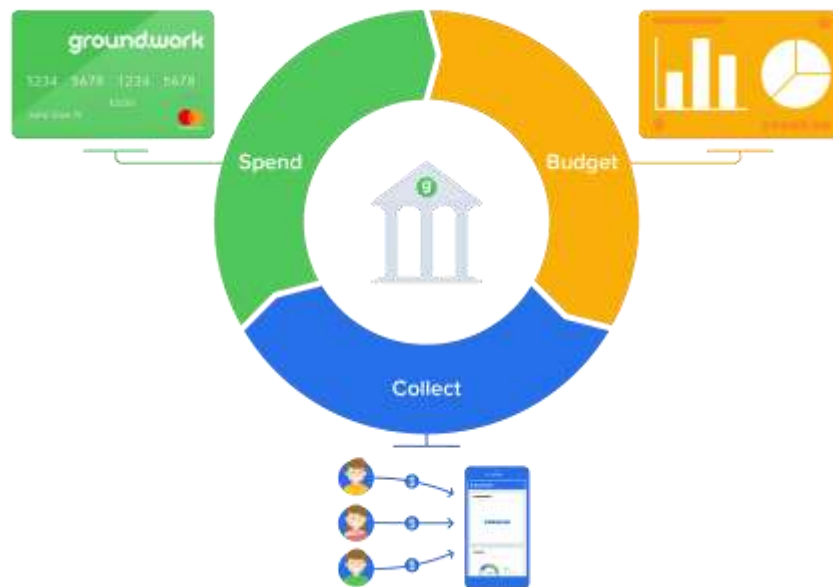


ground.work



Team Treasurer Manual

Managing your team finances with Groundwork



**Orlando City
Soccer School
Seminole**

Updated April 19th,
2021

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Overview

Thank you for volunteering to manage your team's finances! This is an important role for your team and OCSSS, and we rely on volunteers like you to support the team.

The Groundwork system is an all-in-one banking solution, that treasurers will use to collect and track player payments in a team bank account and pay for team expenses using an authorized debit card. This will replace Private Accounts, Venmo, PayPal, Zelle etc. The system provides a fast secure sign-up process, tighter controls of Club policies and, overall better transparency for OCSSS, Treasurers and Parents. It will make it easier to manage the team finances and shield you from personal liability.

Treasurers create a budget and set up team expenses with due dates. Parents are 'invited' to securely sign up for auto payments with ACH or credit/debit cards. Parent's will automatically be charged on the due date removing you from most of the collection hassles!

Additional Benefits of Groundwork include:

1. Set-Up banking securely online for new signers, now called Team Assistants-No need to come to the office or send sensitive financial information over email.
 - Set up and receiving debit card takes less than 2 weeks.
2. Link to parents checking acct via ACH- no fees incurred to parent or team.
 - Debit/credit card payments accepted with a 3.9% bank fee + .30 per transaction charged to parent paying.
 - Parents have flexibility to change their payment preferences at any time.
3. Deposit checks via mobile deposit
4. Withdraw cash from ATM's. Hundreds of free options available in the Denver Metro area.
5. Pay with check using on line Bill-pay
6. Track all income and expenses in one place.
7. Eliminate personal liability by using the club's official account for handling team money.
8. Eliminates need to send quarterly reports to OCSSS.
9. Eliminates use of Venmo or PayPal.
10. Ability for Parents to view payments and any invoiced charges- no need to send monthly statements.
11. Ability to transfer funds from Team to Team (great for player movement between teams) or from Team to OCSSS.
12. Transition to the next Treasurer with ease- no checkbook, no transfer of spreadsheets. Complete history is stored in the system.

This guide will walk you through the step-by-step process of setting up your team in Groundwork. It also includes our club's policies for handling money. Please read it completely.


How it works

OCSSS will set up a Groundwork account for your team and add the team treasurer and team manager as a *Team Assistant*. The account is set up under OCSSS and you will be granted access as an *authorized signer* for banking privileges. You will receive an email invitation and be asked to sign up. Once you are verified as the team assistant, the club will assign you as a cardholder, and provide you with a debit card.


Your Groundwork team bank account is then set up to begin collecting payments and ready for spending on team expenses.

