

Contents

Treasurer's Training Welcome Page	2
A Day in the Life of a Local Church Treasurer	3
Contact Information/Documents	5
Presentations	
Financial Foundations	6
Receiving Funds	40
Disbursing Funds	92
Budgeting	106
Bank Reconciliation and Reporting	120
Financial Summary	142
Locally Funded Payroll	154
Adventist Risk Management	173
Building a Building Committee	190
Construction Manual – 2018 Edition	194

A Message from Our Treasurer

Welcome, treasurers, to the Texas Conference Treasury Certification and Training. Thank you for accepting the financial responsibilities for your local church. Since you have accepted these responsibilities, you are now part of the Texas Conference of Seventh-day Adventists Treasury team.



We are called to manage the sacred offerings just as the priests were in ancient Israel. The priests had specific instructions for handling the Lord's funds. We have specific instructions for managing God's funds in His church. This manual and the training you receive will assist you with those instructions.

As you may know, all funds given to the Seventh-day Adventist Church channel through the local church. It is vitally important that everyone who handles funds at the local church level, and all levels of the church, handle them with the utmost integrity. This means, doing the right thing when no one else is looking. Without this integrity, our church could lose funds it was intended to receive. Our church could also lose credibility and trust from our members.

Whether funds are coming into the church or spent by the church, we must handle all financial transactions properly. Everything we do must be above board and reproach, and positively reflect on the church's name.

Knowing why we handle God's funds the way we do helps us to understand the reasons for following policy and proper financial procedure. Furthermore, it helps us be good stewards for God's church.

Thank you again for accepting this important and vital role in your local church, and for taking the time to join us today. Your dedicated work is most appreciated. Our prayer is that through this manual and training, we will all be better equipped to handle the responsibilities we have accepted. Just know that you are never alone. Your fellow Texas Conference Treasury team members are here to help whenever you need it.

God bless you as you work for Him.

A day in the life of a Texas Conference treasurer

Setting the stage: Imagine it is Saturday, August 27th, 2022.

Verify that all deposits have been entered: Use the deposit report to accomplish this task. This report lists all deposits for the month (or selected date). While here and if you are using the service, verify the AdventistGiving deposits have been imported.

This is a good opportunity to verify that you have all envelopes, all validation reports, and all bank receipts for each week. If you check each month, your documents will be ready at year-end.

AdventistGiving: If you are using this service, you should have 2 deposits: one for the 15th and one for the last day of the month. Import the file that corresponds to the cut-off date, not the date when the deposit was made. You will notice that the day on the mid-month report is not the 15th, it is the day when it was deposited but, if you look at the deposit itself, you will see the offering date and the deposit date. On the month-end report, both dates are the same.

Remit to the Conference: After selecting No More Offerings This Month, Jewel will prompt you to send the remittance check. This may be a printed check or electronic payment depending on how your system is set up. If using a manual check, remember to print the report and send it with the check.

IMPORTANT: You do not have to wait to close the month to send the remittance. The remittance only deals with the deposits so, once you have verified that all deposits are correct, you can send the remittance.

Verify that all checks have been entered: Use the check report to ensure that all checks have been made. Also, use the bank statement to ensure that all electronic payments and fees have been entered.

This is a good opportunity to verify that all checks have supporting documentation. Whether it is an invoice, a receipt, etc. all checks must be documented. Also, you can use an accordion file to store the documents by month. Do not wait until year-end as it will take much longer.

Make budget allocations: The next step is to make the budget allocations. If you have a budget set up, Jewel will do this automatically. After Jewel allocates the budget, you can use the Transfer/Allocation report to ensure that the amounts are distributed the way you intended. If not, you can make changes before the month is closed.

Reconciliation: Reconcile all accounts for which you have a bank statement.

Backup: When prompted to print the reports say No. Make a backup of your data. If you find an error, there is an opportunity to restore the backup and correct it.

Print the monthly reports: Now you are ready for the final step, printing the reports. The reports that will print depend on your selection in Properties. This step not only prints the reports but also closes the month. After this, no more changes can be made to the transaction in the closed month.

Year-end: There are a few extra steps when you are closing the year. Start preparing the budget early on

so you can edit the budget allocations if needed. Prepare the 1099 report and send it to the Conference before the 10th of January (earlier if it falls on a weekend). This report must be accompanied by the W-9s of the individuals that were paid more than \$600 during the year. Clear your sub-accounts, if needed and print the donor's receipts.

If you ever need help...

- <https://texasadventist.org/churches/churchauditing>

- Call or text: 817-382-9795
- Email: auditing@txsda.org

CHURCHES
CHURCH AUDITING

Auditing works to provide the highest quality of service to our employees, members, institutions, constituents, and the community.

Our work is threefold...

- Perform [financial reviews](#) for our churches and schools (except academies)
- [Support](#) treasurers having financial, software, or procedural questions
- Provide [training](#) to our treasurers

Our support phone number is: 817-382-9795

Our support email address is: auditing@txsda.org

Please find below additional information to help you in your treasury ministry.

Financial Reviews

In compliance with organizational policy, each church is to be audited. The Church Treasurer will receive a letter or phone call from the Texas Conference Treasury Department to schedule the review at any given time during the year. Download the file below for a list of documents needed for the review.

English	Español
Documents needed for the financial review	Documentos necesarios para la revisión financiera
Basic records retention schedule for churches and schools	Itinerario de retención de documentos para iglesias y escuelas

Documents and Forms

These documents and forms will assist you in your daily operation.

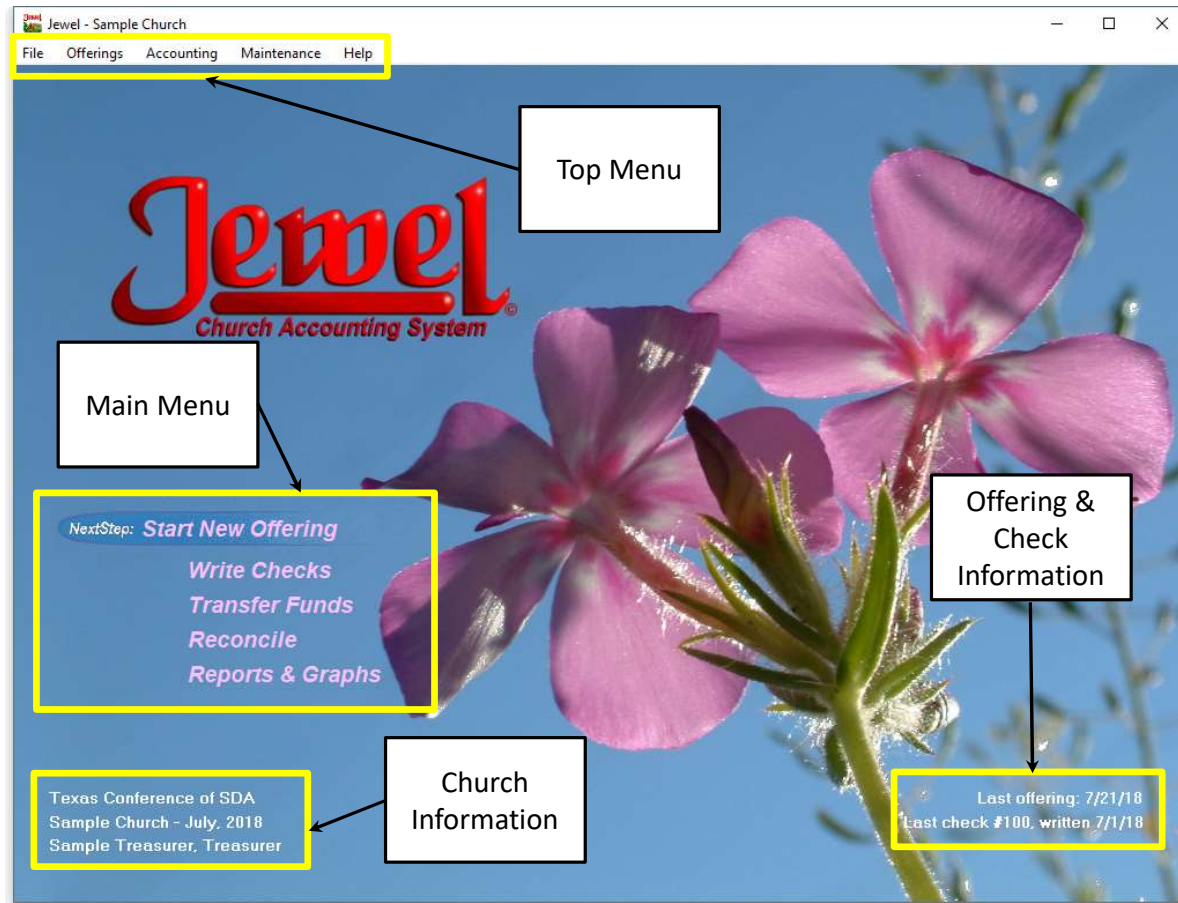
English	Español
Church Treasurer Reference Guide (2019)	Guía de Referencia (2019)
Church Treasurer Reference Guide – Advanced (2019)	Guía de Referencia – Avanzada (2019)
Church budget	Presupuesto de iglesia
Treasurer's month-end closing tasks	Tesorería – tareas para el cierre de mes
Deposit count sheet and validation form	Hoja de conteo y reporte de validación



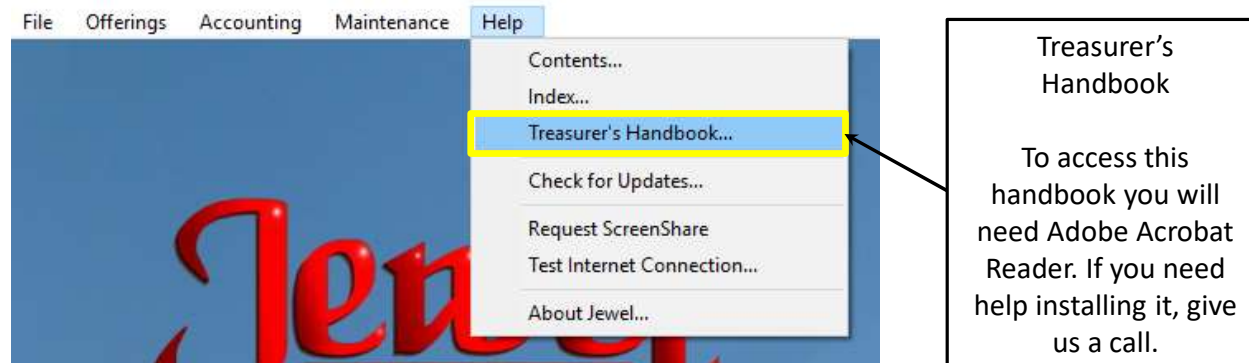
Financial Foundations



Jewel



Where to find the Treasurer's Handbook?



How to send Jewel data to support personnel?



When contacting support personnel there are a few things that speed up the process:

- Send your database to the auditor so both can be looking at the same data
- Provide as much detail as possible (dates, numbers, etc.)
- Emails are usually easier to answer



Maintenance Menu



From the bottom up...

- **Properties**
Allows you to setup your preferences
- **Edit Budget Allocations**
Allows you to establish a budget (Advanced Topic)
- **Edit Accounts**
Allows you to setup the accounts (funds) where the money received will be allocated to and the money spent will be disbursed from
- **Edit Names**
Allows you to setup the donors and vendors



Church Information

Properties

Properties

OK Cancel

Church Info General Internet Accounts Reports Report Formats

Church Information

Entity ID Select Your Church...

Church Name
Sample Church

Church Address
Sample City, TX

Church Treasurer
Sample Treasurer

Change Password

Reset Tips (Show All)

Receipt Signature File

...

(Scan in at 300 DPI or at your printer's resolution, whichever is higher)

Identify your church to the program

The program requires a church address and a treasurer's name

Safeguard your data by using a password

To save time when creating the receipts at the beginning of the year, define a signature file



General Settings

Printer Setup allows you to choose a printer instead of sending the data to the default printer.
*The other options will be discussed later.

These options impact how you enter checks (see next slide)

Here is where your backup will be saved

These options impact how you enter contributions (see next slide)

These options impact the year-end closing (see next slide)

Properties

Church Info **General** Internet Accounts Reports Report Formats

Backup Path

"Copy to Disk" Path E:\ Browse...

General Options

- ☐ Use Deposit Slip
- ☐ Allow Transfers Between Conference and Local Accounts
- ☒ Show "Print Setup" Before Printing

Checks

- ☐ Print New Checks Cancel Print for Unprinted Checks
- ☐ Use Date from Previous Check
- ☐ Using Preprinted Checks (Use when "Pay to Order Of" and Check # are already printed)
- ☐ Print Memo on Check

Contributions

- ☒ Sort Envelopes by Order Entered
- ☒ Always Show Donor Address
- ☒ Require Check Numbers for Contributions

Fiscal Year & Closing Dates

Fiscal Year Begins in January

At Year-End Closing, Zero Out:

- ☐ All Sub Accounts
- ☐ Budget Sub Accounts Only
- ☒ No Sub Accounts

OK Cancel



More on General Settings...

(Page 1)

➤ Checks

- Print New Checks
When this option is selected each new check will be selected to be printed by default
- Using Date from Previous Check
When this option is selected each new check will use the date of the previous check
- Use Preprinted Checks
When this option is selected you can print your checks directly from Jewel onto preprinted checks – all you have to do is sign!
- Print Memo on Check
On these preprinted checks you can select to print the memo line when this option is selected

➤ Contributions

- Sort Envelopes by Order Entered
When this option is selected the envelopes will show in the order entered (not alphabetical) while entering contributions (more on this on the next session)
- Always Show Donor Address
When this option is selected the donor's address will show next to the name; this is helpful if you have donors with similar names
- Require Check Numbers for Contributions
When this option is selected a check number will be required while entering contributions; this is helpful if the check is returned for lack of funds



More on General Settings...

(Page 2)

➤ Fiscal Year & Closing Dates

- Fiscal Year Begins in
Use this option to select the month in which your fiscal year begins. Most churches use January and schools use July.
- Close 20xx Fiscal Year
After closing the last month of the fiscal year, click this button to perform the year-end process. This includes zeroing out your sub accounts as defined below.
- At Year-End Closing Zero Out
All Sub Accounts – This option takes the balances of the sub accounts, adds it to the parent account and zeros out the sub account
Budget Sub Accounts Only – Same as above but only for sub accounts that are defined in Budget Allocations
No Sub Accounts – When this option is selected no sub account will be zeroed out during the year-end closing process



Internet Settings

Properties

Properties

OK Cancel

Church Info General **Internet** Accounts Reports Report Formats

☒ Send Month-End Backup to Conference Server

☒ Send Remittance Report to Conference Server

Conference Server Address
alpha.jewelsda.com Edit

ACH Funds Transfer

☐ Enable ACH Transfers to Conference

Routing #

Bank Account #

Use this option to safeguard your data. If your computer crashes, we can restore your data as of the last month-end closing.

This option sends an electronic copy of the Remittance Report to the Conference. This option must be selected when remitting electronically.

This section is used to setup electronic transfer of your remittance funds. Contact us for more detail.



Accounts Settings

Properties

Properties

OK Cancel

Church Info General Internet **Accounts** Reports Report Formats

Banking Information

Default Deposit Account
1 Checking +

Default Checking Account
1 Checking +

Remit To:
Texas Conference of Seventh-day Adventists +

Currency

Currency Type
\$ Dollars
(Symbol is set in Control Panel, Regional Settings)

☐ Use 5 digit Account IDs - Conference
☐ Use 4 digit Account IDs - Non-Conference
☐ AdventistGiving: Not Detecting NAD Accounts

Default Account Order for Contributions:

Account	Amount
80 Tithe +	(ignored)
102 Church Budget	(ignored)
82.14 Support Texas Vision	(ignored)

Insert
Delete

If you have to open a new checking account, ensure that these values are changed to avoid entering deposits and checks into the old account

These options make it easier to enter contributions. They allow you to select the most used accounts so they will show by default when entering contributed amounts.



Reports Settings

Properties

OK Cancel

Church Info General Internet Accounts **Reports** Report Formats

Select Automatic Reports

Monthly Reports

Report Type	Time Period	Copies
Contribution Report - Detail	Last month	1
Deposit Report	Last month	1
Checks Written Report	Last month	1
Transfer/Allocation Report	Last month	1
Financial Summary	Last month	1
Financial Summary	This fiscal year-t	1

Copies to Print: 1 All Reports

Add... Delete

Report & Check Calibration

Horizontal Nudge: 0 Left Right 1/16 inch = 90 1/8 inch = 180 1/4 inch = 360

Vertical Nudge: 0 Up Down

Print a Calibration Test Page

Report Options

☐ Show Account ID on Financial Summary

☐ Show Subtotals on Financial Summary Detail

Max Amount for Non-Itemized Contributions: 250

Print Jobs

Pages per Print Job: 20

(Try a lower number if you are receiving "out of memory" errors while printing.)

Most options on this page are standard.

If you would like the account numbers showing in your Financial Summary, select the first option.

If you want to show subtotals when using the Financial Summary Detail, select the second option.



Report Formats Settings

Properties

Properties

OK Cancel

Church Info General Internet Accounts Reports **Report Formats**

Print Test Reports

Check Edit

Font

Font Name: Times New Roman Size: 10

Orientation

Portrait Landscape

Column Widths (in CM)

Column 1 Column 2 Column 3 Column 4 Column 5 Column 6 Column 7

Margins (in CM)

Left: 1.27 Right: 1.2 Top: 1.2 Bottom: 1.2

Though you can customize every single report in this section, you would probably only use the *Check* margins adjustments if you are using preprinted checks



Editing Accounts



Account Types

- Bank Accounts (Checking and Savings)
Includes the Southwestern Union Revolving Fund
- Liability Accounts (Mortgage and other loan)
- Conference Funds (Tithe, etc.)
IMPORTANT: This account type is called *Conference* because the contributions are sent to the Conference for distribution but not all contributions stay at the Conference.
- Local Funds (Church Budget, etc.)



Adding, Deleting and Editing Accounts

Bank Account

This account type is where Checking and Savings transactions are registered (deposits, checks, etc.).

It is reconciled based on the Statement Frequency at the bottom.

Edit Accounts

Sort Order: ☒ ID # ☐ Name

ID #	Name
708.551	Alarm - Church Expense
708.552	Fire Alarm
708.56	Utilities - Church Expense
708.561	Utilities - Water
708.562	Utilities - Electricity (Ambit)
708.58	Misc. General Expense - Church Ex
708.59	Equipment Purchases
708.63	Bldg/Grounds Maintenance - Church
708.631	Rental Storage
708.632	Bldg/Grounds Audio Visual System
708.633	Building Fund - Lawn Mower
708.634	Bldg Security System
708.64	Waste Management
708.65	Custodial Expense - Church Expens
708.651	Pest Control
708.652	Cleaning Expenses
708.66	Fellowship Tables
708.67	Bank Charges
708.671	Bank Difference Remittance
708.7	General Liability Insurance
708.8	Property Insurance
708.9	Property Taxes
708.98	From Budget - Church Expense
708.99	From Budget - Administrative Exper
750	MANTENIMIENTO
750.1	Mantenimiento Local Funds
750.2	Mantenimiento Expenses
750.3	Mantenimiento Labor
750.99	From Budget - Mantenimiento
901	Building Fund
901.1	Building Fund - Remodeling of Bathro
901.2	Building Fund - Chairs
901.3	Building Fund - Foundation
901.4	Building Fund - Storage Project
901.5	Building Fund - Gym
902.1	Primicias Local
903	Mortgage Plan
999	RESERVE
999.8	Void Checks
999.9	Beginning Balance
50002	Adventist Community Services (ACS) -
78555	TX ACS - Hurricane Harvey Victims
[New Record]	

Edit Account Info

Type: **Bank Account (Checking, Savings)**
 Liability (Mortgage or other loan)
 Conference Fund (Tithe, etc.)
 Local Fund (Church Budget, etc.)

ID: (Use 1, 2, 3, etc.)

