

Contents

Treasurer's Month-End Closing Tasks	2
Validation Form	3
Check Request Form	4
Debit Card Transaction Form	5
ACH Authorization Form	6
Budget Example	7
AdventistGiving – Add/Change Form	9
Computed Subsidy Procedures/Form	10
Year-End Procedures	12
Year-End Questions	13
Why an Audit?	15
Treasury Transition & Document Organization	17



TREASURY

Tasks for Month: _____	Due Date	Account
<input type="checkbox"/> Verify that all deposits have been entered		
<input type="checkbox"/> Import AdventistGiving deposits (15 th & End of month)		
<input type="checkbox"/> Send remittance to the Conference		
Verify that all checks have been entered		
<input type="checkbox"/> Mortgage/Rent		
<input type="checkbox"/> Utilities - Electricity		
<input type="checkbox"/> Utilities - Water/Sewer		
<input type="checkbox"/> Utilities - Garbage		
<input type="checkbox"/> Utilities - Telephone/Internet		
<input type="checkbox"/> Janitorial / Custodial		
<input type="checkbox"/> Lawn/Grounds Care		
<input type="checkbox"/> Pest Control		
<input type="checkbox"/> Alarm		
<input type="checkbox"/> School Financial Aid		
<input type="checkbox"/> Local payroll		
<input type="checkbox"/> Insurance		
<input type="checkbox"/> Sabbath School Quarterlies		
<input type="checkbox"/> Reimbursements		
<input type="checkbox"/> Verify that all electronic payments have been entered		
<input type="checkbox"/> Verify that all bank fees have been entered		
<input type="checkbox"/> Void checks, if necessary		
<input type="checkbox"/> Make budget allocations		
<input type="checkbox"/> Reconcile Checking account		
<input type="checkbox"/> Reconcile Revolving Fund/Savings account		
<input type="checkbox"/> Make a backup before printing the reports		
<input type="checkbox"/> Print the monthly reports		
Year-end		
<input type="checkbox"/> Prepare budget for next year		
<input type="checkbox"/> Prepare the 1099 report (remember the W-9s)		
<input type="checkbox"/> Clear sub-accounts		
<input type="checkbox"/> Print receipts		
Other		
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		

DEPOSIT COUNT SHEET AND OFFERING VALIDATION FORM

Date of Collection

Name of Church

Currency	# of Bills	Total \$
\$ 1.00		\$
\$ 2.00		\$
\$ 5.00		\$
\$ 10.00		\$
\$ 20.00		\$
\$ 50.00		\$
\$ 100.00		\$
Total \$ in Bills		\$

Coins	# of Coins	Total \$
\$ 0.01		\$
\$ 0.05		\$
\$ 0.10		\$
\$ 0.25		\$
\$ 0.50		\$
\$ 1.00		\$
Total \$ in Coins		\$

Check Number	Check Amount	Check Number	Check Amount
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
Total \$ in Checks			\$

TOTAL \$ IN CURRENCY & CHECKS \$

Offering Validation

SABBATH SCHOOL

Sabbath School - Local Church \$

Sabbath School - Missions \$

Sabbath School Investment \$

Other Sabbath School Offering \$

WORSHIP SERVICE

Loose Offering
(designated per offering calendar) \$

Childrens Offering \$

Other Offering \$

Other Offering \$

LOOSE OFFERINGS - SUB-TOTAL \$

TITHE ENVELOPES - SUB-TOTAL \$

of envelopes _____

TOTAL DEPOSIT \$

Counter #1 _____
Print Name

_____ *Signature*

Counter #2 _____
Print Name

_____ *Signature*

CHECK REQUEST FORM

Date: _____

Reimbursement (Please attach receipts)

Advance

Pay to the order of: _____
(Who should the treasurer make the check out to?)

Description of expense: _____
(What are these funds being used for?)

Address: _____
(Where should the treasurer send the check?)

Department: _____ Amount: \$ _____
(What department of the church will pay for this?)

Authorized Signature: _____ Name of Signatory: _____

FOR TREASURY USE ONLY

Check Number: _____ Vote Number: _____

CHECK REQUEST FORM

Date: _____

Reimbursement (Please attach receipts)

Advance

Pay to the order of: _____
(Who should the treasurer make the check out to?)