Tips in this guide

Throughout this guide, you'll see the following tips and guidelines.

 **Club Policy.** This is Real's current policy. You may only deviate from it if you have written permission from Real

 **Best Practice.** We strongly recommend these practices to make your job easier.

 **Checkpoint.** You'll need to complete these items before you're able to advance to the next step.

 **Deadline.** You need to complete these items on a deadline.

 **Pitfall.** These are common pitfalls and mistakes we see treasurers make.

How to get help

Getting help from our club.

Your contact at our club is:

Tanya Neidert
tanya.neidert@ocyouthsoccer.com
407-321-5264 ext.102

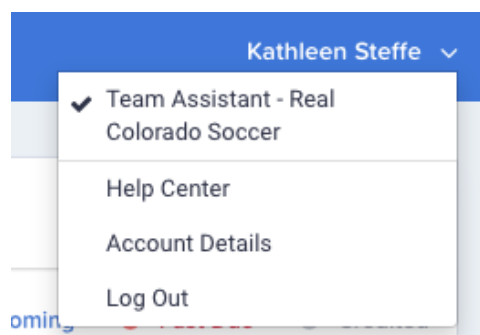
When to contact us:

- You have questions about club policy
- You need help or advice working with families
- You need to temporarily increase your debit card transaction limit

If you need help using Groundwork

First, read this document completely and complete the Groundwork tutorial presented to you when you first access your team in Groundwork.

There is a useful Help Center that can be found once you log in. It is located on the far-right side of your screen and accessed by clicking on the down arrow under your name.



More Quick Help information can be found by clicking here: [GroundWork Help](#)

If you still need help, contact OCSSS Support (tanya.neidert@ocyouthsoccer.com) or the Groundwork support team using the *chat widget* on the Groundwork website or email support@ground.work.

Club Policies Summary

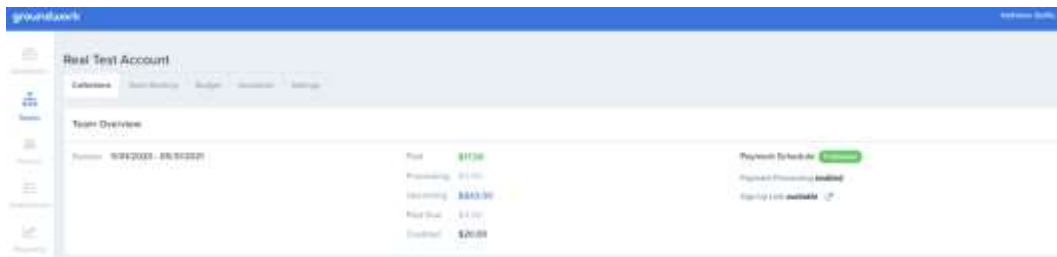
- All teams are required to use Groundwork to manage team finances. Never deposit funds into any other bank account.
- All team funds need to be tracked in Groundwork. This means nearly all transactions must occur using Groundwork. Fundraising is an exception.
- All families are required to pay team dues electronically through Groundwork.
 - Never accept payments by PayPal, Venmo, etc.
 - Families can request an exemption to pay by cash or check and you will be notified if it is granted.
 - Do not accept cash or check payments from families who have not received this exemption.
- Use your debit card for most expenses. Only use BillPay when the recipient does not accept cards.
- Keep receipts for all expenses, invoices etc. Hand off to the next treasurer or submit to OCSSS at the end of your team's tenure.
- Reconcile all income and expenses on a monthly basis.

Cash Policies

- Only handle cash when absolutely necessary
- When you receive cash, **first deposit it into your Groundwork account** and do not keep it "on hand" for spending. This is important to ensure we have a complete record of team funds and there is a transaction in Groundwork that can be reconciled.
- You have several options for depositing cash:
 - Exchange cash received for a personal check or a cashier's check and deposit it into your Groundwork account
 - Request a cashier's check from the payer and deposit it
 - Deposit cash at a GreenDot location (a \$4.95 fee is charged by GreenDot)
- Only withdraw cash from ATMs when absolutely necessary, for example paying a coach their per diem for travel.


