

GSH Entrepreneurship Volunteer Training Program Resource Guide

Welcome back!

Presented by Kiara Gajo
Statewide Volunteer Manager



GSH Council Staff- Retail and Product



Sheri Magno
HIRING
HIRING



Director of Revenue
Director of Retail and Product
Retail and Product Coordinator



smagno@gshawaii.org
HIRING
HIRING



For more info, visit gshawaii.org
Contact GSH Customer Care at customer care@gshawaii.org
or Call Customer Care at 808.675.8400

Entrepreneurship

Badges to earn related to finance management by level



Money
Explorer



My Money
Choices



Budget
Builder



My Own
Budget



Budget
Maker



My Money
Plan



Budget
Manager



My
Money
Habits



My
Dream
Budget



Savvy
Saver



My
Financial
Power



Financial
Planner



My Financial
Independence



Troop Finance Report

Troop Finance Report (TFR)

All troop finances must be reported in an annual submission of the (TFR).

Collection starts around May.

Submit to customercare@gshawaii.org

Binder Tip

Set up a binder with each month. Place all receipts in binder for tracking.

Disbanded Troops

Troop funds that are unused of disbanded are the sole property of GSH Council. Disbanded troops must submit a Disbanded Form and their last Troop Finance Report.



Troop Finance Report

Membership Year

Report for the period from June 1st of last year through May 31st of the current year.

SECTION 1: TROOP BANKING INFORMATION

Please complete the troop bank account information for the period from **June 1st of last year through May 31st of the current year**. For more information about troop finances, please see the [Troop Finance Guide](#).

Girl Scouts of Hawai'i Council is responsible for money collected, earned and spent within its jurisdiction in the name of the troop/group or the council. Each troop and service unit files a Troop Finance Report annually for council to review. Account information is reported from June 1st of last year through May 31st of the current year. The report includes transaction details. The ending balance needs to match the May bank statement. Mahalo!

This Troop Finance Report (TFR) is given to the troop's Service Unit Manager/Treasurer **by your unit's respective deadline**. The SUM or Treasurer will then **submit the report to customercare@gshawaii.org by June 30th** of each year or when the troop disbands.

SECTION 2:

The detailed record will look like this:

| DATE | ITEM | INCOME | EXPENSES | REMAINING BALANCE |
|------|----------------------------------|---------|----------|-------------------|
| 6/1 | Balance from Previous Year | | | \$175.00 |
| 9/3 | Deposit of Troop Dues — August | \$50.00 | | \$225.00 |
| 2/22 | Charge for Venue Fee — WTD Event | | \$10.00 | \$215.00 |

Troop Carryover Limits

Troops are allowed to carryover funds from one membership year to the next to facilitate the participation in program opportunities year round. However, the carryovers of large balances are discouraged, as the funds should be expended on a timely basis to encourage girl's participation in troop activities. If the ending balance exceeds the troop carryover limit, please provide an explanation of intended use and estimated time frame.

The table below outlines the carryover limits per girl.

| LEVEL | CARRYOVER LIMIT per girl | EXAMPLE: Group of 5 |
|---------------------|--------------------------|---------------------|
| Daisy | \$100 | \$500.00 |
| Brownie | \$200 | \$1,000.00 |
| Junior | \$300 | \$1,500.00 |
| Cadette | \$500 | \$2,500.00 |
| Senior / Ambassador | \$500 | \$2,500.00 |

SECTION 3: RECORD KEEPING

A copy of this form should be kept with your troop files for three (3) years. This record, or a copy of it, should be transferred from one Leader to another as the leadership of troop changes; from one Treasurer to another as the office changes.