Name:

Memo:

Bank Information

Bank Name: Routing #:

Address:


Check MICR Line: ☒
 type "g" for *, "h" for #, "v" for %, "nnnn" for check #

Deposit Slip MICR Line: ☒
 type "g" for *, "h" for #, "v" for %, "nnnn" for deposit #

Statement Frequency: Monthly

OK Cancel

Add New Account (F8)
Delete Account




Adding, Deleting and Editing Accounts

Conference Fund

This account type is used for World Budget, World Ministries offerings and Conference funds

Edit Accounts

Sort Order: ☒ ID # ☐ Name

ID #	Name
708.551	Alarm - Church Expense
708.552	Fire Alarm
708.55	Utilities - Church Expense
708.561	Utilities - Water
708.562	Utilities - Electricity (Ambit)
708.58	Misc. General Expense - Church Ex
708.59	Equipment Purchases
708.63	Bldg/Grounds Maintenance - Church
708.631	Rental Storage
708.632	Bldg/Grounds Audio Visual System
708.633	Building Fund - Lawn Mower
708.634	Bldg Security System
708.64	Waste Management
708.65	Custodial Expense - Church Expens
708.651	Pest Control
708.652	Cleaning Expenses
708.66	Fellowship Tables
708.67	Bank Charges
708.671	Bank Difference Remittance
708.7	General Liability Insurance
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750.1	Mantenimiento Local Funds
750.2	Mantenimiento Expenses
750.3	Mantenimiento Labor
750.99	From Budget - Mantenimiento
901	Building Fund
901.1	Building Fund - Remodeling of Bathro
901.2	Building Fund - Chairs
901.3	Building Fund - Foundation
901.4	Building Fund - Storage Project
901.5	Building Fund - Gym
902.1	Principles Local
903	Mortgage Plan
999	RESERVE
999.8	Void Checks
999.9	Beginning Balance
50002	Adventist Community Services (ACS)
78555	TX ACS - Hurricane Harvey Victims
[New Record]	

Account Info - Edit

Type:

ID:


Name:

Memo:

☒ Tag Deductible

Add New Account (F8)

Delete Account




Adding, Deleting and Editing Accounts

Local Fund

This account type
is used for Local
Church Funds

Edit Accounts

Sort Order: ☒ ID # ☐ Name

ID #	Name
708.551	Alarm - Church Expense
708.552	Fire Alarm
708.556	Utilities - Church Expense
708.561	Utilities - Water
708.562	Utilities - Electricity (Ambit)
708.58	Misc. General Expense - Church Ex
708.59	Equipment Purchases
708.63	Bldg/Grounds Maintenance - Church
708.631	Rental Storage
708.632	Bldg/Grounds Audio Visual System
708.633	Building Fund - Lawn Mower
708.634	Bldg Security System
708.64	Waste Management
708.65	Custodial Expense - Church Expens
708.651	Pest Control
708.652	Cleaning Expenses
708.66	Fellowship Tables
708.67	Bank Charges
708.671	Bank Difference Remittance
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901.3	Building Fund - Foundation
901.4	Building Fund - Storage Project
901.5	Building Fund - Gym
902.1	Primicias Local
903	Mortgage Plan
999	RESERVE
999.8	Void Checks
999.9	Beginning Balance
50002	Adventist Community Services (ACS)
78555	TX ACS - Hurricane Harvey Victims
[New Record]	

Account Info - ☒ Edit

Type:

ID:

Name:

Memo:


☒ Tag Deductible

☒ Allow Posting

☐ Subaccount of:

Add New Account (F8)

Delete Account




Adding an account

- Click on the *Add New Account* button or press *F8*
- Always remember to choose the correct type. The default is Local Fund but if you wish to create a Conference Fund and do not change the type, the money will go to the wrong place.
- When typing the ID, follow the guidelines stated later in the session
- Choose a name for the fund that is meaningful to those reading the reports, not only to you
- How do I know if the account is *Tax Deductible*? According to the IRS...

"If the donor receives or expects to receive goods or services in return for a contribution to your organization, the donor can't deduct any part of the contribution..."

Examples of accounts that are NOT Tax Deductible: Pathfinders or Adventurers Dues, payment for my niece that is at a church school

- What does *Allow Posting* mean? When this is not checked, you cannot add transactions to the account.
- What is a *Subaccount*? Subaccounts are used to provide additional detail when adding transactions to an account.



Deleting an account

- Accounts can only be deleted if there are no transactions in it
- Once a transaction is added (unless deleted before closing the month) the account cannot be deleted
- Transactions are kept for historical purposes



Editing an account

- If any of the information entered when adding the account needs to be changed, click on Edit "<account name>"
- Make sure the check mark is visible
- Changes may include
 - Using the bank name instead of the generic "Checking"
 - An account was entered as Local Fund instead of Conference Fund
 - Stop posting to the account
 - Turn the account into a sub account



Chart of accounts

- 1-10
Bank accounts
- 80
Tithe
- 81-81.99
World Offerings
- 82-82.99
Conference Funds
- 102-999
Local Funds



Sample Local Funds accounts

102-199 Non-designated funds (unchecked "Allow Posting")

102 Local Budget
104 Interest Income
106 Gas Royalties
108 Rental Income

201-299 Sabbath School (unchecked "Allow Posting")

201 Sabbath School Local Expenses
204 Children's Sabbath School
206 Adult's Sabbath School

300-399 Clubs / Youth / Children (unchecked "Allow Posting")

302 Pathfinders Offerings
302.2 Pathfinders – Fees & Registration (unchecked "Tax Deductible")
304 Adventurers Offerings
304.2 Adventurers – Fees & Registration (unchecked "Tax Deductible")

306 Adventist Youth (AY)

308 Vacation Bible School

400-499 Church Ministries (unchecked "Allow Posting")

402 Evangelism (Local)
404 Women's Ministries (Local)
406 Men's Ministries (Local)
408 Community Service (Local)
410 Health & Temperance
412 Music / Choir

500-599 Other Departments (unchecked "Allow Posting")

502 Audiovisual

600-699 Adventist Education (unchecked "Allow Posting")

602 Adventist Education Offerings
604 Student Aid

708 Church Expenses (unchecked "Allow Posting")

708.52 Office Supplies
708.53 Church Rental
708.532 Mortgage Payment
708.54 Telephone / Internet
708.56 Utilities

708.562 Electricity

708.564 Water / Sewer

708.566 Gas

708.568 Garbage Collection

708.57 Copier & Printing

708.58 Misc. General Expense

708.63 Building/Grounds Maintenance

708.65 Custodial Expense

708.7 Insurance

900 Building / Other Funds (unchecked "Allow Posting")

901 Building Fund
904 Remodeling
910 Reserve



Sample Local Funds accounts

Detail (Page 1)

- **102-199 Non-designated funds**
 - 102 Local Budget
 - 104 Interest Income
 - 106 Gas Royalties
 - 108 Rental Income
- **201-299 Sabbath School**
 - 201 Sabbath School Local Expenses
 - 204 Children's Sabbath School
 - 206 Adult's Sabbath School



Sample Local Funds accounts

Detail (Page 2)

- **300-399 Clubs / Youth / Children**
 - 302 Pathfinders Offerings
 - 302.2 Pathfinders – Fees & Registration
 - 304 Adventurers
 - 304.2 Adventurers – Fees & Registration
 - 306 Adventist Youth (AY)
 - 308 Vacation Bible School
- **400-499 Church Ministries**
 - 402 Evangelism (Local)
 - 404 Women's Ministries (Local)
 - 406 Men's Ministries (Local)
 - 408 Community Service (Local)
 - 410 Health & Temperance
 - 412 Music / Choir
- **500-599 Other Departments**
 - 502 Audiovisual



Sample Local Funds accounts

Detail (Page 3)

➤ **708 Church Expenses**

708.52 Office Supplies

708.53 Church Rental

708.532 Mortgage Payment

708.54 Telephone / Internet

708.56 Utilities

708.562 Electricity

708.564 Water / Sewer

708.566 Gas

708.568 Garbage Collection

708.57 Copier & Printing

708.58 Misc. General Expense

708.63 Building/Grounds Maintenance

708.65 Custodial Expense Expense

708.70 Insurance

➤ **900 Building / Other Funds**

901 Building Fund

904 Remodeling

910 Reserve



Adding, Deleting and Editing Names

Edit Names

Sort Order: ☐ ID # ☒ Name

ID #	Name
991	Adventist Book Center
995	Church - Loose Offering
997	No Name
996	Sabbath School - Loose Offering
999	Texas Conference of Seventh-day Adver
998	Void

Donor Info ☐ Edit "Adventist Book Center"

ID: 990 (100 or above is recommended)

Name: L, F: Adventist Book Center

First Name:

Last Name: Adventist Book Center

Address:

Memo:

Cell Phone:

Home Phone:

Work Phone:

Email:

☐ Get Receipt

☐ Donor ☒ Vendor


OK Cancel

Add New Name (F8)

Delete Name

Edit "Active" Status

Combine Names...



Adding a name

- Click on the *Add New Name* button or press *F8*
- You can assign an ID or let the system do it for you
- Be aware that the First Name can be left blank, the Last Name cannot
- Because of the above, company names are typed in the Last Name
- Avoid nicknames for donors that plan to use the year-end receipt for tax purposes
- A correct address is important so the receipt can be sent, if not picked up at church
- Memo, Cell Phone, Home Phone, Work Phone, and Email are not required and its use depends on your process
- Donors that require a year-end receipt must have the *Get Receipt* field checked
- To enter contributions for a name, the *Donor* field must be checked
- To enter checks for a name, the *Vendor* field must be checked
- Both fields can be checked at the same time



Deleting a name

- Names can only be deleted if there are no transactions for it
- Once a transaction is added (unless deleted before closing) the name cannot be deleted
- Transactions are kept for historical purposes



Editing a name

- If any of the information entered when adding the name needs to be changed, click on Edit “<name>”
- Make sure the check mark is visible
- Changes may include
 - First or Last name changes
 - Address updates
 - Adding the *Get Receipt* option
 - Adding the *Donor* or *Vendor* option

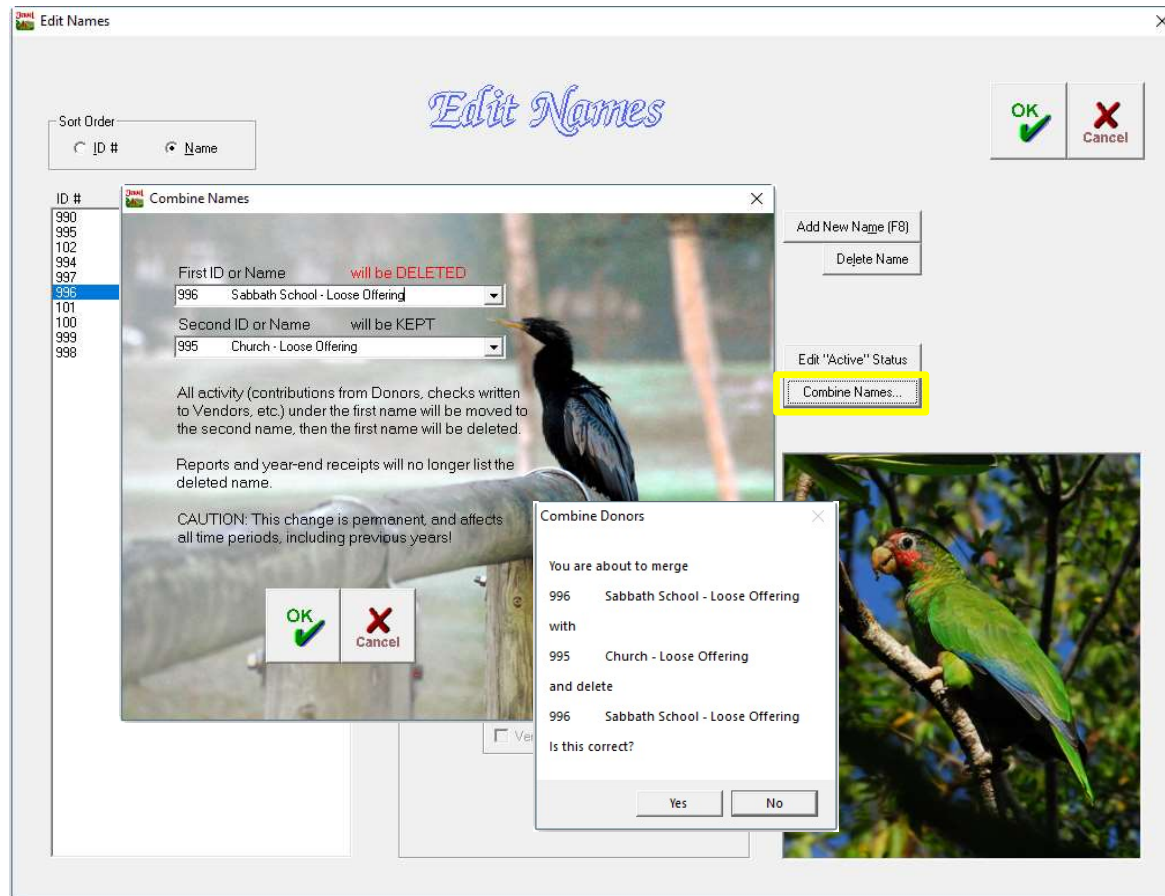


Donors and Vendors

- Sometimes, while entering a check a name does not show in the list and you know that you entered it
- Open the Edit Names screen and make sure that *Vendor* is checked
- Only names with *Vendor* checked will show in the check's list
- The same goes for contributions – if the name does not show in the list make sure that *Donor* is checked
- Only names with *Donor* checked will show in the contribution's list



Combining names



More on Combining names...

- If you inherited or created a database with duplicate names (a vendor and a donor, nickname and real name, etc.) you can clean it up by combining names
- Always remember that the name that you select first is the one to be deleted
- Once you click OK it will remind you again so make sure you are keeping and deleting the correct ones



Inactivating / reactivating a name

Edit Names

Sort Order: ☐ ID # ☒ Name

Active	ID #	Name
<input checked="" type="checkbox"/>	90	Adventist Book Center
<input checked="" type="checkbox"/>	95	Church - Loose Offering
<input checked="" type="checkbox"/>	02	Electric Company
<input checked="" type="checkbox"/>	94	Loose Offering
<input checked="" type="checkbox"/>	37	No Name
<input type="checkbox"/>	96	Sabbath School - Loose Offering
<input checked="" type="checkbox"/>	01	Smith, Jane
<input checked="" type="checkbox"/>	00	Smith, John
<input checked="" type="checkbox"/>	99	Texas Conference of Seventh-day Adv
<input checked="" type="checkbox"/>	98	Void

Donor Info ☐ Edit "Sabbath School - Loose Offering"

ID: 996 (100 or above is recommended)

Name: L, F: Sabbath School - Loose Offering

First Name: _____

Last Name: Sabbath School - Loose O

Address: _____

Memo: _____

Cell Phone: _____

Home Phone: _____


Work Phone: _____

Email: _____

☐ Get Receipt

☒ Donor
☐ Vendor

Buttons: OK, Cancel, Add New Name (F8), Delete Name, Hide "Active" Status, Combine Names...



If there are members that have left the church, you may remove their names from the lists by changing their active status. If they return, you can reverse the process.

Every name unchecked will not show in the contribution or check lists.

They will continue to show here, though.



Receiving Funds



Internal Controls

- **Safeguard the offerings**
From the time the offering is collected to the time it is counted there should be at least two, non-related, people with it.
- **Counting**
To protect the counting team and the treasurers from false accusations and temptation, ensure that two or more people are always counting, preferably not the treasurer. The treasurer may observe the process.
- **Taking money home**
For the same reasons as above, avoid, if at all possible, taking the money home. If you must, use a locked bank bag and have one of the assistants take the key.



More on Internal Controls

- **Bank's Night Deposit**
To ensure that contributions are deposited as soon as possible, use the bank's night deposit. If possible, have a deacon or safety team member accompany the person that is making the deposit.
- **Confidentiality**
Any information regarding contributions should be kept confidential. This information should not be shared with anyone.
- **Designated funds and donor's intent**
The IRS calls it a "donor advised fund". Once a donation is made to a specific fund it cannot be redirected by the treasurer, the pastor, the board, anyone, other than the donor himself/herself. This must be done in writing so the church has supporting documentation. There are exceptions if the church is dissolved.



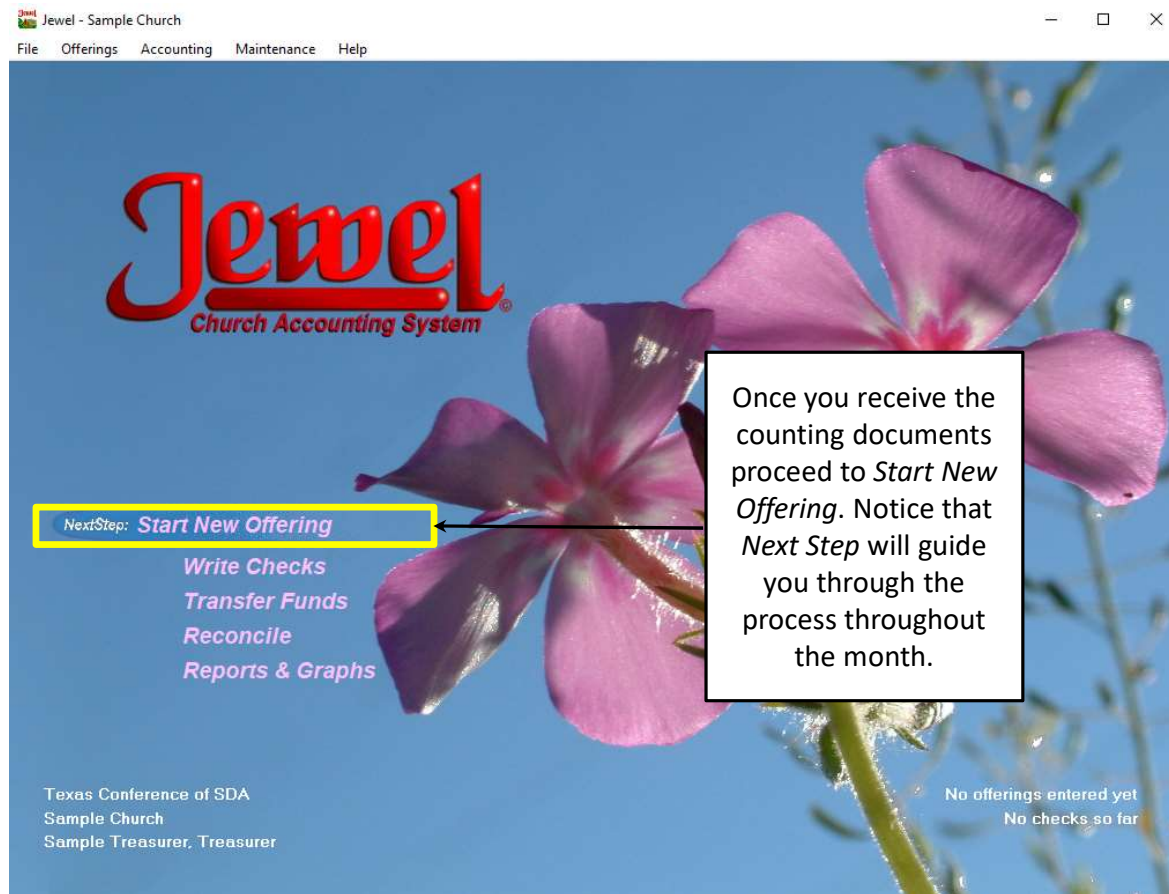
Counting and validating

[illegible]

- Every time offerings are counted, document the date, funds, amount, break down, and names of counters
- Make sure the counters (at least two non-related people) sign the document
- Include this document with the envelopes, other counting forms, and copy of the deposit slip
- Keep them organized by week and month



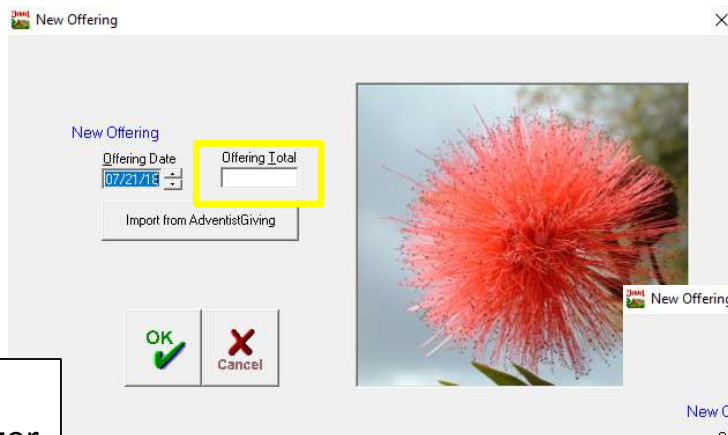
First Step in Receiving Funds...



