of the significant transactions that are picked up by the media. We are just as concerned, however, about smaller transactions that are repeated over long periods of time.

We have observed that some individuals feel entitled to help themselves to whatever comes in. I hear stories of staff members who shop for their weekly groceries at the food bank or help themselves to the best items that are donated to the thrift store. Make no mistake about it: these transactions are fraudulent too.

I know that there are times when we receive donations of food with a limited shelf life that is difficult to distribute to those in need in the time available. Sharing such a gift with our staff has been the only means of ensuring that food doesn't go to waste. But I think we need to rethink the frequency with which this sort of thing happens in the organization and develop better ways of ensuring that donations are channeled to those who need them.

In some instances, our auditors examine situations in which assets have been misused, but it is difficult to establish whether fraud or mismanagement is the cause. But the results of mismanagement and fraud are the same: organizational assets have been misused. Fraud requires intent to defraud; mismanagement implies carelessness rather than intent to defraud. But the bottom line is the same: loss of organizational assets, regardless of whether someone has benefitted personally or not.

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