Getting Started with Groundwork- Quick Steps

- 1) Reconcile your current account with your Check Register and Player Summary
 - a. Make sure all current expenses are paid. Any team fundraising money is allocated appropriately.
 - i. Note: GW does not have a good way to track Fundraising \$
 - ii. For a Fundraising family, keep a spreadsheet off line to track excess Fundraising that exceeds upcoming expenses.
 - b. Refund excess funds to parents where appropriate. Due to many cancellations of tournaments, training sessions etc. Many parents may have large sums of money above and beyond the \$50/\$100 min required. Some excess is fine but, be sensitive to parent's financial situations. With GW, you'll be able to collect on-demand and should not need to hold as much. The general idea is to not have Positive balances on accounts but rather collect what is needed and refund if an expense is canceled.
- 2) Sign up with Groundwork via the GW Invite you receive from tanya.neidert@ocyouthsoccer.com. OCSSS will order your debit card immediately after you have been verified. Allow 1-2 days for verification and approx. 2 weeks to receive your card.
 - a. Double check that your Invite is for the Correct Team, Age/Gender
 - b. Enter your Name, address, DOB and SSN#
 - c. Upload front/back picture of a government issued ID such as your Driver's License.
 - d. Pls follow the instructions for picture upload- this is the most common reason for failure and delay of your set up.
 - i. Minimize any blank space around your picture- you may need to crop/edit
 - ii. Avoid having your thumb cover a corner.
 - iii. Ensure your Name and DOB match what you manually entered.
- 3) Login to GW with new id and pswd. Click on Your Team Name. Next steps will reference the Main options at the top of page as shown in the picture below-
Collection, Team Banking, Budget



- 4) Activate your new GW debit card upon receipt. Note, you will not receive a checkbook. Use the BillPay feature to send checks.
- 5) Wrap up your current account if applicable.
- 6) Create a budget with expenses for your team.
 - a. Go to: Budget/Expenses Budget. Add Budget Item (Blue link at bottom)
 - i. Start with the Min \$ Balance \$50 or \$100 depending on team level
 - ii. Add OC Cup 2021 (all OCSSS teams expected to participate)
 1. Set due date to Sept. 1st.
 - iii. Add any additional known expenses for the Season. Ex. Indoor training, other tournaments etc. Note: Expenses, due dates and amounts can be easily changed at any time
 - iv. **Note: Always make your Payments REQUIRED. The system allows for you to check Optional and parents will opt out if given the choice (true story with our test teams)**
- 7) Create your Player Roster.
 - a. Go to: Collections, ADD Player (Blue link at bottom). You can copy/paste your entire roster from a spreadsheet (Bulk Upload) or add individually. You will also want to add a Player called Slush/Team for any place holders; unclaimed Fundraising etc. as was done with the spreadsheets
- 8) Add individual Payment Schedule for Each Player. Each Player will start with the expenses you just added. Now edit them as needed.
 - a. Got to: Collections/View Payment (at bottom), Edit Payment Schedule
 - b. Add any funds to individual Player Accounts against each individual expense.
 - i. This will show as a Credit Memo against that expense

- c. Start with the Min Balance and then continue to apply funds in order of each expense due date.
 - d. Any excess funds will be in your Team Banking and stay as Un-Settled
 - i. You may want to keep a spreadsheet or notes on the side so that you know where to apply those funds when future expenses arise.
- 9) Publish the Payment Schedule
- a. When you are done adding payments and your standard payment schedule is defined, click Publish. Your Payment Schedule will be in Draft Mode until you Publish. Once Published, Parents will receive communication regarding their invoices.
- 10) Invite Parents to securely add their ACH/card info for payments
- a. Go to: Collections/Send Invites (Orange link at bottom)

 **Pitfall.** To avoid having Parents create a duplicate Player account, make sure that the Disable box is checked for the Sign-Up Link in your Settings tab. You want Parents to sign up via your email invite only. During the team set up process, OCSSS has set that option to Disable in advance. Do not change!