Setting up A Bank Account

- Open a new bank account for troop funds (if new troop).
 - Fill out Troop Bylaws form with all Bank Signatories information →
 - Submit to Customer Care (customercare@gshawaii.org) for approval
 - Take to **American Savings Bank** (any branch) to open account and obtain log-in information
- Appoint a Troop Treasurer to track all funds.
- Update Bank Signatory information with renewal if needed
- Follow Council financial policies for setup and reporting in **Volunteer Essentials Guide & Troop Finance Guide**

girl scouts of hawai'i **Troop Bylaws** BANK USE ONLY SCAN TO NAUTRUS
Bylaws Acct #: _____
Girl Scout Troop _____

☐ **New Troop Account** ☐ ***Update to Troop Account #:** _____
New Account # opened: _____
*These Bylaws, when approved by Council replace any previous Bylaws for this account. Any name not listed are no longer authorized and no longer have access to

TROOP MAILING ADDRESS (Account Alternate Address)

| | | | |
|-------------|---------------------------------|------------------------|--|
| Name Line 1 | Girl Scouts of Hawai'i | | |
| Line 2 | Troop Number: | Girl Scout Troop _____ | |
| Line 3 | c/o Troop person's Name: | c/o _____ | |
| Line 4 | Troop person's Mailing address: | _____ | |
| City ST Zip | City ST Zip: | _____ | |

LIST ALL AUTHORIZED TO SIGN AND ACCESS BUSINESS ONLINE BANKING ON THIS TROOP ACCOUNT

| Signer | Print Name / GS Position Title | Mobile Phone # | Email Address | *Requested Login ID |
|-----------|--------------------------------|----------------|---------------|---------------------|
| Signer 1: | _____ | _____ | _____ | _____ |
| Signer 2: | _____ | _____ | _____ | _____ |
| Signer 3: | _____ | _____ | _____ | _____ |
| Signer 4: | _____ | _____ | _____ | _____ |

*Login ID Requirements - Must have at least 1 letter, 1 number, and 1 special character (use only @, \$, !, &, -)
Must be between 8 - 32 characters.

Business Online Banking and Girl Scouts of Hawai'i agreement requires a minimum of two (2) signers to provide an email address and phone number to enroll. After all of the listed signers have been properly identified and signed the signature card, the Troop can request Business Online Banking access. Within two business days after submitting the request, each signer that provided an email address and phone number will receive an email with log in instructions, and will be prompted set a password for their online account. Upon completion of enrollment, one of the online users will need to sign in and choose to receive eStatements in order to avoid a monthly paper statement fee. Business Online Banking access is limited to Viewing and Deposit only.

APPROVAL BY GS COUNCIL FOR NEW TROOP ACCOUNT OR CHANGE TO EXISTING TROOP ACCOUNT
ADD THE FOLLOWING MANAGER OR COORDINATOR TO ALLOW "VIEW & DEPOSIT" ACCESS FOR BUSINESS ONLINE BANKING

Print Name

My position in the Girl Scouts of Hawai'i is:

☐ Oahu Membership Mgr ☐ Maui Island Coordinator ☐ Kauai Island Coordinator ☐ Hawai'i Island Coordinator

As an authorized representative of Girl Scouts of Hawai'i Council, I am approving these Girl Scout Troop Bylaws to establish a new Girl Scout Troop account or change an existing troop account (as selected above). The names listed above will now be authorized to sign checks and access Business Online Banking. Any previously authorized person that is not on these current Bylaws is no longer authorized on this account.

Authorized signer of GSH Council. _____
Print Name / Position in Girl Scout Council

Signature of authorized Council Representative _____
Date

Money Earning Activities

Helping girls decide what they want to do, and coaching them as they earn and manage money to pursue their goals, is an integral part of the Girl Scout Leadership Experience (GSLE). Your Girl Scout group plans and finances its own activities, with your guidance. At the same time, the girls learn many valuable skills that serve them throughout their lives.

Girl Scout groups are funded by a share of money earned through council-sponsored product sale activities (such as Girl Scout cookie activities), group money-earning activities (council-approved, of course), and any dues your group may charge. This guide will give you the ins and outs of establishing a group account and helping girls manage their group's finances, practice successful product-sales techniques, and understand how to collaborate with sponsors and causes.

For information and guidance on safety related to product sales see [GSH Volunteer Essentials](#) and [Safety Activities Checkpoints](#).