Why is my new offering different?

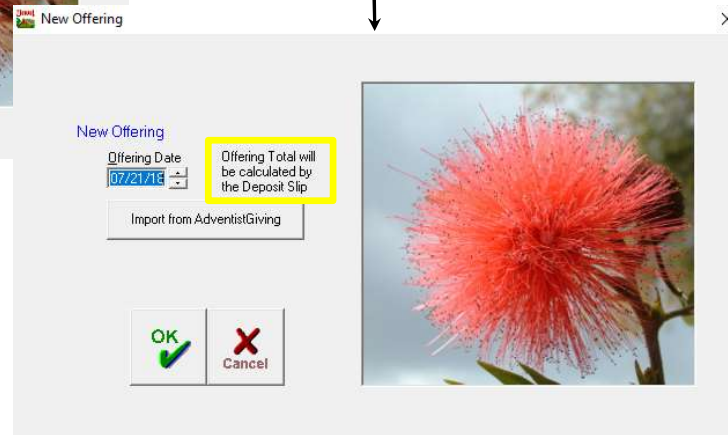
WARNING
You cannot enter
an offering date
prior to the last
one you entered

If not, you will see this
one

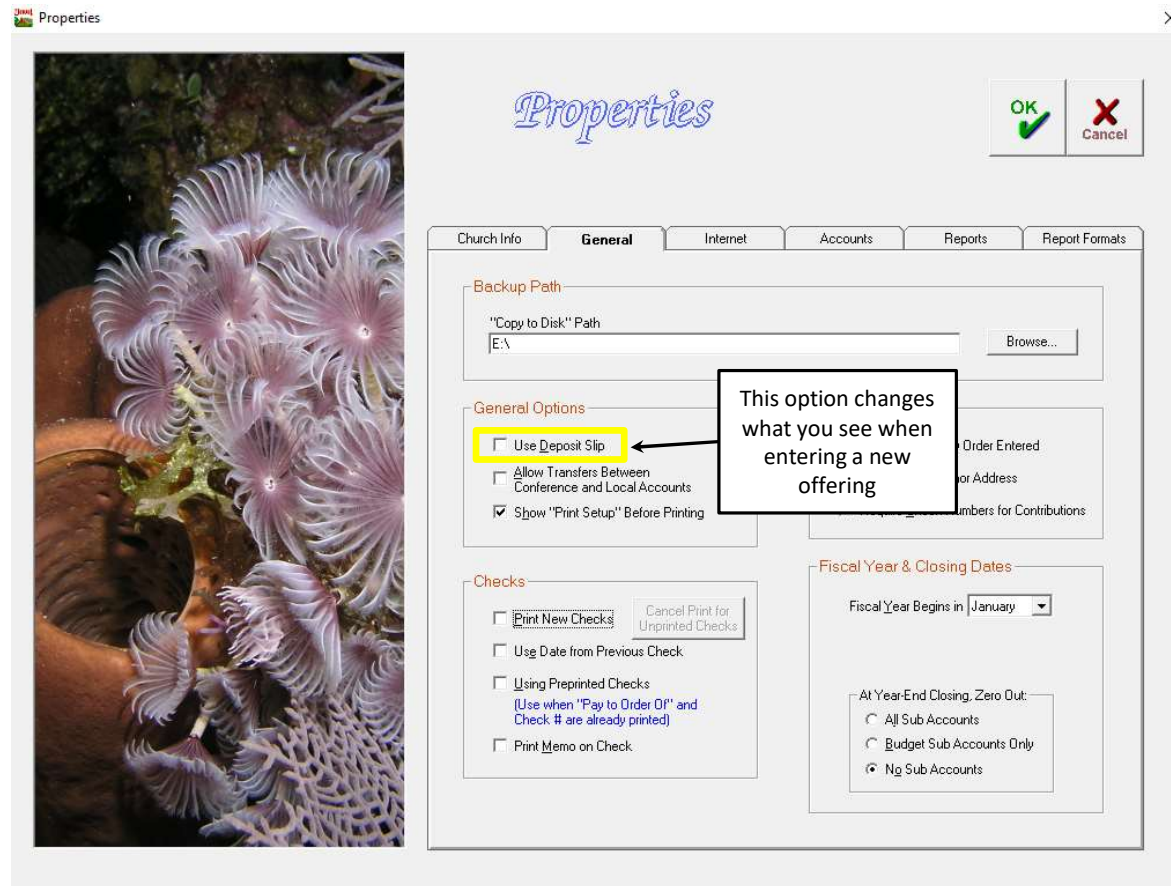


Depending on
your setup you
will see one of
these screens

If you checked "Use
Deposit Slip" you will
see this one



...because this setting is different



Deposit slip

[illegible]

Editing total amount after the start

Contribution Entry

Contribution Entry

Current Offering ☐ Edit

Offering Date	Offering Total	# Envs Entered
07/21/18	500.00	1

Envelope

Donor ID or Name

Cash + Check = Env. Total Check #

Running Total

Account	Amount

Cancel Edit

New Envelope (F8)


Delete Envelope

Next

Previous

Trial Deposit... Close

If you need to correct the total amount entered, click *Edit*



Editing total amount after the start

Contribution Entry

Contribution Entry

Current Offering ☐ Edit

Offering Date	Offering Total (from deposit slip)	# Envs Entered	Edit Deposit Slip...
07/28/18	1,000.00	0	Cancel This Offering

Envelope

Donor ID or Name

Cash + Check = Env. Total Check #

Running Total

Account	Amount
---------	--------

Cancel Edit

New Envelope (F8)


Delete Envelope

Next

Previous

Trial Deposit... Close

This is how it looks like when Deposit Slip is used



Entering Loose Offering

Contribution Entry

Current Offering ☐ Edit

Offering Date	Offering Total	# Envs Entered
07/21/18	500.00	1

Envelope

Donor ID or Name
994 Loose Offering

Cash	Check	Env. Total	Check #
100.00	+	= 100.00	

Account	Amount
81.5 ADRA - Disaster & Famine Relief	50.00
104 Children's Offering	25.00
81.15 Sabbath School Missions	15.00
201 SS Expense - Local Funds	10.00


Delete Envelope

Next

Previous

You do not need a donor name for every single area in which you collect loose offerings. The account will determine where the contributions go.

Trial Deposit... Close



Loose Offering Calendar



SUNSET and OFFERING CALENDAR

Seventh-day Adventist Church
TEXAS CONFERENCE

SABBATH	Brownsville	DFW/Keene	Houston	Jefferson	San Antonio	Offering Schedule 2022	SABBATH	Brownsville	DFW/Keene	Houston	Jefferson	San Antonio	Offering Schedule 2022		
JAN	1 Jan	5:51	5:36	5:34	5:23	5:48	Local Church Budget	APR	2 Apr	7:48	7:51	7:41	7:39	7:54	Local Church Budget
	8 Jan	5:56	5:42	5:40	5:29	5:53	Religious Liberty (NAD)		9 Apr	7:51	7:55	7:46	7:44	7:58	Hope Channel Int'l (GC)
	15 Jan	6:01	5:48	5:45	5:35	5:58	Local Church Budget		16 Apr	7:54	8:00	7:50	7:49	8:02	SWUC Educ. Endowment
	22 Jan	6:07	5:54	5:51	5:41	6:04	Texas Vision		23 Apr	7:58	8:05	7:54	7:54	8:06	Texas Vision
	29 Jan	6:12	6:01	5:57	5:48	6:10	Local Church Budget		30 Apr	8:02	8:10	7:59	7:59	8:11	Local Church Budget
FEB	5 Feb	6:17	6:07	6:03	5:55	6:16	Local Church Budget	MAY	7 May	8:05	8:16	8:03	8:04	8:15	Local Church Budget
	12 Feb	6:22	6:13	6:09	6:01	6:22	Adventist TV Min. (NAD)		14 May	8:09	8:21	8:08	8:09	8:19	Disaster & Famine Relief (GC/NAD)
	19 Feb	6:26	6:19	6:14	6:07	6:27	Local Church Budget		21 May	8:13	8:25	8:12	8:14	8:24	Local Church Budget
	26 Feb	6:31	6:25	6:19	6:13	6:32	Texas Vision		28 May	8:16	8:30	8:16	8:19	8:28	Texas Vision
MAR	5 Mar	6:34	6:31	6:24	6:18	6:37	Local Church Budget	JUN	4 Jun	8:20	8:34	8:20	8:23	8:32	Local Church Budget
	12 Mar	6:38	6:36	6:29	6:24	6:41	World Budget-Adv. World Radio (GC)		11 Jun	8:23	8:37	8:23	8:26	8:35	Women's Ministries (NAD)
	19 Mar	7:41	7:41	7:33	7:29	7:45	Local Church Budget		18 Jun	8:25	8:40	8:25	8:29	8:37	Local Church Budget
	26 Mar	7:45	7:46	7:37	7:34	7:50	Texas Vision		25 Jun	8:26	8:41	8:27	8:30	8:38	Texas Vision

Every Sabbath Loose Offering (deposited in the plate) is assigned to a ministry. The treasurer must ensure that this is correctly allocated as to respect donor's intent.



What if the envelope has no name?

Contribution Entry

Contribution Entry

Trial Deposit... Close

Current Offering ☐ Edit

Offering Date	Offering Total	# Envs Entered
07/21/18	500.00	2

Envelope

Donor ID or Name
997 No Name

Cash 30.00 + Check = Env. Total 30.00 Check #

Account	Amount
80 Tithe	20.00
102 Church Budget	10.00

Edit Envelope

New Envelope (F8)

Delete Envelope

Next

Previous

Jewel includes a donor named *No Name* for these cases

If there are no funds identified in the envelope most churches include the donation as part of Loose Offering



Editing an envelope

Contribution Entry

Contribution Entry

Current Offering ☐ Edit

Offering Date	Offering Total	# Envs Entered
07/21/18	500.00	2

Envelope

Donor ID or Name
997 No Name

Cash 30.00 + Check = Env. Total 30.00 Check #

Account	Amount
80 Tithe	20.00
102 Church Budget	10.00

Edit Envelope

New Envelope (F8)


Delete Envelope

Next

Previous

Once the envelope is entered, the information can be corrected by clicking *Edit Envelope*

Trial Deposit... Close



Canceling an edit

Contribution Entry

Contribution Entry

Current Offering ☐ Edit

Offering Date	Offering Total	# Envs Entered
07/21/18	500.00	2

Envelope

Donor ID or Name
997 No Name +

Cash 30.00 + Check = Env. Total 30.00 Check #

Running Total 30.00

Account	Amount
80 Tithe	20.00
102 Church Budget	10.00

Cancel Edit

New Envelope (F8)

Delete Envelope

Next

Previous

Close

Close

Close

If you realize that the edit is not needed you can cancel it by clicking *Cancel Edit*



Moving between envelopes

Contribution Entry

Contribution Entry

Current Offering ☐ Edit

Offering Date	Offering Total	# Envs Entered
07/21/18	500.00	3

Envelope

Donor ID or Name
997 No Name

Cash	Check	Env. Total	Check #
30.00	+	30.00	

Account	Amount
80 Tithe	20.00
102 Church Budget	10.00

Edit Envelope

New Envelope (F8)


Delete Envelope

Next

Previous

Trial Deposit... Close

Jewel provides the ability to move back and forth between the envelopes as you enter them



Selecting names

Contribution Entry

Current Offering ☐ Edit

Offering Date	Offering Total	# Envs Entered
07/21/18	500.00	2

Envelope

Donor ID or Name

Sabbath School - Loose Offering

Church - Loose Offering

Loose Offering

No Name

Sabbath School - Loose Offering

994 Loose Offering

995 Church - Loose Offering

996 Sabbath School - Loose Offering

997 No Name

Amount

Cancel Edit

New Envelope


Delete Envelope

Next

Previous

There are several ways to select a name

1. You can type it
2. You can type part of it and use the down arrow to search for the rest
3. You can click on the "+" sign and select it from *Edit Names*



If the name does not exist...

Contribution Entry

Current Offering ☐ Edit

Offering Date	Offering Total	# Envs Entered
07/21/18	500.00	2

Envelope

Donor ID or Name
Smith, John

Cash + Check = Env. Total
0.00

Run

Account

Next

Previous

Jewel

"Smith, John" is a new Donor or ID #. It cannot be used until added. Do you wish to add it?

Yes No

...this message will appear. Remember, if you know the name exists or you are not sure, you can select *No*, click the "+" sign and search for it.



Add names using the same tools learned

Edit Names

Sort Order: ID # Name

ID #	Name
990	Adventist Book Center
995	Church - Loose Offering
994	Loose Offering
997	No Name
996	Sabbath School - Loose Offering
999	Texas Conference of Seventh-day Adver
998	Void
100	Smith, John

Donor Info: ☒ Edit

ID: (100 or above is recommended)

Name: L, F

First Name:

Last Name:

Address:

Memo:

Cell Phone:

Home Phone:

Work Phone:


Email:

☒ Get Receipt

☒ Donor
☐ Vendor

Add New Name (F8)
Delete Name
Edit "Active" Status
Combine Names...

If you click Yes or click the "+" sign you will be redirected to the *Edit Names* screen; the same one we discussed in the previous section



I know that name is there!

Contribution Entry

Contribution Entry

Current Offering ☐ Edit

Offering Date	Offering Total	# Envs Entered
07/21/18	500.00	2

Envelope

Donor ID or Name
Smith, John

Cash + Check = Env. Total Check #
+ 0.00

Running Total

Account	Amount

Cancel Edit


New Envelope (F8)

Delete Envelope

Next

Previous

Here is the "+" sign!



I cannot remember what I entered

Contribution Entry

Contribution Entry

Current Offering ☐ Edit

Offering Date	Offering Total	# Envs Entered
07/21/18	500.00	3

Envelope

Donor ID or Name
100 Smith, John

Cash + Check = Env. Total 0.00 Check #

Running Total

Account	Amount
---------	--------

Cancel Edit

New Envelope (F8)

Delete Envelope

Next

Previous

Trial Deposit... Close

Sometimes you have several envelopes, same person, same amount and cannot remember how many you entered... use *Trial Deposit*



Trial Deposit

Trial Deposit - 07/21/18

Trial Deposit

Donor Name	Cash	Checks	Total
Loose Offering	100.00	0.00	100.00
No Name	30.00	0.00	30.00
Smith, John	100.00	0.00	100.00
Totals	230.00	0.00	230.00

Print

Offering Date
07/21/18

Offering Total
500.00

Envelope Total
230.00

Difference
270.00


Trial Contribution Report...

Make Corrections...

Make Deposit... Close

If you need more specific information click on *Trial Contribution Report*

To go back use *Make Corrections*. If you click *Close*, it will take you to the main menu.



Trial Contribution Report

Contribution Report

[All Accounts]

Dates: Current Offering (7/21 TRIAL) 07/21/18 To 07/21/18

Summary
Detail
By Donor

Contribution Report

Copy to Clipboard
Print
Copies: 1
Close

Donor Name	Date	Account Name	Amount	Weekly Total	Period Total
Loose Offering	7/21/18	Sabbath School Missions	15.00		
		ADRA - Disaster & Famine Relief	50.00		
		Children's Offering	25.00		
		SS Expense - Local Funds	10.00	100.00	100.00
No Name	7/21/18	Tithe	20.00		
		Church Budget	10.00	30.00	30.00
Smith, John	7/21/18	Tithe	50.00		
		World Budget Offering	10.00		
		Texas Vision	10.00		
		Church Budget	25.00		
		SS Expense - Local Funds	5.00	100.00	100.00
Grand Total					230.00
Summary by Account:					
		Tithe	70.00		
		World Budget Offering	10.00		
		Sabbath School Missions	15.00		
		Texas Vision	10.00		
		Conference Funds	105.00		
		ADRA - Disaster & Famine Relief	50.00		
		Church Budget	35.00		
		Children's Offering	25.00		
		SS Expense - Local Funds	15.00		
		Local Funds	125.00		
		Total Contributions	230.00		

The Trial Contribution Report shows the accounts used for each envelope



What if I receive money from the Conference?

Contribution Entry

Contribution

Current Offering ☐ Edit

Offering Date	Offering Total	# Envs Entered
07/21/18	500.00	4

Envelope

Donor ID or Name
999 Texas Conference of Seventh-day Adventists

Cash + Check = Env. Total Check #
+ 200.00 = 200.00 12345

Account Amount
901 Building Fund 200.00

Edit Envelope

New Envelope (F8)


Delete Envelope

Next

Previous

Trial Deposit... Close

Decide with the board where the money needs to go and add it to the right account



After entering all envelopes...

The screenshot displays the 'Contribution Entry' application window. At the top, the title 'Contribution Entry' is written in a stylized blue font. Below it, there's a section for 'Current Offering' with fields for 'Offering Date' (07/21/18), 'Offering Total' (500.00), and '# Envs Entered' (5). An 'Envelope' section shows a list of entries with columns for 'Donor ID or Name', 'Check', and 'Env. Total'. One entry is visible for '101 Smith, Jane' with a check of 70.00 and an envelope total of 40.00. A 'Running Total' is shown as 30.00. A modal dialog box titled 'Jewel' is open, displaying the message: 'The amounts of the entered envelopes equal the offering total. Would you like to proceed to Make Deposit?'. It has 'Yes' and 'No' buttons. In the top right corner of the application window, there are buttons for 'Trial Deposit...' and 'Close'. A 'Next' button with a right arrow and a 'Previous' button with a left arrow are also visible. A large image of two white egrets is on the right side of the application window.

If the sum of all envelope amounts matches the offering total that you entered at the beginning, you will see this message

If you finish entering all the envelopes and do not see this message, use *Trial Deposit* to find the discrepancy



Make the deposit

Make Deposit - 07/21/18

Make Deposit

OK Cancel

Deposit Info

Offering Date: 07/21/18 # Envs Entered: 5 Cash: 230.00 Checks: 270.00 Total: 500.00

Deposit Date: 07/26/18 Memo: 07/21/18 offering deposit

Bank Account for Deposit: 1 Checking

ID	Account	Amount
80	Tithe	110.00
81.12	World Budget Offering	10.00
81.15	Sabbath School Missions	15.00
82.14	Texas Vision	10.00
	Conference Funds	145.00
81.5	ADRA - Disaster & Famine Relief	50.00
102	Church Budget	65.00
104	Children's Offering	25.00
201	SS Expense - Local Funds	15.00
901	Building Fund	200.00
	Local Funds	355.00
	Deposit Total	500.00

Trial Deposit...

Trial Contribution Report...

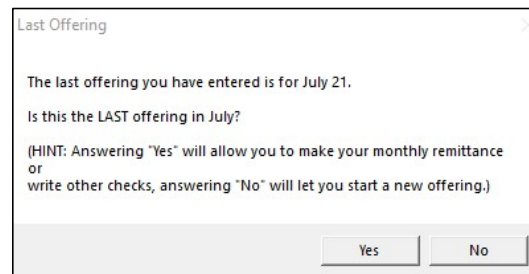
Make Corrections...