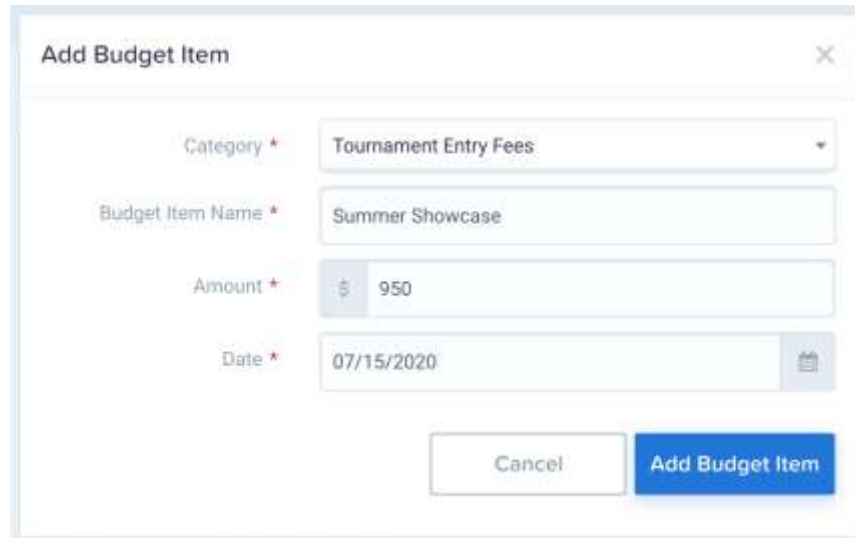
- 11) Manage Team Finances
- a. Got to: Team Banking. You'll see Available Balance and below that options to **Settle Transactions / Pending Transactions / Statements**
 - b. Deposits not completely allocated to Players will show in the unSettled Transactions section and will be highlighted in Yellow. Click on the down arrow to the right apply/reconcile those funds to Player Accounts
 - c. NOTE: The system does not reconcile against your Budget. i.e if you have 10 players and a \$850 tournament expense and somehow didn't charge 1 player there will be no notification of the \$85 difference between the budget and your player accounts.
 - i. The system will only track Money IN and Money Out
- 12) Limitations and work around
- a. GW does not have the ability to track Fundraising vs General
 - i. Always note in the Memo verbiage such as Fundraising-X and note the specific fundraiser for the X
 - ii. For heavy fundraisers, you will need to keep a separate spreadsheet to track the fundraising dollars in excess of their known expenses. You will deposit funds in your Team Banking, but any excess will stay as Unsettled. Once new expenses arise, you

can then move the funds to the Player Account and continue to reconcile the Un-Settled.

- 13) The system will not allow a Positive Balance for a Player
 - a. Similar to 12.a.ii, you'll deposit any funds, but they will remain as Un-Settled until new expenses occur.
- 14) Note: You can't Settle a Deposit until funds clear the bank~ 2-3 days- again, they stay in Un-Settled until they are available
- 15) ACH. Team accounts have No ACH capabilities (no routing #). For teams set up with ACH payments, you'll now use the GW BillPay function.

Please continue to read the rest of the document for more detailed information.
More Quick Help information can be found by clicking here: [GroundWork Help](#)

Step 1: Budget for expenses



The screenshot shows a web form titled "Add Budget Item". The form includes the following fields and controls:

- Category ***: A dropdown menu with "Tournament Entry Fees" selected.
- Budget Item Name ***: A text input field containing "Summer Showcase".
- Amount ***: A text input field with a currency symbol "\$" and the value "950".
- Date ***: A text input field with the date "07/15/2020" and a calendar icon to the right.
- Buttons**: "Cancel" and "Add Budget Item" (highlighted in blue).

The first thing you need to do is create your team's budget at the beginning of the season. Many teams may not have the need or ability to budget for the season. You can still use this feature for the Min Balance Policy and on a case-by-case situation for any expenses.

When you're budgeting, follow these guidelines:

1. Budget upfront for as much as possible
2. Overestimate expenses
3. Travel teams may want to set a recurring invoice of \$200 every 3 weeks or something similar to always have funds available
4. Have a goal of having just a little excess money at the end of the season
5. This will help minimize frustration with families, so they know what to expect at the beginning of the season and they will not feel like you're constantly asking for money.

Building your budget with Groundwork

Go to the *Budget* tab in your Groundwork team and then to *Expenses Budget*. Here you can add *budget items* for each expense you expect to incur. Try to include as much as possible, even if they are guesses.