Groups earn money for their troop in two distinct ways:

The Girl Scout Cookie Program and other sales of Girl Scout-authorized products (such as Girl Scout cookies), organized by your council and open to all Girl Scouts. All girl members who take part in any way of Girl Scouting (troop, camp, travel, etc.), including Daisies, are eligible to participate in council-sponsored product-sale activities, with volunteer supervision. Please remember: volunteers and Girl Scout council staff don't sell cookies and other products—girls do.

“Money Earning Activities” refers to activities organized by the group (not by the council) that are planned and carried out by girls (in partnership with adults) and that earn money for the group.

Girls' participation in council-sponsored product sale activities and additional troop money earning activities is based upon the following:

- Voluntary participation
- Permission to participate in product sales checked yes on annual permission form
- An understanding of (and ability to explain clearly to others) why the money is needed
- An understanding that money-earning should not exceed what the group needs to support its activities
- Observance of local ordinances related to involvement of children in money-earning activities, as well as health and safety laws
- Vigilance in protecting the personal safety of each girl
- Arrangements for safeguarding the money

There are a few specific guidelines—some required by the Internal Revenue Service—that ensure that sales are conducted with legal and financial integrity. To that end, the following reminders must be followed:

- All rewards earned by girls through the product-sale and all money earning activities must support Girl Scout program experiences (such as camp, travel, and program events, but not scholarships or financial credits toward outside organizations).

How to request for Money Earning Project Approval

The Girl Scout Cookie Program and other council-sponsored product sales are designed to unleash the entrepreneurial potential in your girls. From there, your troop may decide to earn additional funds on its own. If a troop wishes to do another money-earning project, the troop has to participate in the cookie program the previous year at 55% participation (the same for troop proceeds) and also commit to participate in the coming Girl Scout Cookie Program at 55% girl participation. After that, the other activities can be approved by Council (i.e. Troops can't do another money-earning project instead of the Cookie Program). The Cookie Program however is not mandatory and is optional but this is the way Troops earn money (i.e. badges, supplies, outings, community service, events, etc.). If a Troop wishes to seek approval from Council to earn additional money, there is a [“Request for Money Earning Project”](#) form and process to get Council approval. There are also 'blackout dates' when no money earning projects can be held a) during the public facing Cookie Program dates i.e. Jan - March annually or b) during another GSH supported fundraiser or c) during local United Way blackout dates.

[Volunteer Essentials](#) has all the information for troops regarding finances, activities, safety activity checkpoints, etc.