To document the weekly process (helpful during the audit) print the *Trial Deposit* and the *Trial Contribution Report* and save it with your other documents



Last offering of the month

After entering the offerings for the last Sabbath of the month, you will receive this message

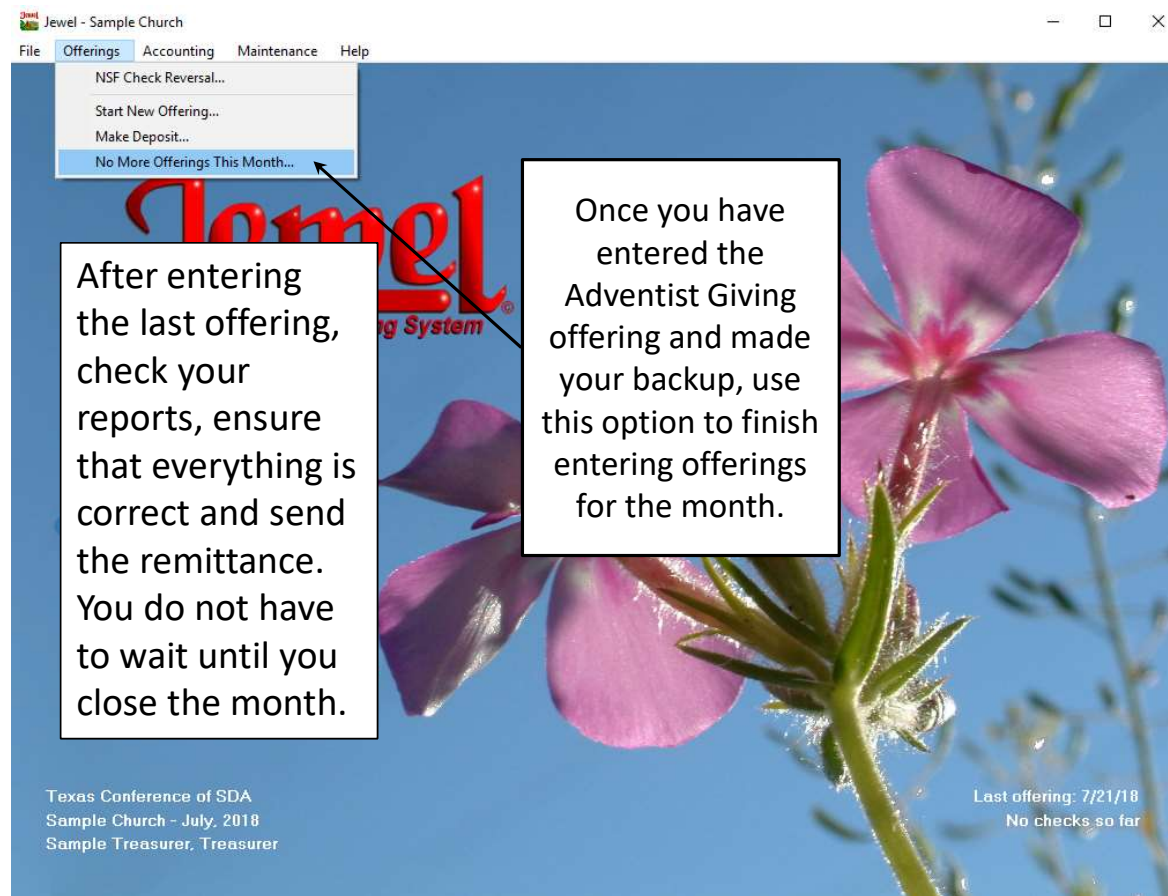


The screenshot shows a dialog box titled "Last Offering" with a close button (X) in the top right corner. The text inside the dialog box reads: "The last offering you have entered is for July 21. Is this the LAST offering in July? (HINT: Answering 'Yes' will allow you to make your monthly remittance or write other checks, answering 'No' will let you start a new offering.)" At the bottom of the dialog box, there are two buttons: "Yes" and "No".

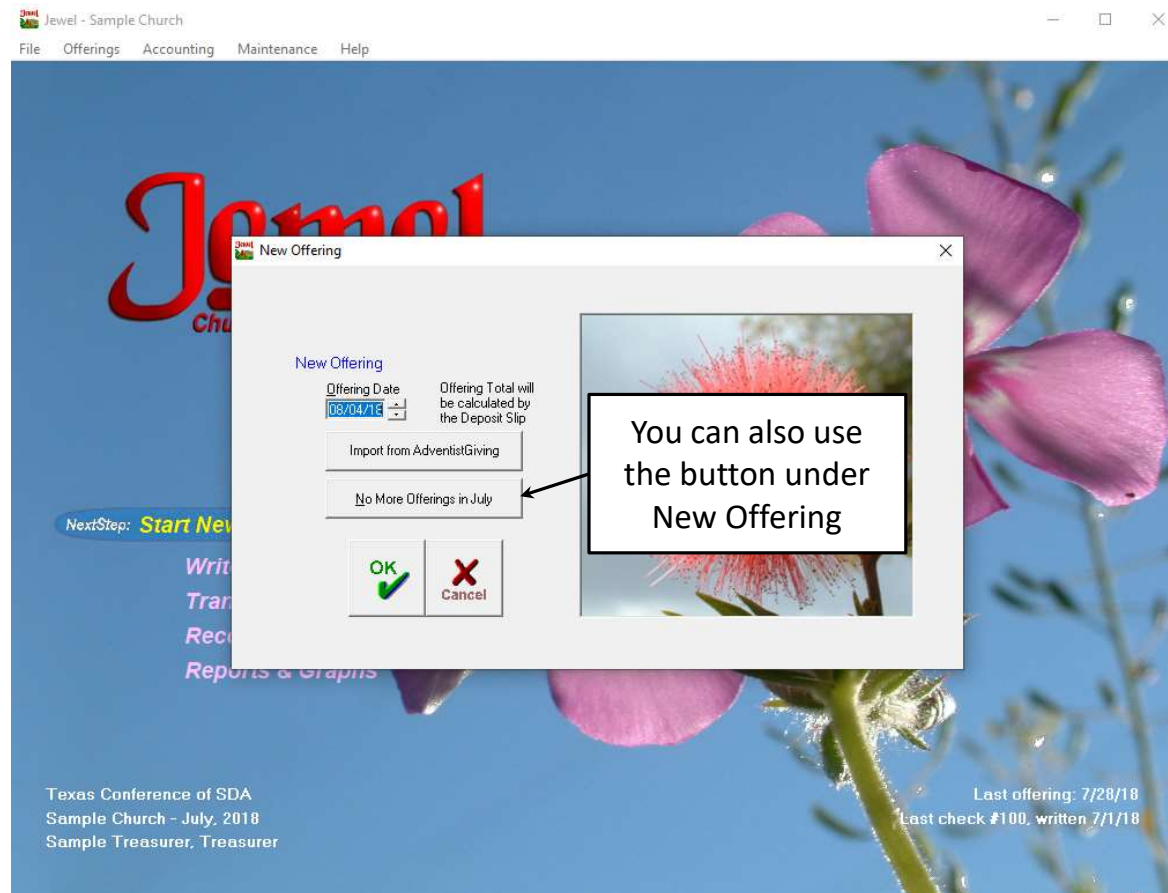
Even if there are no other deposits, it is convenient to select *No*. Use this chance to review what you have entered before selecting the last offering. Also, you need to do this if you have one final Adventist Giving offering.



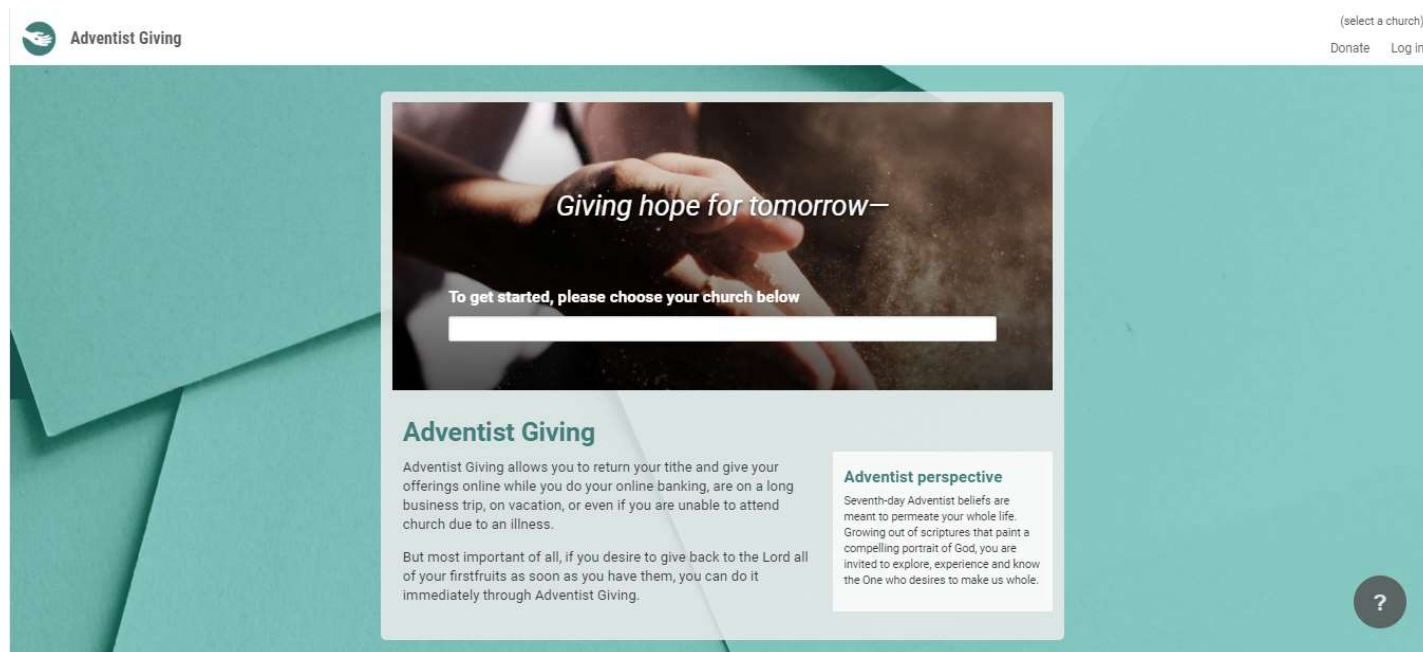
Selecting the last offering...



Selecting the last offering...



AdventistGiving

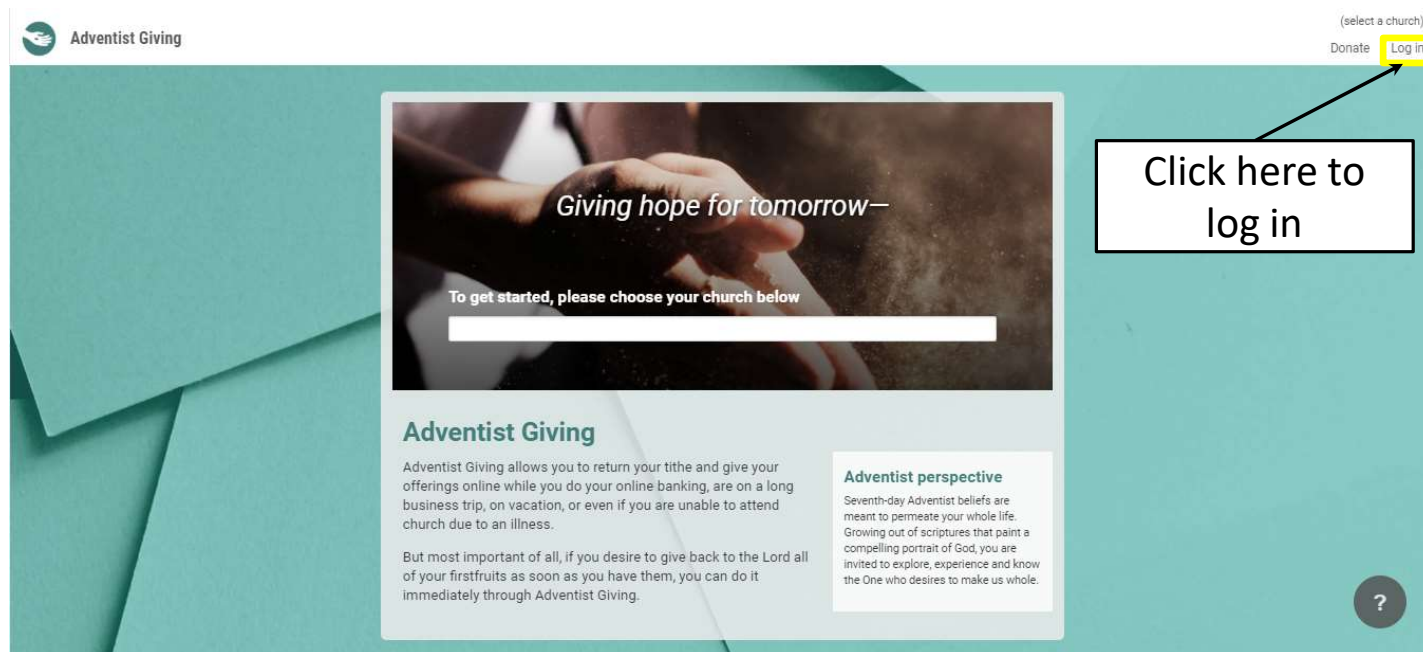


How to enroll in AdventistGiving

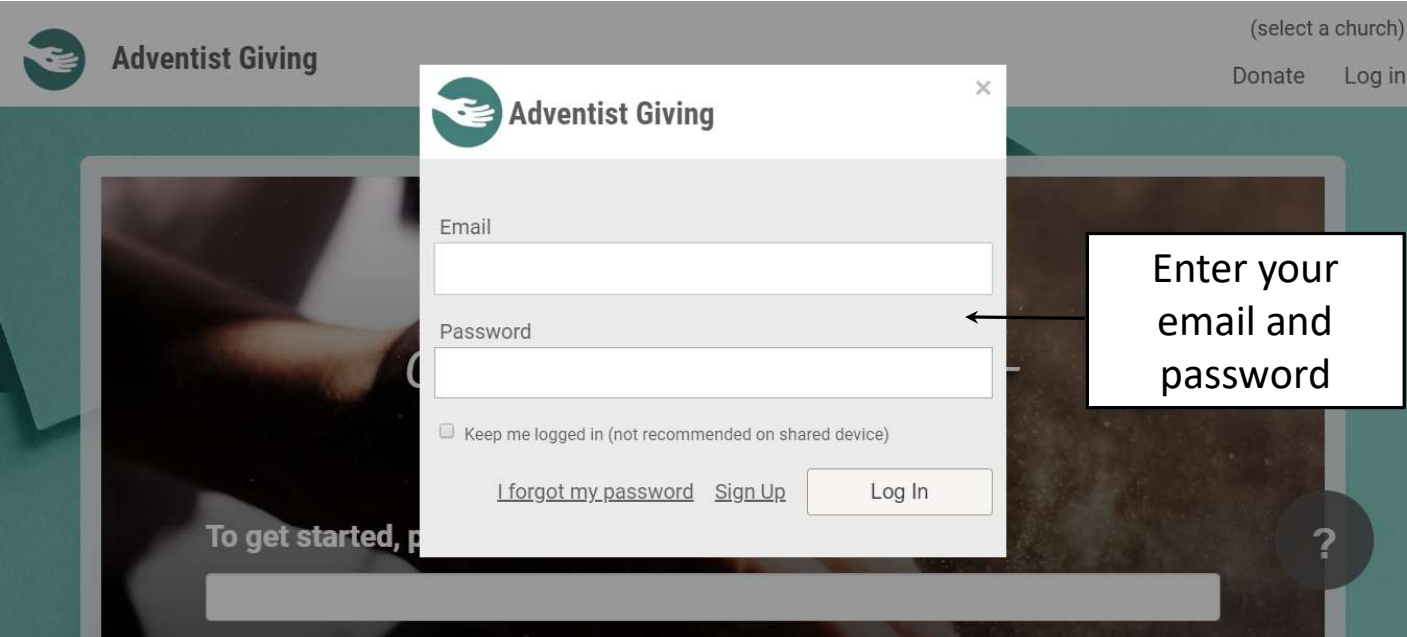
- Go to <https://adventistgiving.org/>
- Select the name of your church
- If the word “Enrolled” is next to your church’s name, your church can receive donations via AdventistGiving
- If “Enrolled” does not show up, you will get instructions on how to request a sign up for your church
- REMEMBER: The service is free to your church



Start here...



Log in...



The screenshot shows the Adventist Giving website with a login modal form. The modal form has a header with the Adventist Giving logo and a close button. It contains two input fields for Email and Password. Below the password field is a checkbox labeled "Keep me logged in (not recommended on shared device)". At the bottom of the modal are three links: "I forgot my password", "Sign Up", and a "Log In" button. A callout box with the text "Enter your email and password" has an arrow pointing to the password input field. The background of the website shows a banner with the text "To get started, p" and a "Donate" button. In the top right corner, there is a link for "(select a church)" and a "Log in" button.

Adventist Giving

(select a church)

Donate Log in

Adventist Giving

Email

Password

☐ Keep me logged in (not recommended on shared device)

[I forgot my password](#) [Sign Up](#) [Log In](#)

To get started, p

Enter your email and password



Treasurer Portal

The screenshot shows the top navigation bar of the Adventist Giving website. On the left is the Adventist Giving logo, which consists of a green circle with a white hand icon. To its right is the text "Adventist Giving". On the far right of the navigation bar is a dropdown menu labeled "(select a church)". Below this menu is a "Donate" button, which is a black rectangle with a white downward arrow. Below the "Donate" button is a dropdown menu labeled "Account history & profile". This menu is open, showing three options: "Treasurer portal for" followed by a black rectangle, "Log out", and a "Log out" link. A callout box with a black border and white text points to the "Treasurer portal for" option, stating "Click here to enter the Treasurer's portal". Another callout box with a black border and white text points to the "Log out" link, stating "Be aware that you will use the same account to donate as you use for treasury related tasks". The background of the website is a dark, textured image with the text "iving hope for tomorrow—" in white. At the bottom of the page, there is a small circular icon with a white question mark.

Adventist Giving

(select a church)

Donate

Account history & profile

Treasurer portal for

Log out

Click here to enter the Treasurer's portal

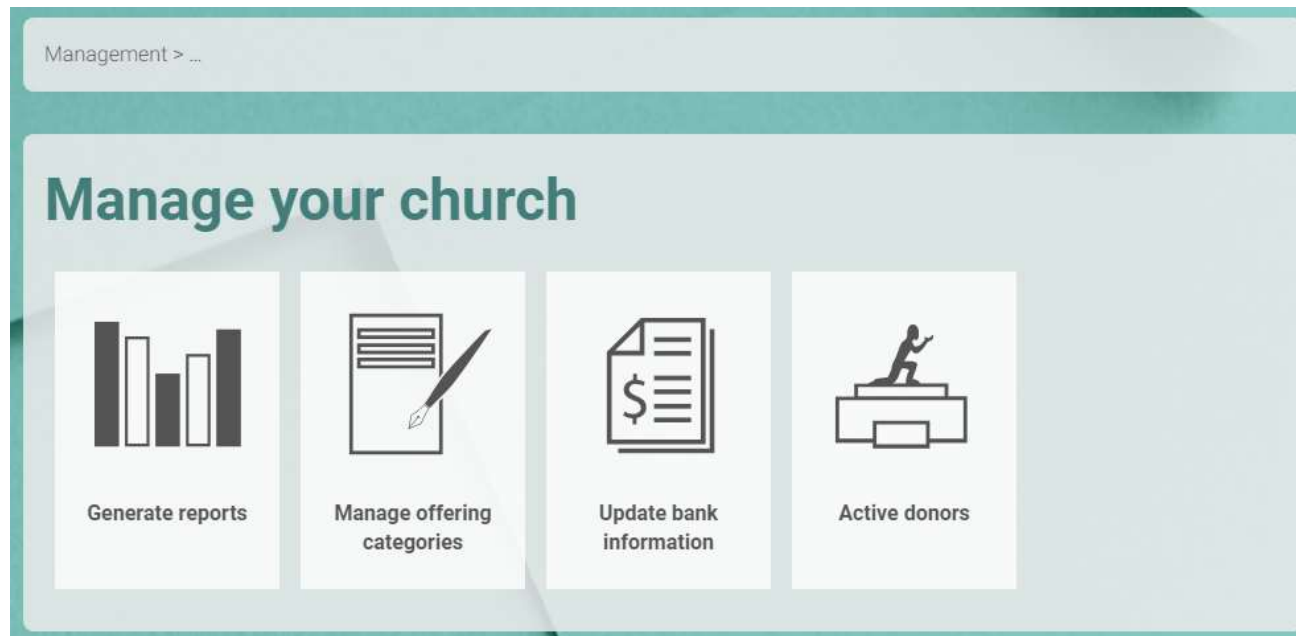
Be aware that you will use the same account to donate as you use for treasury related tasks

iving hope for tomorrow—

To get started, please choose your church below



AdventistGiving Main Menu



List of Active Donors

Management > Active donors

Active Donors

Search Active Donors

Last Name	First Name	Email	Address	ID
				+

This option lists currently active donors and allows you to add an ID to their name

ID

×

+



Instructions to Update Bank Information

Management > Update bank information

Update bank information

To update bank information, please follow the instructions below:

1. **Download** and fill out the PDF form.
2. Have the form signed by Church Pastor and Church Treasurer.
3. Submit the signed form along with a **voided check** via Email or FAX.
Email: Help@AdventistGiving.org
FAX: 866-424-0956
4. Once the form is received, you'll be notified when the update request has been approved.