Description of Expense: _____
(What are these funds being used for?)

Address: _____
(Where should the treasurer send the check?)

Department: _____ Amount: \$ _____
(What department of the church will pay for this?)

Authorized Signature: _____ Name of Signatory: _____

FOR TREASURY USE ONLY

Check Number: _____ Vote Number: _____

DEBIT CARD RECORD
ATTACH ALL RECEPITS TO THIS FORM

Date Submitted: _____ Date Charged: _____

Name:

Department:

Description of expense:

(What are these funds being used for?)

Amount: \$ _____

Which department (account) will pay for the expense: _____

Authorized Signature: _____ Name of Signatory: _____

FOR TREASURY USE ONLY

Last 4 Digits of Debit Card: _____

Was the expense approved by the board? Yes No

Vote Number: _____

Are all receipts attached? Yes No

**Texas Conference of Seventh-day Adventists
P.O. Box 800 | Alvarado, TX 76009**



***Authorization Agreement for
Direct Payment (Remittance) of Church Tithe and Offering Funds***

I(we) hereby authorize Texas Conference of Seventh-day Adventists, to initiate debit entries to the Church's Checking account indicated below at the depository financial institution named below, and to debit the same to such account. The monthly amount for tithes and offerings will be debited once the Church Remittance Report has been submitted by the church treasurer to the Texas Conference.

CHURCH NAME: _____

DEPOSITORY BANK NAME: _____

BRANCH: _____

CITY: _____ STATE: _____ ZIP: _____

ROUTING NUMBER: _____ ACCOUNT NUMBER: _____

This authorization is to remain in full force and effect until the Texas Conference of Seventh-day Adventists has received written notification from me (or either of us) of its termination is such time and in such manner as to afford the Texas Conference a reasonable opportunity to act on it.

DATE: _____ PASTOR'S SIGNATURE: _____

DATE: _____ TREASURER'S SIGNATURE: _____

NOTE: ALL DEBIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFYING THE ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.

**Seventh-day Adventist Church
Church Budget**

		Budget	
		Monthly	Annual
Summary			
	Income	4,250.00	51,000.00
	Expense	(4,250.00)	(51,000.00)
Difference		-	-
Income			
102	Local Church Budget	4,000.00	48,000.00
104	Interest Income	50.00	600.00
106	Gas Royalties	200.00	2,400.00
108	Rental Income	-	-
Expense			
	SABBATH SCHOOL	250.00	3,000.00
201	Sabbath School Local Expense	100.00	1,200.00
204	Children's Sabbath School	100.00	1,200.00
206	Adult Sabbath School	50.00	600.00
	CLUBS / YOUTH / CHILDREN	300.00	3,600.00
302	Pathfinders	100.00	1,200.00
304	Adventurers	100.00	1,200.00
306	Adventist Youth (YA)	50.00	600.00
308	Vacation Bible School	50.00	600.00
	CHURCH MINISTRIES	950.00	11,400.00
402	Evangelism (Local)	500.00	6,000.00
404	Women's Ministries (Local)	100.00	1,200.00
406	Men's Ministries (Local)	50.00	600.00
408	Community Service (Local)	100.00	1,200.00
410	Health & Temperance	100.00	1,200.00
412	Music / Choir	100.00	1,200.00
	OTHER DEPARTMENTS	50.00	600.00
504	Audiovisual	50.00	600.00
	ADVENTIST EDUCATION	100.00	1,200.00
604	Student Aid	100.00	1,200.00
	CHURCH EXPENSE	2,200.00	26,400.00
708.52	Office Supplies - Church Expense	-	-
708.53	Rental - Church Expense	-	-
708.532	Mortgage Payment - Church Expense	1,000.00	12,000.00
708.54	Telephone / Internet - Church Expense	100.00	1,200.00
708.56	Utilities - Church Expense	-	-
708.562	Electricity	500.00	6,000.00
708.564	Water / Sewer	100.00	1,200.00
708.566	Gas	50.00	600.00
708.568	Garbage Collection	50.00	600.00
708.57	Copier & Printing	100.00	1,200.00
708.58	Misc. General Expense - Church Expense	50.00	600.00
708.63	Bldg/Grounds Maintenance - Church Expense	100.00	1,200.00
708.65	Custodial Expense - Church Expense	50.00	600.00
708.7	Insurance	100.00	1,200.00
	BUILDING / OTHER FUNDS	400.00	4,800.00

**Seventh-day Adventist Church
Church Budget**

		Budget	
		Monthly	Annual
901	Building Fund	-	-
903	Remodeling	-	-
910	Reserve	400.00	4,800.00

AdventistGiving

Add/Change Information Form

Fax: 866-424-0956

Email: Help@AdventistGiving.org

We, the undersigned, give permission for the North American Division of Seventh-day Adventists (AdventistGiving) to update our account information provided below.