Money Earning Request

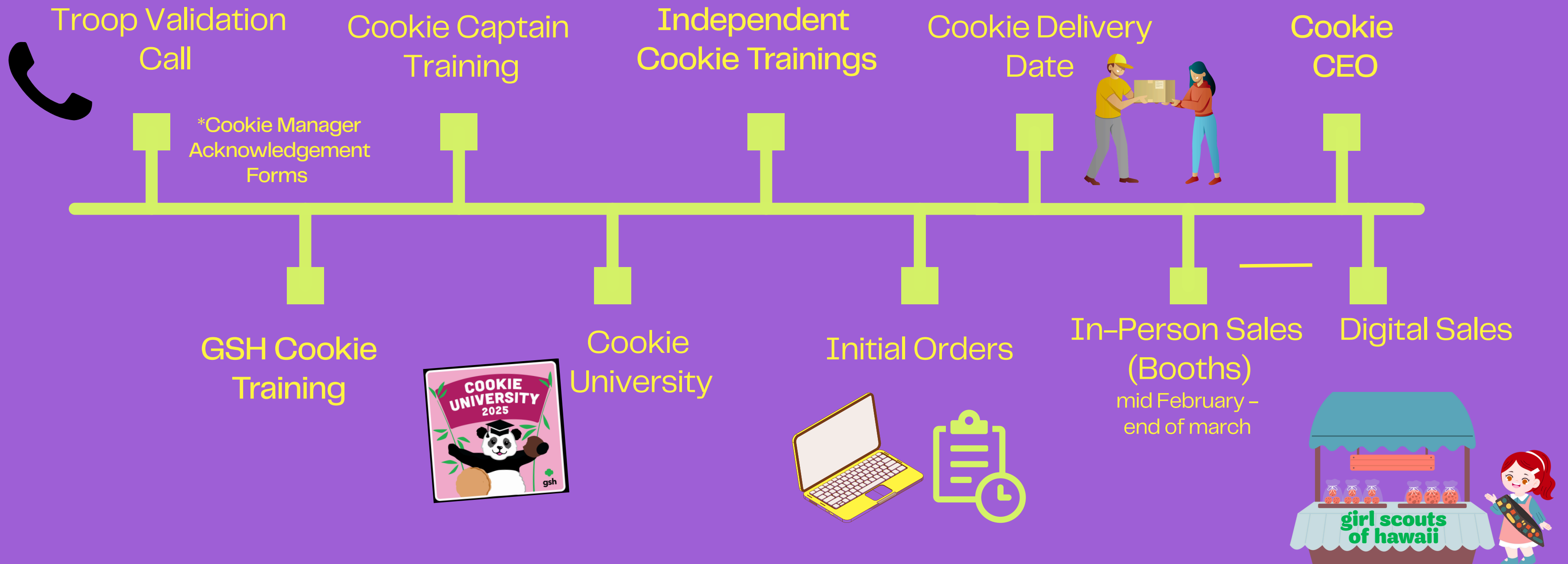
1. Troops must have participated in the previous year's cookie program at 55% participation (the same for troop proceeds) and also commit to participate in the coming Girl Scout Cookie Program at 55% girl participation before being approved for a money-earning project. Exceptions for new troops will be considered on a case-by-case basis.
2. The troop follows the guidelines in Volunteer Essentials: Money Earning Basics and Additional Group Money Earning sections maintains good financial standing with Council and submits annual Troop Finance Reports.
3. The Troop Co-Leader fills out this form (below) for council approval four (4) weeks before the activity. NOTE: To enhance collaboration and share pertinent information, Council will inform the Service Unit Manager when an approved money-earning request has been granted.
4. Council will forward the Approved / Denied GSH Money Earning Request form to the Service Unit Manager and Troop Leadership within 2 weeks of receipt of the request and a duplicate will be attached to the Troop Campaign records.