This option gives you instructions to update your bank information



List of Offering Categories

Management > Offering categories

Offering cat

Please note: **NO** modification is

Church

All Active Featured

If you want, you can enter an account number. We suggest that it matches the number in Jewel.

Choose if the account is active or inactive

To display in the first page, choose this option (only 10)

Show preview

	Name	Code	Active	Featured*	
≡	Local Church Budget	102	●	●	✎ ✕
≡	████████████████████	405	●	●	✎ ✕
≡	Pathfinders Club	320.02	●	○	✎ ✕
≡	████████████████████	320.04	●	○	✎ ✕
≡	Vacation Bible School	350	●	○	✎ ✕
≡	Local Evangelism	505	●	○	✎ ✕



Entering Offering Categories

*Up to 10 "Featured" categories will appear on the donation envelope, all other active categories will be available under "More Offering Categories..."

Add category

Tithe ▶

Conference ▶

World ▶

Commit changes

Create Offering Categories

Category Name* Local Code

Description

Save Category **Cancel**

Edit Offering Categories

Category Name* Local Code

Description

Save Category **Cancel**

Click on *Add Category* to enter a new account



Categories will show up here...

One-time donation | Recurring donation

Tithe

Personal Giving Plan recommends: 10% ?

Tithe

Local Church

Personal Giving Plan recommends: 3-5% ?

Local Church Budget

Tithe

10% of our income is God's

God asks us to return a tithe. To do so recognizes Him as the Owner of all creation. This is not a financial transaction but an expression of faith and a matter of simple honesty. He designed it to be a blessing to us and to others. The tithe is foundational to His work and our participation makes it the greatest source of funding to advance God's mission.



Conference & World offerings look like this

The screenshot displays a digital giving interface for the Texas Conference. It is divided into two main sections: 'Conference/Union' and 'World'. Each section lists various offering categories with corresponding dollar sign icons and input fields for the amount. A 'Total' field at the bottom shows \$0.00, with a red warning message indicating a minimum of \$0.25. A 'Texas' Vision' sidebar is visible on the right.

Conference/Union
Personal Giving Plan recommends: 1-2%

- Texas' Vision
- TX ACS - Hurricane Harvey Victims
- Texas Evangelism
- Texas - Educate for Eternity
- Lake Whitney Ranch - Development
- Texas Adventist Community Services
- Texas Evangelism - Waldenses
- Texas Evangelism - Reach the World Next Door
- Ingathering-ACS(personal)
- [More Offering Categories...](#)

World
Personal Giving Plan recommends: 1-3%

- Adventist Community Services (ACS) - Hurricane Relief
- Hope for Humanity (Ingathering)
- World Budget
- [More Offering Categories...](#)

Total **\$0.00**
Total must be at least \$0.25

Texas' Vision



More Conference Offerings Categories...

Add Conference Offerings

☒ Texas' Vision

☒ TX ACS - Hurricane Harvey Victims

☒ Texas Evangelism

☒ Texas - Educate for Eternity

☒ Lake Whitney Ranch - Development

☒ Texas Adventist Community Services

☒ Texas Evangelism - Waldenses

☒ Texas Evangelism - Reach the World Next Door

☒ Ingathering-ACS(personal)

☐ Ingathering-ACS(solicited)

☐ Texas Education Endowment

☐ Southwestern Adventist University

☐ World Temperance

☐ Women's Ministries - Conference

Back to envelope



More World Offerings Categories...

Add World Offerings

Search for more offerings:

Showing first 30 of 304 categories. ([show all](#))

<input checked="" type="checkbox"/> Adventist Community Services (ACS) - Hurricane Relief	<input type="checkbox"/> Faith For Today	<input type="checkbox"/> AID Africa - Indian Ocean Division
<input type="checkbox"/> Sabbath School - Investment	<input type="checkbox"/> Camp Meeting Mission	<input type="checkbox"/> Albania
<input type="checkbox"/> Christian Record Services for the Blind	<input checked="" type="checkbox"/> Hope for Humanity (Ingathering)	<input type="checkbox"/> Albania Churches
<input checked="" type="checkbox"/> World Budget	<input type="checkbox"/> Adventist World Radio	<input type="checkbox"/> Bibles for Wales
<input type="checkbox"/> Annual Sacrifice	<input type="checkbox"/> GC Session	<input type="checkbox"/> China
<input type="checkbox"/> Missions Miscellaneous	<input type="checkbox"/> El Salvador	<input type="checkbox"/> Ethiopia
<input type="checkbox"/> Mission Extension	<input type="checkbox"/> Africa	<input type="checkbox"/> Euro-Africa Division (EUD)
<input type="checkbox"/> Disaster and Famine Relief	<input type="checkbox"/> Africa - Bibles	<input type="checkbox"/> Euro-Asia Division (ESD)
<input type="checkbox"/> Loma Linda University	<input type="checkbox"/> Africa - Church Roofs	<input type="checkbox"/> Russian Evangelism
<input type="checkbox"/> Andrews University	<input type="checkbox"/> Estonia Mission	<input type="checkbox"/> Ukraine - Pastors (Adopt-a-Pastor)

Back to envelope



...and a few more

☒ Adventist Community Services (ACS) - Hurricane Relief
 ☐ Sabbath School - Investment
 ☐ Christian Record Services for the Blind
 ☒ World Budget
 ☐ Annual Sacrifice
 ☐ Missions Miscellaneous
 ☐ Mission Extension
 ☐ Disaster and Famine Relief
 ☐ Loma Linda University
 ☐ Andrews University
 ☐ Faith For Today
 ☐ Camp Meeting Mission
 ☒ Hope for Humanity (Ingathering)
 ☐ Adventist World Radio
 ☐ GC Session
 ☐ El Salvador
 ☐ Africa
 ☐ Africa - Bibles
 ☐ Africa - Church Roofs
 ☐ Estonia Mission
 ☐ AID Africa - Indian Ocean Division
 ☐ Albania
 ☐ Albania Churches
 ☐ Bibles for Wales
 ☐ China
 ☐ Ethiopia
 ☐ Cuba - Africa Division (CUBA)

Add World Offerings

☐ Haitian Union (IAD)
 ☐ India - Church Building
 ☐ India Orphanage
 ☐ Centinela, El
 ☐ Moldova, ESD
 ☐ Honduras - Orphanage
 ☐ GC Health Ministries
 ☐ Cuba - Bible Workers
 ☐ Vietnam Mission (SSD)
 ☐ Philippines-Evangelism
 ☐ South African Bushmen
 ☐ Medical Missionary
 ☐ Missionaries
 ☐ Philippines-SULADS
 ☐ Egypt
 ☐ India - Chapel Proj
 ☐ India - Bicycles
 ☐ Latvia-Czesis Ch Bldg Fd
 ☐ Cuba - Prison Min
 ☐ Global Mission (GM) - 10/40 Window
 ☐ Bibles for Iraq
 ☐ CRS Adj (CANU)
 ☐ India - Bibles
 ☐ Bibles for Afghanistan
 ☐ Christian Record - Bibles for the Blind
 ☐ World Mission Budget
 ☐ Cambodia Adv Mission (SSD)

☐ Darfur, Sudan
 ☐ Central Malawi Youth Evan (SID)
 ☐ Maluti Hospital, Lesotho (SID)
 ☐ AWR-Nepal
 ☐ Kazakhstan (ESD)
 ☐ Caribbean Union College Dorm
 ☐ Kisagazi Ch Bldg, SW Uganda Field
 ☐ ADRA - Girl Save Proj
 ☐ Ten Dollar Homes
 ☐ Adventist Community Svcs - AYES
 ☐ Esperanza TV
 ☐ Seven Signs
 ☐ ADRA - Congo
 ☐ Adventist Community Svcs - California Fires
 ☐ One-Day Church
 ☐ HFH - Nhleengeko Projects
 ☐ Haiti Disaster Relief (SDA)
 ☐ Food for Fiji
 ☐ Japan Earthquake - SDA
 ☐ NAD Outreach Project
 ☐ NAD Evangelism
 ☐ Adventist Community Svcs - Tornadoes
 ☐ ADRA - Famine Relief
 ☐ Adventist Community Svcs - Wild fires
 ☐ Liberia Mission Schools
 ☐ Palau Mission Academy



Reports

Always use the Official deposit reports to import into Jewel

DO NOT use Pending Transactions reports or Date Range reports to import into Jewel!

Management > Generate reports

Official deposit reports

Transfer date	Transfer cutoff
2018/07/19	2018/07/15

Downloads

CSV PDF

Pending transactions

Download CSV Download PDF

View a date range

Select a date range below to build a report for a specific time period

Start Date End Date

2018-07-25 2018-07-26

Important: this is not intended to replace official monthly reporting, and could provide reference only

CSV PDF

When entering AdventistGiving offerings in Jewel, make sure to **use THIS date** and not the "Transfer date". Always refer to this column to select the correct reports for each month.

Download the PDF here

Use date range to view reports for a specific period, like weekly offerings

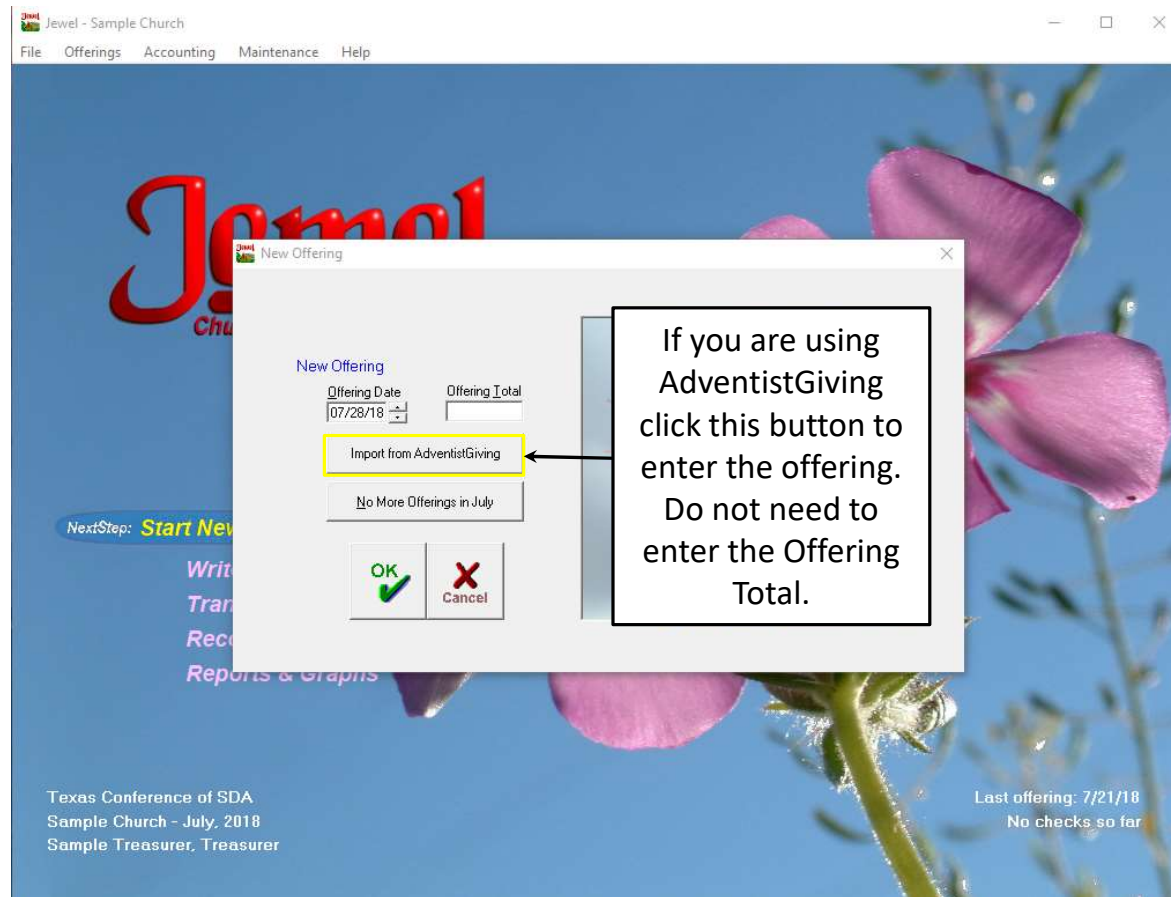


Transfer Report Sample (PDF)

Transfer report	<div>Church name and address</div> <div>Sample SDA Church 1234 Sample Ave Sample, TX USA</div>
<hr/>	
	Date: 09/04/2020
Tithe:	<div>Amounts</div> <div>\$635.00</div>
World Budget:	\$5.00
Combined Budget:	\$30.00
Sabbath School Local Fund:	<div>Accounts</div> <div>\$40.00</div>
Building Fund:	\$10.00
<hr/>	
Total amount for the date(s) selected:	\$720.00
<hr/>	
Total donors for the date(s) selected: 2	
<hr/>	
Note: Amounts shown on the report are in USD currency.	
<hr/>	



Import from AdventistGiving



The screenshot shows the 'Jewel - Sample Church' application window. A 'New Offering' dialog box is open, featuring a yellow highlight around the 'Import from AdventistGiving' button. A text box with an arrow points to this button, containing the instruction: 'If you are using AdventistGiving click this button to enter the offering. Do not need to enter the Offering Total.' The dialog box also includes fields for 'Offering Date' (07/28/18) and 'Offering Total', a 'No More Offerings in July' button, and 'OK' and 'Cancel' buttons. The background of the main window shows a blue sky with pink flowers and the 'Jewel' logo. At the bottom, it displays 'Texas Conference of SDA', 'Sample Church - July, 2018', 'Sample Treasurer, Treasurer', and 'Last offering: 7/21/18 No checks so far'.



Mapping accounts and donors

Import Offering from AdventistGiving

Date: 8/31/2020

Offering Total: 720.00

Accounts: 3 not mapped

AdventistGiving		Jewel	Amount
0001 Tithe	--> 80	Tithe	635.00
102 Combined Budget	-->		30.00
201 Sabbath School Local Fund	-->		40.00
0500 World Budget	-->		5.00
901 Building Fund	--> 90		10.00

Donors: 2 not mapped

AdventistGiving		Amount
John Doe	-->	320.00
Jane Doe	-->	400.00

Map Account...

Map Donor...

OK Cancel

This step takes a little longer the first time but after that, only new ones need to be mapped

The first step is to map the accounts and the donors



Account Mapped!

The screenshot shows a 'Map AdventistGiving Account' dialog box. It has two main sections: 'AdventistGiving Account' and 'Jewel Account'. The 'AdventistGiving Account' section has fields for 'AG Code' (201), 'Local Code' (empty), and 'Description' (Sabbath School Local Fund). The 'Jewel Account' section has fields for 'Account Name' (201 Sabbath School Local Expenses), 'Type' (Local Fund), 'ID' (201), 'Name' (Sabbath School Local Expenses), and 'Memo' (empty). There is a 'Tax Deductible' checkbox which is checked. To the right of the 'Jewel Account' section is an 'Account Info' panel titled 'Edit "Sabbath School Local Expenses"'. This panel has fields for 'Type' (Bank Account (Checking, Savings), Liability (Mortgage or other loan), Conference Fund (Tithe, etc.)), 'ID' (201), 'Name' (Sabbath School Local Expenses), and 'Memo' (empty). There are checkboxes for 'Tax Deductible' (checked), 'Allow Posting' (checked), and 'Subaccount of:' (empty). At the bottom of the 'Account Info' panel, there is a field for 'AdventistGiving Name' (Sabbath School Local Fund) with a 'Clear' button next to it. A yellow box highlights this field. A callout box with the text 'The Adventist Giving name is now saved' has an arrow pointing to the 'AdventistGiving Name' field.

Map AdventistGiving Account

AdventistGiving Account

AG Code	Local Code	Description
201		Sabbath School Local Fund

Jewel Account

Account Name: 201 Sabbath School Local Expenses

Type: Local Fund

ID: 201

Name: Sabbath School Local Expenses

Memo:

☒ Tax Deductible

Account Info - Edit "Sabbath School Local Expenses"

Type: Bank Account (Checking, Savings)
Liability (Mortgage or other loan)
Conference Fund (Tithe, etc.)

ID: 201

Name: Sabbath School Local Expenses

Memo:

☒ Tax Deductible

☒ Allow Posting

☐ Subaccount of:

AdventistGiving Name: Sabbath School Local Fund

Clear

The Adventist Giving name is now saved



Donor Mapped!

Import AdventistGiving Donor

AdventistGiving Donor

Name: John Doe

Paid By: John Doe

Address: 2345 Sample St
Sample, TX 77777

Existing Jewel Donor

Donor Name: 108 Doe, John - 2345 Sample St

Address: 2345 Sample St
Sample, TX 77777

ID: 108

New Jewel Donor

ID: (100 or above is recommended)

First Name:

Last Name:

Address:

Donor Info Edit "Doe"

ID: 108 (100 or above is recommended)

Name: L, F Doe, John

First Name: John

Last Name: Doe

Address: 2345 Sample St
Sample, TX 77777

Memo:

Cell Phone:

Home Phone:

Work Phone:

Email:

☒ Get Receipt

☒ Donor
☐ Vendor


AdventistGiving Name
John Doe, John Doe

Clear

The Adventist Giving name is now saved



Map all accounts


Import Offering from AdventistGiving

Date

8/31/2020

Offering Total

720.00

OK

Cancel

Accounts

	AdventistGiving		Jewel	Amount
0001	Tithe	--> 80	Tithe	635.00
102	Combined Budget	--> 102	Local Church Budget	30.00
201	Sabbath School Local Fund	--> 201	Sabbath School Local Expenses	40.00
0500	World Budget	--> 81.12	World Budget Offering	5.00
901	Building Fund	--> 901	Building Fund	10.00

Map Account...

Donors

	AdventistGiving		Jewel	Amount
	John Doe	--> 108	Doe, John	320.00
	Jane Doe	--> 109	Doe, Jane	400.00

Map Donor...



When done...

Make Deposit - 08/31/20

OK Cancel

Deposit Info

Offering Date	# Envs Entered	Cash	0.00
08/31/20	3	Checks	720.00
		Total	720.00

Deposit Date: 08/31/20
Memo: AdventistGiving deposit for Aug 31 2020

Bank Account for Deposit: 1 Checking

ID	Account	Amount
80	Tithe	635.00
81.12	World Budget Offering	5.00
	Conference Funds	640.00
102	Local Church Budget	30.00
201	Sabbath School Local Expenses	40.00
901	Building Fund	10.00
	Local Funds	80.00
	Deposit Total	720.00

Trial Deposit...

Trial Contribution Report...

Make Corrections...

Print the *Trial Deposit*, the *Trial Contribution Report* and click OK



Disbursing Funds



Disbursing Funds

- **Control Environment**
Overall attitude, awareness, and action of the church board, pastor(s), elders, members, and others concerning the importance of control and the way it is used in the church. Less involvement, more financial irregularities.
- **Control Procedures**
All the policies and regulations over the church's transactions and assets. For example: all transactions should be authorized by a responsible person or body, duties should be segregated, etc.
- **Documentation**
Transactions should be well documented. Each check (manual or electronic) should have backup receipts, invoices, etc.