By signature we verify the information as true and correct.

Add/Change: Bank Pastor Treasurer Assistant/Associate Treasurer

Church

Name: _____

Address: _____

City, State, Zip _____

Bank – Required only if you are changing your bank account information.

Name: _____

Routing #: _____

Account #: _____

*** Please attach a printed voided check for the bank account that the local church will be using to receive the electronic deposits.**

Church Pastor

Signature: _____

Name: _____ Date _____

Email: _____

Church Treasurer

Signature: _____

Name: _____ Date _____

Email: _____

Assistant/Associate Church Treasurer

Signature: _____

Name: _____ Date _____

Email: _____

ELEGIBILITY FOR CHURCH TREASURY COMPUTER SUBSIDY

TREASURY

Churches are eligible to receive a Treasury computer subsidy from the Texas Conference of up to \$450 (excluding accessories and software) when the following requirements are met:

1. The church board must approve the purchase of a computer to be used exclusively for church treasury work.
2. The church treasurer in active duty must be certified at the annual Texas Conference Treasurers' Certification and Training within the last four (4) years.
3. The computer must be purchased before the subsidy is granted to the church. Present the Texas Conference tax exemption certificate to avoid paying sales taxes.
4. After the computer is purchased, the church treasurer must fill out the **Church Treasury Computer Subsidy Request form** (attached).
5. The church board minutes showing the approval to purchase the computer must be included with the subsidy request.
6. A copy of the itemized receipt for the computer purchase must be included with the subsidy request.
7. The completed subsidy request form, the minutes and the copy of the receipt may be scanned and submitted by email to lvelez@txsda.org, by fax at **866-819-4895**, or by regular mail to the following address:

**Texas Conference of Seventh-day Adventists
Treasury Department
P.O. Box 800
Alvarado, TX 76009**

NOTE: Churches are eligible to receive the subsidy referenced above once every four (4) years if the church treasurer in active duty has been certified within those four (4) years.



ELEGIBILITY FOR CHURCH TREASURY COMPUTER SUBSIDY

CHURCH TREASURY COMPUTER SUBSIDY REQUEST FORM		
Church Name: _____		
Mailing Address: _____		
Treasurer Name: _____		
Certification Date: _____		
DATE OF PURCHASE	DESCRIPTION OF EQUIPMENT	AMOUNT
TOTAL:		

Please include church board minutes approving the computer purchase, and an itemized receipt showing the purchase. Computer subsidy of up to \$450 is granted to a church once every four (4) years if the church treasurer in active duty has been certified within those four (4) years.

Year End Procedures

There are two year ends you will encounter - the Fiscal and the Calendar. Most likely these will coincide at the end of December of each year. However, some churches may have a fiscal year ending some other time during the year - usually in June or July. For the fiscal year end, you will be required to make a budget allocation (if your church has made a budget), print year- and month-end reports, and back up data. For the calendar year end, you will follow the same steps for month end with the addition of printing a 1099 Report and printing and distributing contribution receipts. Whether you are performing a fiscal year end, calendar year end, or both - Jewel has made the process quite simple. Below is a discussion of how Jewel guides you through the process.

Bring accounts to a zero (0) balance.

If there are parent accounts that you want to start with a zero balance for the New Year (such as any excess Church Expense to a Reserve Account) the transfer must be made BEFORE the Month End Closing.

1. Go to Reports & Graphs / Financial Summary.
2. Print a report manually to be used for your monthly board meeting.
3. Make transfers you wish for year-end before printing reports to close the month from the Next Step button.

Be aware that there CANNOT be any entries made between the Month End closing and the Annual Closing. The computer will close the sub-accounts if that choice is checked in properties, and the treasurer cannot make any manual changes. All changes have to be made BEFORE the Month End closing.