 **Best Practice.** Tips for setting up your budget:

- Provide as much detail in the budget item description as possible. For example, label each budget item by the tournament it applies to: *Summer Showcase - Hotel Rooms*.
- Use one budget item per expected transaction (whenever possible). For travel, you can use broad categories such as: Registration Fee, Airfare, Travel Expenses. This will make it easier to refund a Tournament Fee or Airfare if the tournament is cancelled. You'll be able to remove the Travel expense completely.
- A General Guideline for budgeting travel is to invoice \$100/day/player-excluding airfare and tournament fees which are typically known and paid in advance. Increase amount to \$125/day/player for higher rent areas such as San Diego, Seattle etc. Better to plan for a little more vs be short on funds. Excess funds are easily refunded back to the parent vs ACH.
- OCSSS has set up a list of the commonly used Budget categories- pls contact tanya.neidert@ocyouthsoccer.com if there is need for additional categories

Update your budget throughout the season

If you have new anticipated expenses, add budget items throughout the season so you know how much more to collect and can track your actual expenses against your budget.

Step 2: Budget for dues (income)

Team Payment Schedule ✕

This is the default payment schedule for all players on the team. Parents will be billed on the Due Date.

Payment Schedule					
Payment Description	Due Date	You Receive	Fees ☹	Parent Pays	Optional?
Team Dues Deposit	06/01/2020	\$250.00	\$0.00	\$250.00	Required
July Team Dues	07/01/2020	\$200.00	\$0.00	\$200.00	Required
August Team Dues	08/01/2020	\$200.00	\$0.00	\$200.00	Required
Showcase Entry Fee	08/15/2020	\$50.00	\$0.00	\$50.00	Required


[Put Payment Schedule in Edit Mode](#)

Create a payment plan

Based on your budgeted expenses for the season, plan out how much money you need to receive and when to pay your team's expenses.

1. Get money in earlier than you need it (as some parents may still pay late)
2. Collect more than you need and have the goal of having a little extra money at the end of the season (some payments may be missed, or you may lose a player)

Sometimes you won't know your expenses all up front. Try to budget for as much as possible. When new expenses are anticipated, you can update your budget and add dues throughout the season.

 **Club Minimum Balance Policy:** ECNL & MLS NEXT Teams are required to carry a balance of \$100 per player in their team account. All other competitive OCSSS teams are required to carry \$50. The minimum balance should be viewed as a reserve for unexpected or last-minute expenditures or emergencies that the treasurer must pay. This money is not used for expenses that have been planned and already explained to parents with deadlines for which they are due.

Setup the payment schedule

The *payment schedule* in Groundwork is the standard set of payments that you plan to collect from each player throughout the season. Add each payment as a separate installment in the payment schedule, along with the billing date for each payment. The billing date is the date the parents will actually be charged for the payment through the system.

If you don't know all of the payments ahead of time, fear not - you can still [add payments mid-season](#). Be sure to *Publish* your payment schedule before adding players.

⚠ Pitfall. Set up your payment schedule in Groundwork first, *then* add players. This will automatically give players a copy of the payments in the payment schedule when you add them. That way you don't have to set them up one-by-one.

Add players and send invites

After you publish your payment schedule, you can then start [adding players](#) to your team. When you add them to the team, the payment schedule will automatically be added to their account. You then have the opportunity to [customize player payments](#) as needed. The Groundwork help section can guide you through unusual cases like allowing [two parents to pay](#) separately for one player.

Note: remember to Add a Player for Slush/Team account to put extra deposits for unclaimed rebates or other placeholders of expenses/deposits.


Once you've added players and customized their payments, you can send email invitations for them to sign up. Each family will receive a private invitation to sign up for their payments which only they see.