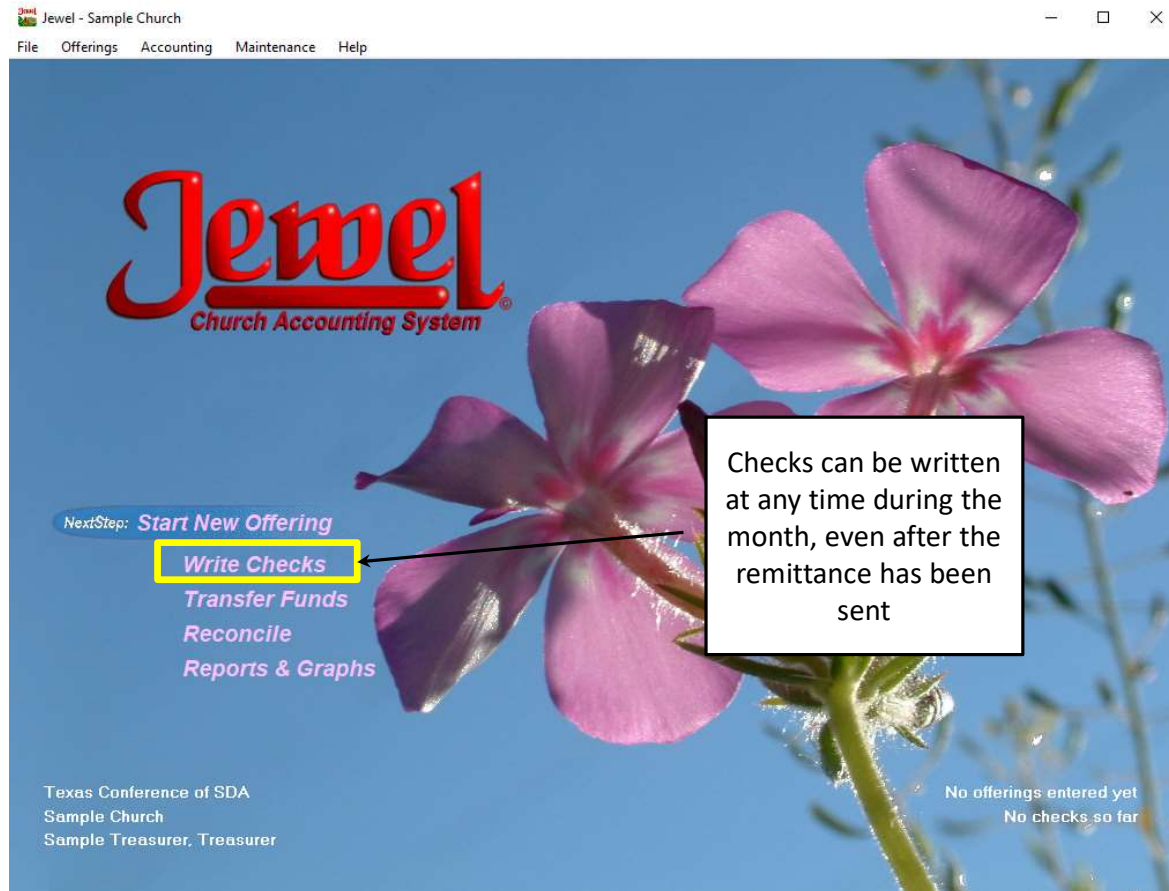
Requesting a check...

CHECK REQUEST FORM	
Date: _____	<input type="checkbox"/> Reimbursement (Please attach receipts) <input type="checkbox"/> Advance
Pay to the order of: _____ <small>(Who should the treasurer make the check out to?)</small>	
Description of expense: _____ <small>(What are these funds being used for?)</small>	
Address: _____ <small>(Where should the treasurer send the check?)</small>	
Department: _____ <small>(What department of the church will pay for this?)</small>	Amount: \$ _____
Authorized Signature: _____	Name of signatory: _____
FOR TREASURY USE ONLY	
Check Number: _____	Vote Number: _____

- Use a form for check requests
- This will ensure that you know who to make the check to, why the check was requested, what department is requesting the funds, and the exact amount
- Ensure that receipts are attached
- If a department head must authorize the disbursement, have them sign the request



Use checks to disburse funds



Managing more than one account...

Write Checks

1 Checking Balance 400.00

Sample Church
Sample City, TX

Pay to the Order of _____

Exactly _____

Memo _____

Running Total _____

Account	Amount

☐ Electronic Payment

OK Cancel

New Check (F8)

Next


Previous

Check Report...

Print Checks

Print this Check

This option is often overlooked but if you have more than one account, it is important to know that you can use checks to withdraw funds from all of them. For example: a withdraw from a savings account can be entered as an Electronic Payment.



Check number and date

Write Checks

If using hand-written checks make sure that the number and the date matches what you have in the book

Balance 400.00

Check # 0101

Date 07/01/18

Pay to the Order of

Exactly Dollars

Memo *Sample Treasurer* Treasurer

Running Total

Account	Amount

Electronic Payment

OK Cancel

New Check (F8)


Next

Previous

Check Report...

Print Checks

☐ Print this Check



Payee, amount, memo and accounts

Write Checks

Balance 400.00

Sample Church
Sample City, TX

Check # 0101
Date 07/11/18

Pay to the Order of

Exactly _____ Dollars

Memo Sample Treasurer
Treasurer

Running Total

Account	Amount
<input type="text"/>	<input type="text"/>

Electronic Payment ☐

OK Cancel

New Check (F8)

Next

Previous

Check Report...

Print Checks


☐ Print this Check

Enter a name is similar to offerings. Just make sure that Vendor is selected in Edit Names screen

The amount must match the amount on the check. If using preprinted checks this is the amount written.

This is critical to your reporting! Always remember that others will be reading the reports and the memo explains why the money was disbursed.

This section is used to define where the funds are coming from. Examples: Local Sabbath School, Evangelism, Electricity, etc.



Electronic payments

Write Checks

Make Electronic Payments

Electronic payments change color

1 Checking Balance 400.00

Sample Church
Sample City, TX

Date 07/01/18

Pay to the Order of

Exactly Dollars

Memo

Account

Electronic Payment

Any disbursement that does not use a check can be entered using an *Electronic Payment*. In many situations it is preferable than using a *Journal Entry*.

New Check (F8)

Next


Previous

Check Report...

Print Checks

☐ Print this Check

OK Cancel



Buttons and more buttons

The screenshot shows a 'Write Checks' window with a light blue background. On the left, there's a sidebar with 'Checking' selected. The main area contains fields for 'Sample Church', 'Pay to the Order of', 'Exactly', 'Memo', and 'Account'. A text box with a black border is overlaid on the center, containing three paragraphs of text. An arrow points from the 'Check Report...' button in the right-hand button group to the text box. The button group also includes 'New Check (F8)', 'Next', 'Previous', 'Print Checks', and 'Print this Check'. At the top right are 'OK' and 'Cancel' buttons. A small image of purple flowers is in the bottom right corner.

New check, Next, and Previous are self explanatory and we have seen them before.

Check Report allows you to see a list of all checks written during this or any other period.

Let's say that you do not remember the memo used for a certain payment. You can use Check Report to find the check. You can also use it to ensure that you have paid an invoice.



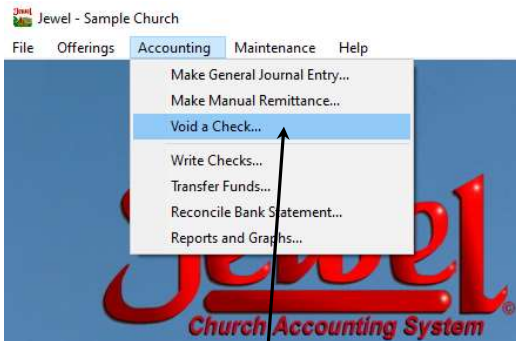
Printing vs Cash Disbursement Form

The image displays two versions of a cash disbursement form. On the left is a printed form titled "SEVENTH-DAY ADVENTIST CHURCH CASH DISBURSEMENT CONTROL FORM". It includes fields for Check Number, Date, Payee, Memo, Fund, and Vote Number (noted as for non-routine checks). A red circle with a diagonal slash is drawn over the top half of this form. On the right is a screenshot of the corresponding software interface. It features buttons for "New Check (F8)", "Next", "Previous", "Check Report...", "Print Checks", and "Print this Check" (which is highlighted with a yellow box). Below these buttons is a photograph of purple flowers. A text box with an arrow pointing to the "Print this Check" button contains the following text:

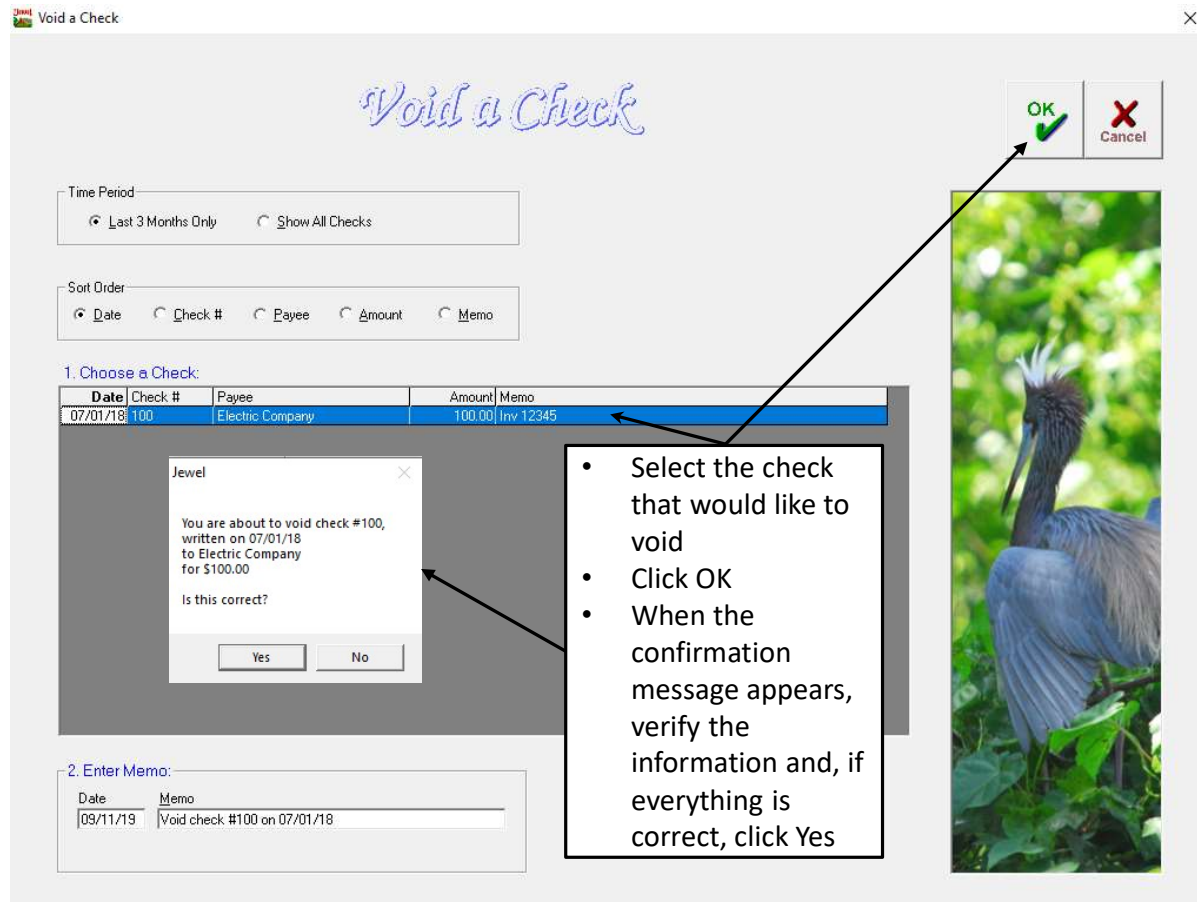
If you are using a Cash Disbursement Form and want to save some time, print the check instead. It has the same information except the Vote Number, and you can write that one manually.



Voiding a check...



From the top menu click on Accounting and then click on Void a Check...



- Select the check that would like to void
- Click OK
- When the confirmation message appears, verify the information and, if everything is correct, click Yes



Payroll

- **Contractors**
Many times we hire cleaning or yard services from individuals who are not properly insured or bonded. As a result, if a person gets hurt or if there is damage to property, the individual cannot respond to a claim.
- You can process the individual's payment through the Conference's payroll system. The Conference withholds income tax, Social Security, and Medicare from wages paid ensuring the individual is covered.
- Please let us know, if you are interested



Debit and Credit Cards

- Using debit and credit cards to purchase goods and services has become a standard means of commerce in today's financial environment. Some churches may see the need to have a debit or credit card to conduct business transactions. If a church chooses to do so, policies and procedures should be established to safeguard unnecessary and fraudulent use of the debit or credit card, as well as the safekeeping of the actual card.



More on Debit and Credit Cards

➤ Guidelines

- Credit cards are discouraged as they are tied to a Taxpayer Identification Number (normally Social Security) making an individual liable for the debt of the church
- If needed, use a debit card which is tied to the church's checking or savings account
- Open a separate account to be associated with the debit card and limit the amount of funds transferred to it every month. Only those signing in this account can use the card.
- Whenever possible, continue to use checks for all purchases and use the debit card only for online purchases
- Establish a procedure for authorizing purchases before they happen and ensure that the treasurer is given a receipt of each purchase
- Have a notification sent to the treasurer, pastor and first elder every time the card is used
- Keep the debit card in a safe place. Never carry on one's person.
- Avoid giving debit cards to individuals in position of authority (pastor, first elder, etc.)
- Identify a purchasing agent responsible for using the debit card – the church's clerk or the assistant treasurer can make the transactions and the treasurer reconciles
- Reconcile all purchases at the end of every month



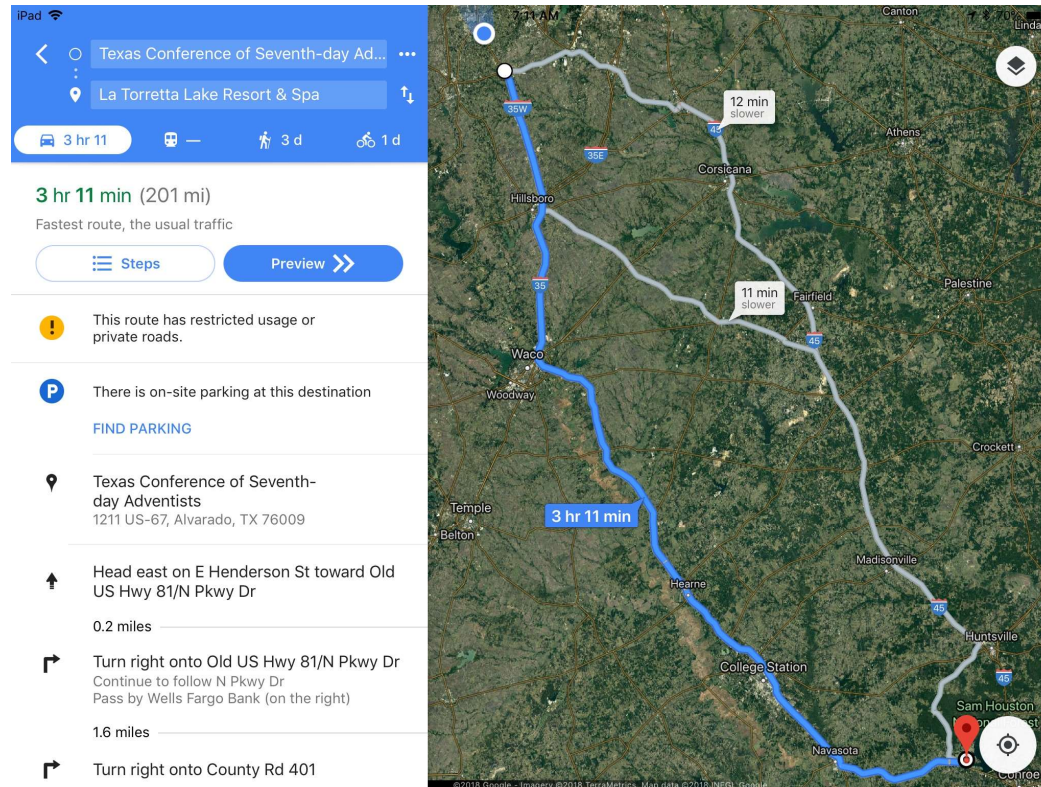
Budgeting



How do we arrive at our destination?



A map provides direction



The church needs direction also

Summary		Budget	
		Monthly	Annual
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	-	-

- The church should have a spiritual plan
- It should also have a financial plan
- A budget provides financial direction and assists in arriving at the proposed destination



Creating a Budget in 3 simple (maybe not!) steps

➤ What does history say?

The first step is to look at income and expenses from previous years. An average of the income and expenses will give us an idea of what we need to administer the ministries of the church.

➤ What are the plans for the future?

Things change so every ministry should have plans and a good idea of what that plan will cost. Include this in your budget.

➤ Is it balanced?

If the planned expenses are greater than the income, we must adjust.



What does history say?

The following reports can help when looking at historical financial trends

The screenshot shows a vertical menu of financial reports. The 'Reports' section is highlighted with a yellow box and contains the following items: Financial Summary, Monthly Budget, Contribution, Deposit, Check, Transfer/Allocation, Contribution Statistics, Income/Expense, and Balance Sheet. Other sections include 'Misc.' with Account Journal and Receipts; 'Lists' with Names and Accounts; 'Comparisons' with Monthly Expense and Annual; 'Graphs' with Graphs; and 'Taxes' with Form 1099 Payments. A blue arrow points from the text box on the left to the 'Reports' section.

Reports	Financial Summary
	Monthly Budget
	Contribution
	Deposit
	Check
	Transfer/Allocation
	Contribution Statistics
	Income/Expense
	Balance Sheet
Misc.	Account Journal
	Receipts
Lists	Names
	Accounts
Comparisons	Monthly Expense
	Annual
Graphs	Graphs
Taxes	Form 1099 Payments

- The Financial Summary provides a sum of income and expenses
- The Monthly Budget, if one is set up, provides a comparison of budget vs actual
- The Summary Contribution report shows the income
- The Deposit report helps spot weekly trends
- The Check report shows expenses



What are the plans for the future?

- Ask the departments to present their plans to the board
- Estimate the cost of those plans
- Add them to the budget
- When we start planning, we add everything to the budget
- Why? Because God may have blessed the church to the point where there is enough to fulfill all plans
- Now, if God has different plans, we move to the next step



Is it balanced?

- This is the step where we adjust
- If expenses are greater than income, we focus on the priorities
- We explain the difference between “want” & “need”
- What is our church’s main project for this year? Can we fund it? What other projects can wait until next year? What does the church really need? What requests are nice-to-have?
- All this must be done after a lot of prayer and fasting so there is divine direction, otherwise it will fail

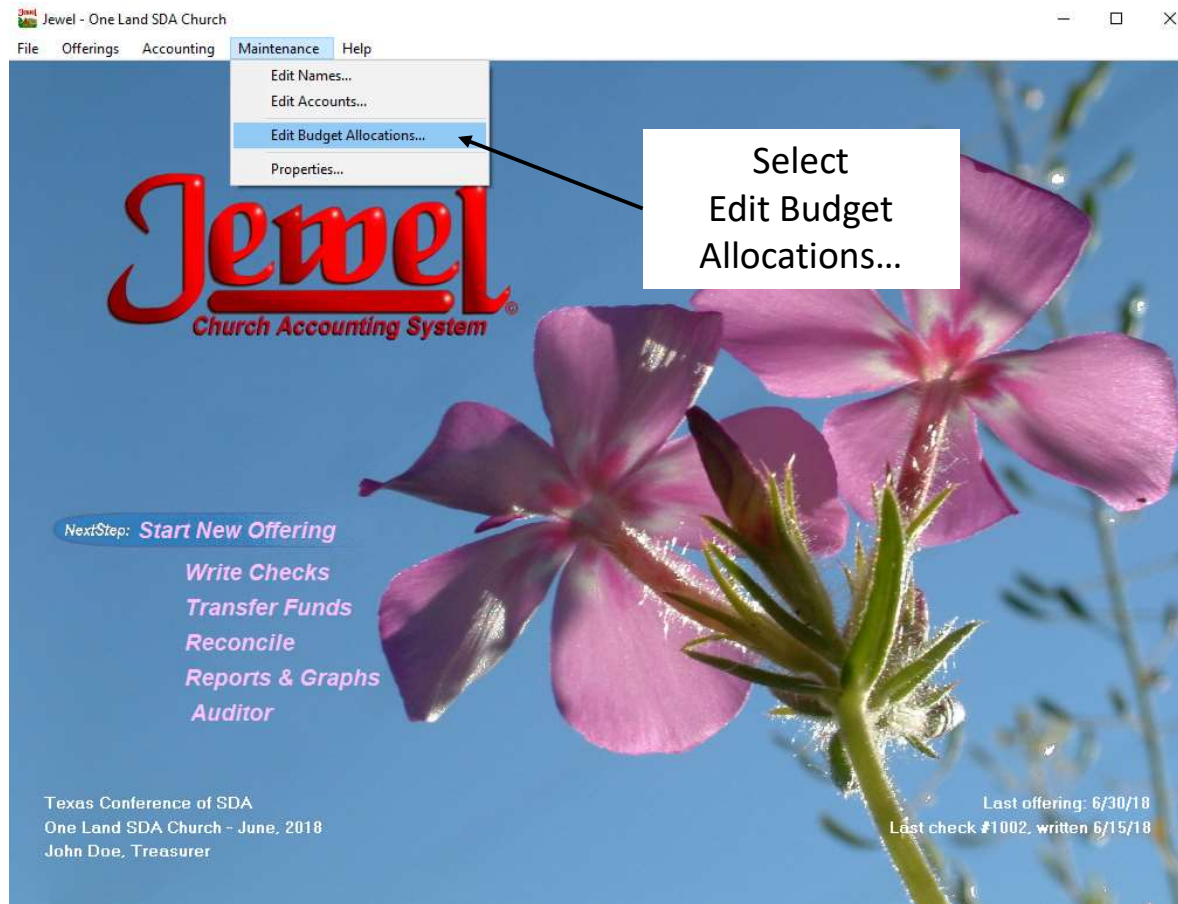


Determine the tracking method

- Specific amounts
Every expense, every allocation
- Percentages
- May I do both?