Settings to zero out accounts

The settings in Maintenance / Properties / General Tab will determine which sub accounts to zero out. Check appropriate boxes that apply. The choices are listed below:

- All Sub Accounts. Every sub account will be closed into its parent account. If there is a sub account that should not be set to zero, go to Maintenance / Edit Accounts and remove the check in the sub account box before printing the annual reports. After the Annual closing, the account may once again be marked as a sub account.
- Budget Sub Accounts. Only sub accounts listed in the budget will be closed into their parent accounts. Budget accounts are listed in Maintenance / Edit Budget Allocations.
- No Sub Accounts. Every sub account will carry its balance over to the new fiscal year. You will need to close out desired sub accounts manually with a Transfer before doing the Annual Closing.

Once you have completed the last offering of the fiscal/calendar year end, Jewel will begin guiding you through the year end process with the Next Step button.

Year-End Questions

Q: I do have donations that were postmarked, or were delivered to me, by December 31, but because of the timing, the actual deposit date is in Jan 2023. Is that going to be a problem? Can I post these offering in 2022 when they are actually deposited in the bank in 2023?

A: Contributions must be posted in the year they are delivered by the donor. Delivery date is determined by the following:

- 1) The postmark date -- contributions/donations mailed to the church must be postmarked no later than December 31
- 2) The date when the donation is/was actually received by the church or church treasurer.

You should deposit these funds as soon as possible! It IS OK to post them to 2022 and deposit them in 2023. When you do your December 31, 2022, bank reconciliation, these deposits will simply be accounted for as "Uncleared Deposits" or, to use a more technical accounting term, "Deposits in Transit." They will then clear when you do your January 31, 2023, bank reconciliation.

NOTE: I have heard people give an offering call on the first Sabbath of the new year, tell the congregation that checks contributed on that day can be credited to the previous year if they are dated no later than December 31. This advice is incorrect and should NOT be given!! Checks received by the church in January should be posted in January, no matter what the date on the check or the tithe envelope is!

Q: Is there a way I can roll this budget over to next year?

A: Yes. Be sure to do the following BEFORE you close the year:

- 1) Select "Maintenance" [from the top of your Jewel "home" screen]
- 2) Select "Edit Budget Allocations"
- 3) From the "Budget Year" shadow box in upper left quadrant of the "Edit Budget Allocations" screen, select "Copy from This Year to Next Year"

You can then select "Next Fiscal Year (202X)" and either simply look it over to make sure the numbers copied over, or actually make any necessary changes to the coming year's budget.

Q: Is there only one fiscal year-end report in Jewel? The software prompt had reports, but only the Financial Summary printed.

A: Jewel is defaulted to print out only one year-end report, a Financial Summary. You have the option to request additional year-to-date reports at any time.

Why audit? I do my work honestly for the Lord. Nobody needs to check on me.

Auditing is not a matter of distrusting someone. There are several reasons why we audit the financial records of the local church.

1. To verify that the financial records of the local church/school are kept in accordance with the Conference Accounting Manual set by the Seventh-day Adventist Church, where applicable to the local church/school.
2. To verify that incoming funds are properly received and recorded according to donors' designation.
3. To verify that outgoing funds are properly disbursed and recorded according to the policy set by the Conference and the local church/school board.
4. To find strengths and weaknesses in the financial records so that adequate training and advice can be given.

When are we going to be audited?

Regular audit—The financial records of the church should be examined every other year.

Special audit—An immediate audit may be requested by vote of the church board. If the request is granted by the conference treasury department, the audit will be added to the auditor's schedule for the soonest date available.

Where will the audit be conducted?

The audit is conducted at the conference office, unless otherwise requested at the local church. The auditor will call or email the treasurer and pastor in advance to schedule the audit and to provide a list of the documentation the treasurer will need to provide.

What do we have to do to prepare for the audit?