Step 3: Get Families Signed Up

Player Roster 3						
<input type="checkbox"/>	Player	Status	Paid	Processing	Upcoming	Past Due
<input type="checkbox"/>	Johnny Jones	Not Signed Up Current	\$0.00	\$0.00	\$700.00	\$0.00
<input type="checkbox"/>	Rowan McLoughlin	Not Signed Up Current	\$0.00	\$0.00	\$700.00	\$0.00
<input type="checkbox"/>	Sammy Parret	Not Signed Up Current	\$0.00	\$0.00	\$700.00	\$0.00

Select... Apply

Getting families signed up to Groundwork is the most important thing you can do to minimize your workload as a treasurer. Families who sign up are able to manage and pay their dues through an online portal and receive automatic reminders about new payments that you add. Groundwork also sends automatic reminders for upcoming and past due payments, so you don't have to.

 **Club Policy:** Our club's policy is that families are required to sign up to Groundwork and pay their team expenses online. If a family is unable or unwilling to pay online, they must receive an exemption from the club in order for you to accept cash or check payments from them. Never accept electronic payments outside of Groundwork.

Once you send email invitations, families will be able to sign up on Groundwork, add a payment method and pay for their expenses. Families can pay for free with their checking account or pay by card and pay additional card processing fees. There are no processing fees for the team. Families can also choose to enroll in automatic payments for their expenses or pay them all up front. If they choose to enroll in automatic payments, families can turn-off autopay after they sign up.

Depositing cash and checks

You can deposit checks to your Groundwork account by using the *Mobile Deposit* feature and taking a picture of the check.

⚠ Pitfall. Checks should be made payable to **OCSSS** not to the name of the team as we have done in the past.

When accepting cash, you have two options for depositing funds into your Groundwork account:

1. You can deposit cash using [GreenDot](#) at over 90,000+ retailers nationwide, and a deposit fee of \$4.95 will apply.
2. You can exchange the cash for a personal check or cashier's check and mobile deposit the funds into your account.

Payment processing times

Electronic card and eCheck (ACH) payments and check deposits clear within 2-3 business days. Cash deposits through GreenDot are available within minutes.

Note: You cannot apply funds to a Player account until your check clears. Funds will stay as

Returned items and chargeback fees

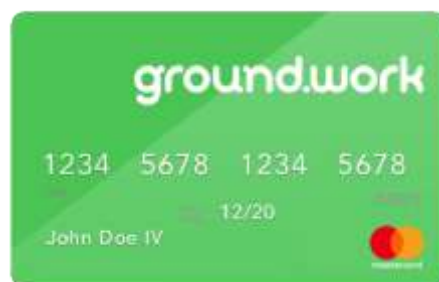
Returned items

ACH transactions or mobile deposits that are returned for any reason (e.g. insufficient funds, payment stopped, incorrect account and routing number, etc) will incur a \$25 bank fee. Groundwork automatically adds \$25 to the player's invoice to help recoup this cost to the team the next time they pay.

Card chargebacks

While rare, card transactions can be disputed by the payer and the funds are automatically removed by the card network. Chargebacks incur a \$25 fee. To avoid chargebacks, it's important to work closely with families when they request a refund or if they leave the team unhappy.

Step 4: Pay for expenses



After you sign up for a Groundwork account, our club will provide you with a debit card within about two weeks. You can use it to pay for team expenses.

Checkpoint: Your team will need to be set up before you receive your debit card. Cards will be mailed to the OCSSS office and we will email you when it is available for pick up.

Using your debit card

Using your debit card should be your primary method of payment for your team.

When you activate your card, you will be asked to set a PIN number that will be used when making purchases in-person.

The billing address for your debit card is the club's address:

**1900 Seminole Soccer Loop
Sanford, FL 32771**

Hotels and Car Rentals

Hotels and car rental companies require a card to place a hold for incidental expenses and liability. A hold will temporarily make a certain amount of funds unavailable. In many cases you can use your Groundwork debit card. Keep in mind that the funds on hold will be unavailable for use until the hold is released.

In some cases, hotels and car rental companies will require a credit card. In these cases, you may use your personal credit card to provide the hold and instruct the agent that you would like to pay the bill using your Groundwork debit card.

Requesting higher limits

The default daily spending limit on your debit card is \$2,000. If you need to make a larger purchase, please request a higher limit from the club and provide your reason for needing this. We can raise the limit as high as \$10,000 per day temporarily.

Reporting a lost/stolen card

If your card goes missing, immediately deactivate your card from within the Groundwork web app. You can also call the number on the back of your card to report it stolen.