Cookie Season Timeline



November 2025 - May 2026

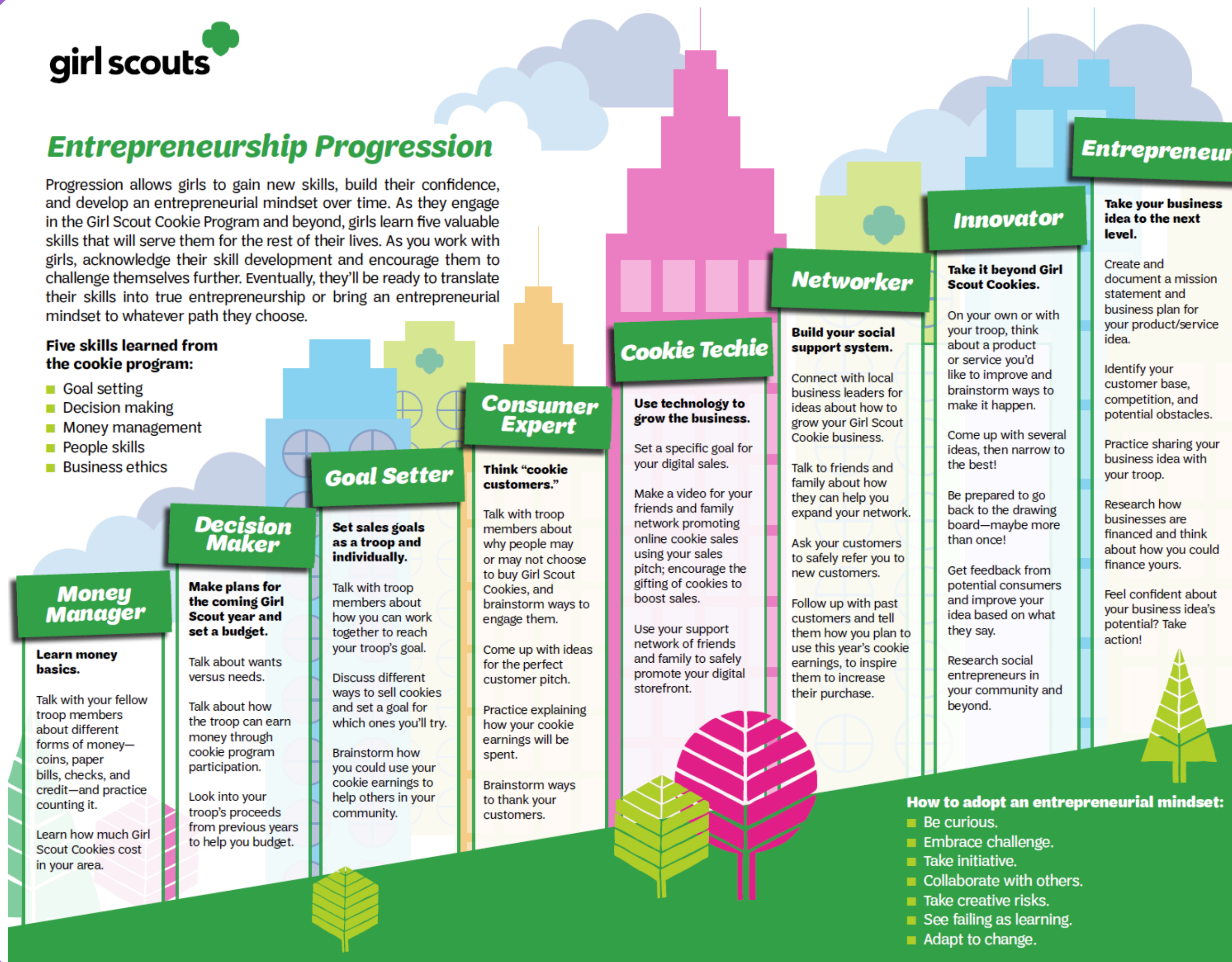


Entrepreneurship Progression

Progression allows girls to gain new skills, build their confidence, and develop an entrepreneurial mindset over time. As they engage in the Girl Scout Cookie Program and beyond, girls learn five valuable skills that will serve them for the rest of their lives. As you work with girls, acknowledge their skill development and encourage them to challenge themselves further. Eventually, they'll be ready to translate their skills into true entrepreneurship or bring an entrepreneurial mindset to whatever path they choose.

Five skills learned from the cookie program:

- Goal setting
- Decision making
- Money management
- People skills
- Business ethics





Resource Page

Explore resource library, badge support, troop materials, ready-to-go guidelines and more!

Troop Finances

[Forms and Documents | Girl Scouts of Hawaii](#)

[For Volunteers and Troop Leaders | Girl Scouts](#)

[Troop Finance Guide.pdf](#)

[Girl Scouts of Hawaii | Money Earning Request](#)

[Volunteer Essentials & Council Volunteer Policies and Procedures \[2024 - 2026 Edition\].pdf](#)

[Girl Scouts of Hawaii | Money Earning Request](#)

[Troop Bylaws | Girl Scouts of Hawaii](#)

[Troop Finance Report | Girl Scouts of Hawaii](#)

[GSUSA BlueBook of Basic Documents](#)

[Troop Finances | GSUSA](#)

[Troop-Finances Fast Fundamentals | GSUSA](#)

Cookies

[Cookie Program Resources | Girl Scouts of Hawaii](#)

[24-25 Cookies GSH Sponsored Programs Guide.pdf](#)

[LBB Cookie Tech Portal | eBudde](#)

[eBudde Overview and Intro Video | GSUSA](#)

[Find Cookies | Girl Scouts](#)

[Girl Scout Cookies® | Girl Scouts of Hawaii](#)

[Exploremores | Girl Scouts](#)

[Meet the Cookies | Girl Scouts](#)

Communications

GroupMe:

[Join our Cohort 1 GSH Volunteer Group chat!](#)

Facebook Page:

[Girl Scouts of Hawaii- Volunteers](#)

Girl Scouts of Hawai'i – Downtown Honolulu Office

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Mon - Thu 9am - 4pm