The following is a checklist of documents you should have ready:

- All tithe envelopes for all months being examined
- All AdventistGiving deposit detail for all months being examined
- Monthly financial statements as presented to the Board or Finance Committee
- Monthly financial reports, including but not limited to check and deposit reports
- All receipts and/or vendor statements for bills paid
- Software backup on CD or USB memory device (i.e. flash drive, jump drive, thumb drive)

- All Church Board minutes (having all minutes in order and in one manila folder **unstapled** is preferred)
- All Finance Committee minutes (having all minutes in order and in one manila folder **unstapled** is preferred)
- All bank statements for all bank accounts (both checking and savings)
- Monthly bank reconciliation reports, reconciling the month-end cash account balances with month-end bank statement balances
- All SURF and PBA periodic statements (both mortgages and/or savings)
- Copies of all 1096s with all related 1099s for each year that is part of the audit
- Copies of W-3s and all related W-2s for each year that is part of the audit (not needed if using Conference courtesy payroll)
- All records for bank accounts not under the direction of the treasurer, such as Pathfinders, community service, citrus accounts, youth accounts, etc.

How long do we have to keep the financial records of the church/school?

- Correspondence: 3 years
- Insurance Policies: 6 years
- General Ledgers: Permanent
- General Journals: Permanent
- Cash Receipts: 6 years
- Cancelled Checks: 6 years
- Bank Statements/Reconciliations: 6 years
- Employment Records: Permanent
- Tithe Envelopes: Two audit cycles
- Church School Minutes: Permanent
- Computer-printed Statements: Until after audit
- Computer Diskettes: Permanent
- Legal Documents: Permanent
- Church Clerk Records: Permanent

What other services are offered by the auditing department?

- Training of local church treasurer
- Technical support in using Jewel software (and other software where possible)

Treasury Transition

Transfer Records - All records in storage/file need to be turned over to the newly elected treasurer. This will also be necessary so the treasurer can provide the records to the conference for the financial review.

Inform - Layout all the church procedures currently in place and help the new treasurer understand the importance of paying bills and sending conference funds in a timely manner. Make him/her aware of the procedures and policies. Being able to answer possible questions is always of great value.

Bank Information - The outgoing and incoming treasurers will need to visit the bank to change personal information (Signatures).

Certification Trainings - Encourage the new treasurer and his/her assistants to attend the annual certification trainings. He/she can also reach out to the auditing team for training.

Report Changes to the Conference - It is important to check that your church has reported the officer change to the [Texas Conference Membership Clerk \(membership@txsda.org\)](mailto:membership@txsda.org). This will ensure that the new treasurer receives all information and correspondence pertaining to his/her department.

Support System - Remember that the conference has established a [Support System](mailto:auditing@txsda.org) that is always available to assist. (auditing@txsda.org)

Organization of Records

"But everything should be done in a fitting and orderly way." Corinthians 14:40 NIV

As God's chosen people, we are to manage His resources responsibly. This also means we are to keep detailed record of all financial activities... Here are some tips on how to keep the treasury records in order by month.

Create a monthly folder/binder that includes the following:

- **Bank statements and bank reconciliation reports.** Ensure that at the end of the month, the Adjusted Bank Balance of your Reconciliation Report matches the Ending Balance of the account being reconciled in the Financial Summary, as of the ending date of the bank statement.
- **Copies of reports from Jewel.** You may also save these reports in a USB drive. Some important reports may include: Trial Deposit
- **Tithe envelopes bundled together by week, then by month, and eventually by year.** If envelopes are not available for a particular week, make a note.

These bundles must include a validation report for every week. Ensure that the total amounts match the deposit slip and the amount entered in the system (Jewel). Ensure that the validation report is signed by at least two members of the offering counting team. Make sure a bank deposit slip (receipt) given by the bank at the time of the deposit is included with each weekly tithe envelope bundle.

- **Copies of the Adventist Giving reports (PDF) for the month.** Ensure that Adventist Giving deposits were made in the correct month. TIP: Use the cutoff date.
- **Checks with supporting documentation in sequential order.** If providing a reimbursement, request the receipts from the member. If purchasing, attach the receipt to the control form. If paying invoices, attach them to the control form. If paying individuals, ensure they sign a receipt. Disburse each check

to a specific individual or company, never cash. Voided checks need to be provided for inspection during the Financial Review as “images of cancelled checks”.

Expenses need a clear description so the auditor can evaluate if procedures were properly followed during the financial review.

- **Copies of church board minutes.**
- Keep your documents stored in a safe location to prevent loss or damage due to storms or floods.