How to enter a budget in Jewel



Specific amounts

Advantages

- The church knows exactly what the monthly expenses are

Edit Budget Allocations

Budget Year:

☒ This Fiscal Year (2018)
 ☐ Next Fiscal Year (2019)

From Account:

102 Local Church Budget

Total Annual Budget: 24,000.00

Monthly Allocation Totals:

Cash Amounts: 865.00

Percentages: 0%

To Account(s)

Account	Amount	
708.532 Mortgage Payment - Church Expense	500.00	\$
708.54 Telephone / Internet - Church Expense	65.00	\$
708.562 Electricity	200.00	\$
708.564 Water / Sewer	50.00	\$
708.568 Garbage Collection	50.00	\$

Insert


Delete

Copy to Clipboard

Print

OK

Cancel



Disadvantages

- If the income is less, Local Church Budget becomes negative



Percentages

Advantages

- All the money is allocated
- Local Church Budget never becomes negative
- Ministries receive based on the income amount

Edit Budget Allocations

Budget Year: ☒ This Fiscal Year (2018) ☐ Next Fiscal Year (2019)

From Account: Local Church Budget


Total Annual Budget: 24,000.00

Monthly Allocation Totals: Cash Amounts: 0.00 Percentages: 100%

To Account(s)

Account	Amount	%
304 Adventurers	7%	%
308 Vacation Bible School	5%	%
402 Evangelism (Local)	10%	%
404 Women's Ministries (Local)	5%	%
406 Men's Ministries (Local)	5%	%
408 Community Service (Local)	5%	%
410 Health & Temperance	4%	%
412 Music / Choir	4%	%
502 Audiovisual	3%	%
604 Student Aid	5%	%
708.532 Mortgage Payment - Church Expense	10%	%
708.54 Telephone / Internet - Church Expense	2%	%
708.562 Electricity	4%	%
708.564 Water / Sewer	2%	%
708.568 Garbage Collection	2%	%
910 Reserve	5%	%

Insert
Delete



Disadvantages

- The church may not have enough for fixed expenses like mortgage



Using specific amounts and percentages

Advantages

- The church accounts for all fixed expenses
- Only the difference is allocated

Edit Budget Allocations

Budget Year: ☒ This Fiscal Year (2018) ☐ Next Fiscal Year (2019)


From Account:

Total Annual Budget: 24,000.00

Monthly Allocation Totals:
Cash Amounts: 865.00
Percentages: 100%

To Account(s)

Account	Amount	
708.532 Mortgage Payment - Church Expense	500.00	\$
708.54 Telephone / Internet - Church Expense	65.00	\$
708.562 Electricity	200.00	\$
708.564 Water / Sewer	50.00	\$
708.568 Garbage Collection	50.00	\$
201 Sabbath School Local Expense	5%	%
204 Children's Sabbath School	10%	%
302 Pathfinders	7%	%
304 Adventurers	7%	%
308 Vacation Bible School	5%	%
402 Evangelism (Local)	15%	%
404 Women's Ministries (Local)	5%	%
406 Men's Ministries (Local)	5%	%
408 Community Service (Local)	10%	%
410 Health & Temperance	4%	%
412 Music / Choir	4%	%
502 Audiovisual	3%	%
604 Student Aid	10%	%



Disadvantages

- If the income is not enough to cover the fixed expenses, other ministries may not receive anything



Things to remember

- The Total Annual Budget is a guide
- Multiply the Monthly Allocation Cash Amounts by 12 and compare to the Total Annual Budget
- When using percentages, by themselves or together with cash amounts, you must allocate 100% of the funds
- If the Monthly Cash Amounts are more than the Local Church Budget amount received, you must increase the Local Church Budget amount, thus creating a negative balance. This can be adjusted later.



Bank Reconciliation and Reporting



Before reconciling your bank account...



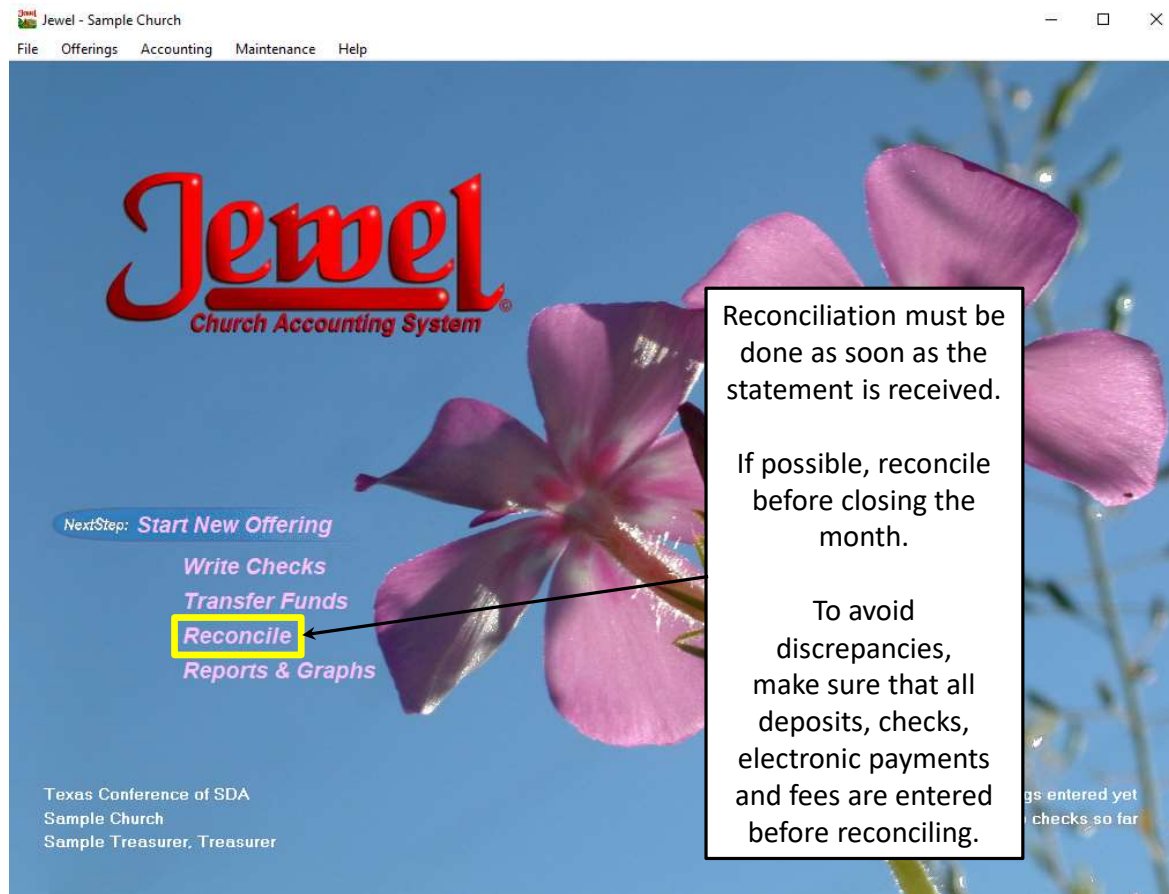
Oneland Seventh-day Adventist Church
100 Main Street
One Land, TX 76001
7300151

Account Summary-Commercial Checking Account 7300151			
Previous Balance	10661.14	Statement cycle began	December 1, 2018
5 Credits/Deposits	3145.51	Statement cycle ended	December 31, 2018
6 Debits/Checks	1915.76	Number of days in cycle	31
Ending Balance	11890.89		
Deposits and Other Credits			
Date	Amount	Description	
12/07/18	683.51	Deposit	
12/14/18	759.00	Deposit	
12/21/18	1657.00	Deposit	
12/31/18	6.00	Interest Earned	
Checks			
Date	Check No.	Amount	
12/06/18	1018	37.50	
12/06/18	1019	42.30	
12/31/18	1021	355.66	
12/31/18	1022	1000.00	
Other Debits			
Date	Description	Amount	
12/16/18	Returned item	150.00	
12/16/18	Returned item fee	15.00	
12/23/18	Returned item	300.00	
12/23/18	Returned item fee	15.00	
Balance Summary			
Date	Balance	Date	Balance
12/01/18	10661.14	12/16/18	11898.55
12/06/18	10851.04	12/21/18	13558.55
12/07/18	11064.55	12/23/18	13540.55
12/14/18	12063.55	12/31/18	11890.89

- Review your bank statement
- Familiarize yourself with the different sections of the statement
- Make sure that all returned items have been addressed
- If you do not understand something, ask the bank



Bank Reconciliation



Ending Date and Ending Balance

Account Summary—Commercial Checking Account 7300151

Previous Balance	10661.14	Statement cycle began	December 1, 2018
5 Credits/Deposits	3145.51	Statement cycle ended	December 31, 2018
6 Debits/Checks	1915.76	Number of days in cycle	31
Ending Balance	11890.89		

The ending balance from the statement **MUST** match what you enter in the reconciliation screen

NOTE

Jewel defaults the Ending Date to the last day of the month before the current month. If you are reconciling the current month (or any other month before the previous) you must change the date.

Enter the last day of the month that you are reconciling as your ending date

Checking Account: 1 Checking -- 11/30/18, \$10,661.14

Balance Per Bank:

Ending Date	Beginning
12/31/18	10,661.14
Ending	11,890.89

Deposits

- ☐ 12/03/18
- ☐ 12/10/18
- ☐ 12/17/18
- ☐ 12/24/18
- ☐ 12/31/18

Checks Written and Bank Fees

Date	Check #	Description	Amount
<input type="checkbox"/> 12/01/18	#1018	Staples	37.80
<input type="checkbox"/> 12/10/18	#1019	ABC Store	42.30
<input type="checkbox"/> 12/22/18	#1020	Atmos Energy	200.00
<input type="checkbox"/> 12/28/18	#1021	City of One Land	355.66

More Checks...

Balances

Bank Ending Balance	11,890.89
Cleared Ending Balance	10,661.14
Difference	1,229.75

Add Entry

Agct. # Account Name + - Income Expense

Date Memo

07/30/18

New Entry Add Entry



Reconciling deposits...

Bank Reconciliation - 11/2018

Bank Reconciliation

Checking Account: 1 Checking -- 11/30/18, \$10,661.14

Balance Per Bank:

Ending Date: 12/31/18 Beginning: 10,661.14 Ending: 11,890.89

Print
Deposit Report...
Check Report...
General Journal Entry...
Previous Bank Recs

OK Cancel

Deposits and Interest Earned

More Deposits...

Date	Description	Amount
12/03/18	12/03/11 offering deposit	683.51
12/10/18	12/10/11 offering deposit	799.00
12/17/18	12/17/11 offering deposit	1,657.00
12/24/18	12/24/11 offering deposit	1,500.00
12/31/18	12/31/11 offering deposit	800.00

What happens to these two?

Nothing! They have not been received by the bank yet.

Only worry if they have an older date.

More Checks...

Date	Amount
12/03/18	37.80
12/10/18	42.30
12/17/18	200.00
12/24/18	355.66

Deposits and Other Credits

Date	Amount	Description
12/07/18	683.51	Deposit
12/14/18	799.00	Deposit
12/21/18	1657.00	Deposit
12/31/18	6.00	Interest Earned

The interest goes in here (more on that later)

Balance: 11,890.89

Bank Error: 0.00

Cleared: 0.00

Difference: 1,503.76

Add Entry

Deposits and Interest Earned

Checks Written and Bank Fees

Acct. # Account Name Income Expense

Date Memo

07/30/18

New Entry Add Entry



Reconciling checks...

Bank Reconciliation - 11/2018

Bank Reconciliation

Checking Account: 1 Checking -- 11/30/18, \$10,661.14

Balance Per Bank:

Ending Date	Beginning	Ending
12/31/18	10,661.14	11,890.89

Deposits and Interest Earned

Date	Description	Amount
12/03/18	12/03/11 offering deposit	683.51
12/10/18	12/10/11 offering deposit	799.00
12/17/18	12/17/11 offering deposit	1,657.00
12/24/18	12/24/11 offering deposit	1,500.00
12/31/18	12/31/11 offering deposit	800.00

Checks Written and Bank Fees

Date	Check #	Description	Amount
12/01/18	#1018	Staples	37.80
12/10/18	#1019	ABC Store	42.30
12/22/18	#1020	Almos Energy	200.00
12/28/18	#1021	City of One Land	355.66

Checks

Date	Check No.	Amount
12/06/18	1018	37.80
12/06/18	1019	42.30
12/31/18	1021	355.66
12/31/18	1022	1000.00

Balances

Bank Ending Balance	Cleared Ending Balance
11,890.89	13,364.89

Add Entry

Agct. # Account #

Date Memo

12/30/18

New Entry Add Entry

Print

Deposit Report...

Check Report...

General Journal Entry...

Previous Bank Recs

OK

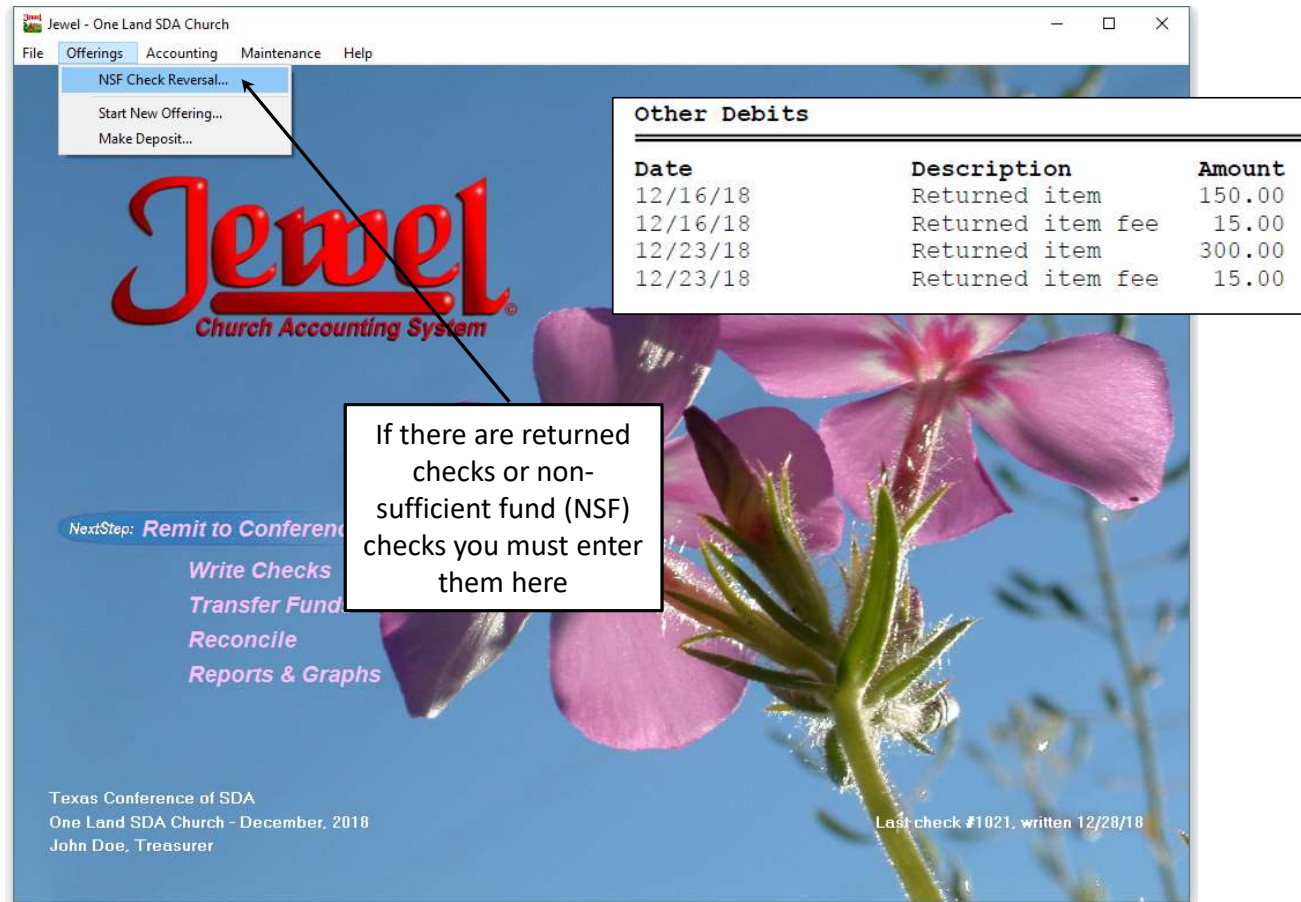
Cancel

This one has not been cashed

This check must be entered! Click on Cancel (not OK) to save your work and enter the check.



NSF Reversal



The screenshot shows the Jewel Church Accounting System interface. The 'Offerings' menu is open, and the 'NSF Check Reversal...' option is highlighted. A callout box points to this option with the text: 'If there are returned checks or non-sufficient fund (NSF) checks you must enter them here'. In the top right corner, a window titled 'Other Debits' displays a table of transactions.

Date	Description	Amount
12/16/18	Returned item	150.00
12/16/18	Returned item fee	15.00
12/23/18	Returned item	300.00
12/23/18	Returned item fee	15.00

NextStep: **Remit to Conference**

Write Checks
Transfer Funds
Reconcile
Reports & Graphs

Texas Conference of SDA
One Land SDA Church - December, 2018
John Doe, Treasurer

Last check #1021, written 12/28/18



NSF Reversal (page 2)

NSF Check Reversal
OK Cancel

NSF Check Reversal

Time Period

☒ Last 3 Months Only ☐ Show All Checks

Sort Order

☒ Date ☐ Dgnor ☐ Check # ☐ Amount

1. Choose a Check:

Date	Donor	Check #	Amount
12/31/18	Woo, Beth	365	351.00
12/24/18	Woo, Beth	350	350.00
12/24/18	Taylor, Chi	2175	300.00
12/17/18	Hut, Mike	120	605.00
12/10/18	Woo, Beth	327	350.00
12/03/18	Taylor, Chi	2141	300.00
12/03/18	Brown, Kyla	1027	150.00

Other Debits

Date	Description	Amount
12/16/18	Returned item	150.00
12/16/18	Returned item fee	15.00
12/23/18	Returned item	300.00
12/23/18	Returned item fee	15.00

2. Enter Bank Charge (optional):

Acct. #	Activity Name	Expense
708.67	Bank Fees + -	15.00

Date: 07/29/18 Memo: NSF check reversal: #1027 on 12/03/18



NSF Reversal (page 3)

NSF Check Reversal

NSF Check Reversal

Time Period
☒ Last 3 Months Only ☐ Show All Checks

Sort Order
☒ Date ☐ Dgnor ☐ Check # ☐ Amount

1. Choose a Check:

Date	Donor	Check #	Amount
12/31/18	Woo, Beth	365	351.00
12/24/18	Woo, Beth	350	350.00
12/24/18	Taylor, Chi	2175	300.00
12/17/18	Hut, Mike	120	605.00
12/10/18	Woo, Beth	327	350.00
12/03/18	Taylor, Chi	2141	300.00
12/03/18	Brown, Kyla	1027	150.00


2. Enter Bank Charge (optional):

Acct. #	Activity Name	Expense
708.67	Bank Fees	15.00

Date: 07/23/18 Memo: NSF check reversal: #2175 on 12/24/18

Other Debits

Date	Description	Amount
12/16/18	Returned item	150.00
12/16/18	Returned item fee	15.00
12/23/18	Returned item	300.00
12/23/18	Returned item fee	15.00



Reconciling other items...