Unauthorized transactions

Your Groundwork debit card is protected by Mastercard's [Zero Liability Protection](#) meaning that you are protected against unauthorized transactions if you use reasonable care in protecting your card from loss/theft and report unauthorized transactions promptly.

If you see unauthorized transactions, report them immediately by filing a dispute from within the Groundwork web app.

⚠ Pitfall. Never write your PIN or ZIP code on the card. This would not be reasonable care to protect against fraud.

Foreign transactions

By default, your Groundwork debit card will only work in the U.S.

When to use BillPay

When you are unable to pay by debit card, you have the ability to mail a check to a recipient through Groundwork. Checks arrive to the recipient in 8-10 business days.

We recommend only using BillPay only when paying by card is not possible, for example:

- Paying for tournaments that don't accept cards

- Reimbursing coach expenses
- Refunding money to a family that paid by check

When to withdraw cash from an ATM


Your Groundwork debit card has surcharge-free access to over 55,000 ATMs in the AllPoint network. [AllPoint ATM Locator](#). You'll find many convenient locations including Walgreens, CVS, and many gas station/convenience stores around the Orlando Metro area

Your debit card will also work at most other ATMs but there will be a surcharge.

Our goal is to minimize the use of cash wherever possible. If you are able to pay without cash, please do so. Here are some examples where you may need to pay using cash:


- Paying coach per diem for travel
- Refunding a family who paid cash and is not able to accept checks

Keep your receipts

 **Club Policy:** Keep all receipts, invoices etc. as part of our record retention. Turn in all bookkeeping to the OCSSS at the end of your team's tenure with the club

Step 6: Reconcile income and expenses

Expenses	Spent	Budget
▶ Administrative Expenses	\$2,000.00	\$3,750.00
▶ Coach Reimbursement	\$250.00	\$750.00
▶ Tournament Fees	\$2,000.00	\$3,000.00
▶ Travel	\$2,326.03	\$2,226.03
Unreconciled Expenses	\$436.33	
TOTAL	\$7,087.36	\$9,726.03

 **Club Policy:** Reconcile your transactions on a monthly basis. It should only take you a few minutes.

Reconcile Income

When families pay electronically through Groundwork, the transactions that appear in your bank ledger in the *Team Banking* tab are automatically reconciled against the player invoices in the *Collections* tab.

If you deposit checks or cash, these transactions will initially appear with a yellow highlight indicating that they are *unreconciled*. You can reconcile these transactions to the relevant player invoice by clicking the button to the right of each transaction in the bank ledger.

Reconcile Expenses

After you've budgeted for your expenses, you're able to reconcile expense transactions against these budget items. This way you can track your actual spending against your budgeted spending.

Each unreconciled expense transaction in the bank ledger will be highlighted in yellow and you can reconcile the transaction against budget items by clicking the button to the right of the transaction.

Expense transactions that you can reconcile:

- Debit card spending
- Bill Pay spending
- Transfers out of your account

Bank Statements are available each month via downloadable pdf or csv. They are usually visible a few days after the end of the month but, you will also receive an email by mid-month to alert you.

- Go to Team Banking , Statements to view
- A transaction cvs file can be downloaded anytime

Misc: Sample Email to Parents

Send prior to Sending Invites– customize to meet your team needs

OCSSS is launching a new TEAM financial management platform called [Groundwork](#) for paperless and automatic payments. Groundwork provides parents with an easy way to set up automatic payments, view their payment history and receive upcoming payment reminder emails.

You only have to set up your payment preference once with either ACH (no charge) or a debit/credit card (will include standard processing fees that will be visible before making any payment). You can manage payments or change your payment method at any time using your [secure login](#) that is created after you sign-up for the first time.

You will be receiving a personalized email invitation from Groundwork. Follow the link inside to sign-up. At this time, *there will be 2 charges/invoices 1) the Required Minimum Balance- due immediately and 2) OC CUP registration fees which are not due until Sept 1st. If you have excess funds in your player account, I have applied those funds to reduce one or both of those charges depending on your player's available funds.*
Please let me know if you have any questions or feedback.

Note – make sure to modify the last section for your team