Bank Reconciliation - 11/2018

Bank Reconciliation

Checking Account: 1 Checking -- 11/30/18, \$10,661.14

Balance Per Bank:

Ending Date	Beginning	Ending
12/31/18	10,661.14	11,890.89

Deposits and Interest Earned

Date	Description	Amount
<input checked="" type="checkbox"/> 12/03/18	12/03/11 offering deposit	683.51
<input checked="" type="checkbox"/> 12/10/18	12/10/11 offering deposit	799.00
<input checked="" type="checkbox"/> 12/17/18	12/17/11 offering deposit	1,657.00
<input type="checkbox"/> 12/24/18	12/24/11 offering deposit	1,500.00
<input type="checkbox"/> 12/31/18	12/31/11 offering deposit	800.00
<input checked="" type="checkbox"/> 12/31/18	NSF check reversal: #1027 on 12/	-150.00
<input checked="" type="checkbox"/> 12/31/18	NSF check reversal: #2175 on 12/	-300.00

Other Debits

Date	Description	Amount
12/16/18	Returned item	150.00
12/16/18	Returned item fee	15.00
12/23/18	Returned item	300.00
12/23/18	Returned item fee	15.00

Checks Written and Bank Fees

Date	Check #	Description	Amount
<input checked="" type="checkbox"/> 12/01/18	#1018	Staples	37.80
<input checked="" type="checkbox"/> 12/10/18	#1019	ABC Store	42.30
<input type="checkbox"/> 12/22/18	#1020	Atmos Energy	200.00
<input checked="" type="checkbox"/> 12/28/18	#1021	City of One Land	355.66
<input checked="" type="checkbox"/> 12/31/18	#-3	Bank charge for NSF check #1027	15.00
<input checked="" type="checkbox"/> 12/31/18	#-4	Bank charge for NSF check #2175	15.00
<input checked="" type="checkbox"/> 12/31/18	#1022	Adventist Book Center	1,000.00

Balances

Bank Ending Balance	11,890.89
Cleared Ending Balance	11,884.89
Difference	6.00

Checks Written and Bank Fees

Income	Expense

...but we still have a difference!

Remember the interest?



Adding Journal Entries

Bank Reconciliation - 11/2018

Bank Reconciliation

Checking Account: 1 Checking -- 11/30/18, \$10,661.14

Balance Per Bank:

Ending Date	Beginning	Ending
12/31/18	10,661.14	11,890.89

Deposits and Interest Earned

Date	Description	Amount
<input checked="" type="checkbox"/> 12/03/18	12/03/11 offering deposit	683.51
<input checked="" type="checkbox"/> 12/10/18	12/10/11 offering deposit	799.00
<input checked="" type="checkbox"/> 12/17/18	12/17/11 offering deposit	1,657.00
<input type="checkbox"/> 12/24/18	12/24/11 offering deposit	1,500.00
<input type="checkbox"/> 12/31/18	12/31/11 offering deposit	800.00
<input checked="" type="checkbox"/> 12/31/18	NSF check reversal: #1027 on 12/	-150.00
<input checked="" type="checkbox"/> 12/31/18	NSF check reversal: #2175 on 12/	-300.00

Checks Written and Bank Fees

Date	Check #	Description	Amount
<input checked="" type="checkbox"/> 12/01/18	#1018	Staples	37.80
<input checked="" type="checkbox"/> 12/10/18	#1019	ABC Store	42.30
<input type="checkbox"/> 12/22/18	#1020	Atmos Energy	200.00
<input checked="" type="checkbox"/> 12/28/18	#1021	City of One Land	355.66
<input checked="" type="checkbox"/> 12/31/18	#-3	Bank charge for NSF check #1027	15.00
<input checked="" type="checkbox"/> 12/31/18	#-4	Bank charge for NSF check #2175	15.00
<input checked="" type="checkbox"/> 12/31/18	#1022	Adventist Book Center	1,000.00

Balances

Bank Ending Balance	11,890.89
Cleared Ending Balance	11,884.89
Difference	6.00

Add Entry

Deposits and Interest Earned

Acct. #	Account Name	Income	Expense
104	Interest Earned	6.00	0.00

Date: 12/31/18 Memo: Interest earned Dec

Cancel Add Entry

Enter the interest here...
Make sure to mark it as a deposit and income.



Reconciliation complete!

NOTE

DO NOT click OK unless you have finished reconciling. If you do, Jewel will create empty reports.

Always click Cancel if you are not done. It will give you the option to save the work you have done.

Bank Reconciliation - 11/2018

Bank Reconciliation

Checking Account: 1 Checking -- 11/30/18, \$10,661.14

Balance Per Bank:

Ending Date	Beginning	Ending
12/31/18	10,661.14	11,890.89

Deposits and Interest Earned

Date	Description	Amount
12/03/18	12/03/11 offering deposit	683.51
12/10/18	12/10/11 offering deposit	799.00
12/17/18	12/17/11 offering deposit	1,657.00
12/24/18	12/24/11 offering deposit	1,500.00
12/31/18	12/31/11 offering deposit	900.00
12/31/18	NSF check reversal: #1027 on 12/	-150.00
12/31/18	NSF check reversal: #2175 on 12/	-300.00
12/31/18	Interest earned Dec	6.00

Print Bank Reconciliation Report

Would you like to print a bank reconciliation report?

Yes No

Checks Written and Bank Fees

Date	Check #	Description	Amount
12/01/18	#1018	Staples	37.80
12/10/18	#1019	ABC Store	42.30
12/22/18	#1020	Atmos Energy	200.00
12/28/18	#1021	City of One Land	355.60
12/31/18	#3	Bank charge for NSF check #1027	15.00
12/31/18	#4	Bank charge for NSF check #2175	15.00
12/31/18	#1022	Adventist Book Center	1,000.00

Interest Earned: 6.00

Checks Written and Bank Fees: 1,000.00

Balance: 11,890.89

Balance: 11,890.89

0.00

New Entry Add Entry

The interest was added and the difference is zero

When you click OK, you will be asked to print a reconciliation report. Click "Yes".

NOTE

Since voided checks do not appear on the statement, mark them as well



Verifying the results...

The Adjusted Bank Balance on the Reconciliation Report **must** match the account balance in the Financial Summary.

If it does not, give us a call.

Beginning Balance	10,661.14
Cleared Deposits and Interest Earned	2,695.51
Cleared Checks and Bank Fees	-1,465.76
Cleared Ending Balance 12/31/18	11,890.89
Uncleared Deposits and Interest Earned	2,300.00
Uncleared Checks and Bank Fees	-200.00
Adjusted Bank Balance 12/31/18	13,990.89

One Land SDA Church

Printed 7/30/2018

Financial Summary (Page 1)

For the period from 12/1/2018 to 12/31/2018

Account	Begin. Bal.	Deposits	Checks	Transfers	Ending Bal.
Checking	10,661.14	4,995.51	1,665.76		13,990.89
***** Total Bank Accounts	10,661.14	4,995.51	1,665.76	0.00	13,990.89



Reconciling the Revolving Fund / Savings Account...

Bank Reconciliation - 06/2018

Bank Reconciliation

Checking Account

Balance Per Bank:

2 SWUC Revolving Fund

Ending Date
06/30/18

Beginning 0.00

Ending

Choose the Revolving
Fund / Savings
Account and follow
the same process as
per a checking
account



Reporting...

Choose a Report

Choose a Report

Close

Reports

- Financial Summary
- Monthly Budget
- Contribution
- Deposit
- Check
- Transfer/Allocation
- Contribution Statistics
- Income/Expense
- Balance Sheet

Misc.

- Account Journal
- Receipts

Lists

- Names
- Accounts

Comparisons

- Monthly Expense
- Annual

Graphs

- Graphs

Taxes

- Form 1099 Payments



Financial Summary

- Probably the most used report in the list
- Shows the period's beginning balance, deposits made to each account, checks, transfers, and the ending balance
- The first section shows the money in the bank accounts, the second section shows the money in the local accounts, the last section shows the Conference remittance
- The detail option shows subaccounts

One Land SDA Church		Financial Summary (Page 1)			
Printed 7/30/2018		For the period from 12/1/2018 to 12/31/2018			
Account	Begin. Bal.	Deposits	Checks	Transfers	Ending Bal.
Checking	10,661.14	4,995.51	1,665.76		13,990.89
***** Total Bank Accounts	10,661.14	4,995.51	1,665.76	0.00	13,990.89
Church Budget		1,100.52			1,100.52
Interest Earned		6.00			6.00
SS Expense - Local Funds	533.06	228.48	42.30		719.24
Pathfinders	533.06	25.00			558.06
Church School Subsidy	1,066.11				1,066.11
Women's Ministry	852.89				852.89
Local Evangelism	1,599.17		1,000.00		599.17
CHURCH EXPENSE	6,076.85		623.46		5,453.39
Building Fund		1,498.93			1,498.93
*** Total Local Funds	10,661.14	2,858.93	1,665.76	0.00	11,854.31
Tithe		1,600.00			1,600.00
Sabbath School Missions		275.35			275.35
Investment		60.00			60.00
Adventist TV Ministry		53.10			53.10
Support Texas Vision		113.10			113.10
Conference Womens' Ministries		35.03			35.03
*** Total Conference Funds	0.00	2,136.58	0.00	0.00	2,136.58
**** Total Funds	10,661.14	4,995.51	1,665.76	0.00	13,990.89



Monthly Budget

- This report shows a comparison of budgeted amounts with their actuals
- It also displays the difference and the year-to-date amounts

One Land SDA Church			Monthly Budget Report (Page 1)			
Printed 7/30/2018			For the period from Dec. 1, 2018 to Dec. 1, 2018			
Account	Month Actual	Month Budgeted	Difference	YTD Actual	YTD Budgeted	YTD Difference
SS Expense - Local Fun	42.30	104.17	61.87	42.30	1,250.00	1,207.70
Pathfinders		104.17	104.17		1,250.00	1,250.00
Church School Subsidy		208.33	208.33		2,500.00	2,500.00
Women's Ministry		125.00	125.00		1,500.00	1,500.00
Local Evangelism	1,000.00	166.67	-833.33	1,000.00	2,000.00	1,000.00
Office Supplies - Churc	37.80	83.33	45.53	37.80	1,000.00	962.20
Mortgage Payment - Church Expense		791.67	791.67		9,500.00	9,500.00
Utilities - Church Expe	555.66	312.50	-243.16	555.66	3,750.00	3,194.34
Misc. General Expense - Church Expense		187.50	187.50		2,250.00	2,250.00
Totals	1,635.76	2,083.33	447.57	1,635.76	25,000.00	23,364.24
	Month Spent	Month Received	Difference	YTD Spent	YTD Received	YTD Difference
Church Budget	1,635.76	1,100.52	-535.24	1,635.76	1,100.52	-535.24
Other Local	30.00	1,752.41	1,722.41	30.00	1,752.41	1,722.41
*** Total Local	1,665.76	2,852.93	1,187.17	1,665.76	2,852.93	1,187.17
Local Fund Summary	Year Begin. Bal	Month Begin. Bal	Ending Balance			
	0.00	10,623.34	11,854.31			



Contribution

One Land SDA Church		Contribution Report - Detail (Page 1)			
Printed 7/30/2018		All Accounts - For the period from 12/1/2018 to 12/1/2018			
Donor Name	Date	Account Name	Amount	Weekly Total	Period Total
Brown, Kyla	12/1/18	Support Texas Vision	-25.00		
		Church Budget	-25.00		
		Tithe	-100.00	-150.00	-150.00
Taylo, Chi	12/1/18	Support Texas Vision	-25.00		
		Investment	-25.00		
		Pathfinders	-25.00		
		Church Budget	-50.00		
		Tithe	-175.00	-300.00	-300.00
Grand Total					-450.00
Summary by Account:					
		Tithe	-275.00		
		Investment	-25.00		
		Support Texas Vision	-50.00		
		Conference Funds	-350.00		
		Church Budget	-75.00		
		Pathfinders	-25.00		
		Local Funds	-100.00		
		Total Contributions	-450.00		

- This report shows individual's contributions for a specific period
- Do not share this report as the information is confidential. The one exception being the pastor, as he is the spiritual leader of the church.



Deposit

One Land SDA Church				Deposit Report (Page 1)		
Printed 7/30/2018				Checking - For the period from 12/1/2018 to 12/31/2018		
Dep. #	Date	Account	Memo	Account	Amount	Total
1	12/3/18	Checking	12/03/11 offering de	Tithe	275.00	683.51
				Sabbath School Missions	23.35	
				Investment	25.00	
				Support Texas Vision	50.00	
				Conference Womens' Mi	35.03	
				Church Budget	103.02	
				SS Expense - Local Fund	18.68	
				Pathfinders	25.00	
				Building Fund	128.43	
				Tithe	300.00	
2	12/10/18	Checking	12/10/11 offering de	Sabbath School Missions	35.40	799.00
				Support Texas Vision	53.10	
				Church Budget	182.48	
				SS Expense - Local Fund	33.32	
				Building Fund	194.70	
				Tithe	600.00	
				Sabbath School Missions	95.20	
3	12/17/18	Checking	12/17/11 offering de	Investment	35.00	1,657.00
				Support Texas Vision	35.00	
				Church Budget	292.04	
				SS Expense - Local Fund	76.16	
				Building Fund	523.60	
				Tithe	400.00	
				Sabbath School Missions	85.00	
4	12/24/18	Checking	12/24/11 offering de	Investment	25.00	1,500.00
				Support Texas Vision	25.00	
				Church Budget	414.50	
				SS Expense - Local Fund	68.00	
				Pathfinders	25.00	
				Building Fund	457.50	
				Tithe	300.00	
5	12/31/18	Checking	12/31/11 offering de	Sabbath School Missions	36.40	800.00
				Adventist TV Ministry	53.10	
				Church Budget	183.48	
				SS Expense - Local Fund	32.32	
				Building Fund	194.70	
				Tithe	-100.00	
				Support Texas Vision	-25.00	
7	12/31/18	Checking	NSF check reversal:	Church Budget	-25.00	-150.00
				Investment	-175.00	
				Support Texas Vision	-25.00	
8	12/31/18	Checking	NSF check reversal:	Church Budget	-50.00	
				Pathfinders	-25.00	
				Investment	-25.00	
				Support Texas Vision	-300.00	
9	12/31/18	Checking	Interest earned Dec	Interest Earned	6.00	6.00
Total Deposits						4,995.51

- This report shows all deposits for a specific period
- Share with the church board



Check

- This report shows all checks for a specific period
- Share with the church board

One Land SDA Church				Checks Written Report (Page 1)		
Printed 7/30/2018				Checking - For the period from 12/1/2018 to 12/31/2018		
Chk. #	Date	Payee	Memo	Account	Amount	Total
1018	12/1/18	Stapples	Office supplies	Office Supplies - Chu	37.80	37.80
1019	12/10/18	ABC Store	Adult Study Guides	SS Expense - Local F	42.30	42.30
1020	12/22/18	Atmos Energy	Electricity	Utilities - Church Exp	200.00	200.00
1021	12/28/18	City of One Land	Water bill	Utilities - Church Exp	355.66	355.66
-3	12/31/18		Bank charge for NSF	Bank Fees	15.00	15.00
-4	12/31/18		Bank charge for NSF	Bank Fees	15.00	15.00
1022	12/31/18	Adventist Book Center	Books	Local Evangelism	1,000.00	1,000.00
Total Checks						1,665.76



Transfer/Allocation

One Land SDA Church
Printed 7/30/2018

Transfer/Allocation Report (Page 1)
For the period from 12/1/2018 to 12/31/2018

Tran. #	Date	From Account	Memo	To Account	Amount	Total
1	12/31/18	Church Budget	Monthly allocation	Pathfinders	100.00	100.00
Total Transfers						100.00

- This report shows all transfers for a specific period
- Share with the church board



Account Journal

One Land SDA Church			Account Journal (Page 1)		
Printed 7/30/2018			Checking - For the period from 12/1/2018 to 12/31/2018		
Type	Date	Memo/Payee	To/From Account	Amount	Total
Begin	12/1/18	Beginning Balance		10,661.14	10,661.14
#1018	12/1/18	Stipples	Office Supplies - Church Expen	-37.80	-37.80
DEP	12/3/18	12/03/11 offering deposit	Tithe	275.00	
			Sabbath School Missions	23.35	
			Investment	25.00	
			Support Texas Vision	50.00	
			Conference Women's Ministries	35.03	
			Church Budget	103.02	
			SS Expense - Local Funds	18.68	
			Pathfinders	25.00	
DEP	12/10/18	12/10/11 offering deposit	Building Fund	128.43	683.51
			Building Fund	194.70	
			Tithe	300.00	
			Sabbath School Missions	35.40	
			Support Texas Vision	53.10	
			SS Expense - Local Funds	33.32	
			Church Budget	182.48	799.00
#1019	12/10/18	ABC Store	SS Expense - Local Funds	-42.30	-42.30
DEP	12/17/18	12/17/11 offering deposit	Tithe	600.00	
			Building Fund	523.60	
			SS Expense - Local Funds	76.16	
			Church Budget	292.04	
			Support Texas Vision	35.00	
			Investment	35.00	
			Sabbath School Missions	95.20	1,657.00
#1020	12/22/18	Atmos Energy	Utilities - Church Expense	-200.00	-200.00
DEP	12/24/18	12/24/11 offering deposit	Investment	25.00	
			Building Fund	457.50	
			Pathfinders	25.00	
			SS Expense - Local Funds	68.00	
			Church Budget	414.50	
			Support Texas Vision	25.00	
			Tithe	400.00	1,500.00
			Sabbath School Missions	83.00	
#1021	12/28/18	City of One Land	Utilities - Church Expense	-355.66	-355.66
DEP	12/31/18	12/31/11 offering deposit	Building Fund	194.70	
			Tithe	300.00	
			Church Budget	183.48	
			Sabbath School Missions	36.40	
			SS Expense - Local Funds	32.32	
			Adventist TV Ministry	53.10	800.00
DEP	12/31/18	NSF check reversal: #1027 on 12/0	Tithe	-100.00	
			Church Budget	-25.00	
			Support Texas Vision	-25.00	-150.00
DEP	12/31/18	NSF check reversal: #2175 on 12/2	Support Texas Vision	-25.00	
			Tithe	-175.00	
			Church Budget	-50.00	
			Investment	-25.00	
			Pathfinders	-25.00	-300.00
DEP	12/31/18	Interest earned Dec	Interest Earned	6.00	6.00
#3	12/31/18	Bank charge for NSF check #1027	Bank Fees	-15.00	-15.00
#4	12/31/18	Bank charge for NSF check #2175	Bank Fees	-15.00	-15.00
#1022	12/31/18	Adventist Book Center	Local Evangelism	-1,000.00	-1,000.00
Grand Total					13,990.89

- This report shows every transaction for a specific account during a specific period
- Very useful when trying to determine historical spending



Financial Summary

Treasury Department
Texas Conference of Seventh-day Adventists
2022



Treasurer's Financial Report

Purpose: To report the financial position of your church in a concise, easy to understand way.

Goal: To inform board members of both the current financial status of the church as well as any changes that have occurred since the last meeting.

Importance: An informed church is more responsible and active than an uninformed church.



What to Cover

1. Financial Summary – monthly and Year-to-date YTD
2. Balance Sheet
3. Deposit Report
4. Check Report
5. Contribution Statistics
6. Monthly Conference Statement



Financial Summary

- This report has 3 sections
 - Bank Accounts
 - **Reconcile** prior to presenting the report!
 - Local Funds
 - Review last column numbers (i.e. negative)
 - Conference Funds (Remittance)
 - Funds received, funds sent – ending balance in this section must be zero.
- This report shows columns:
 - Numbers and Names assigned for these accounts.
 - Beginning and ending balances for each account.
 - Income and Expense
 - Transfers (within one section).
- **A = B + C**
 - A = Bank accounts
 - B = Local funds
 - C = Conference funds

Grace SDA Church

Printed 8/16/2022

Financial Summary (Page 1)

For the period from 7/1/2017 to 7/31/2017

ID	Account	Begin. Bal.	Deposits	Checks	Transfers	Ending Bal.
1	Petty Cash	350.00				350.00
2	Bank	1,951.59				1,951.59
3	Bank	144,694.00	91,127.80	102,612.45		133,209.35
4	SWUC Revolving Fund	130,397.46	812.75			131,210.21
	***** Total Bank Accou	277,393.05	91,940.55	102,612.45	0.00	266,721.15
102	Local Combined Budget	0.00	16,792.02		-16,792.02	0.00
105	Children's Offering	0.00	257.39		-257.39	0.00
110	Gas & Mineral Funds	0.00	296.71		-296.71	0.00
112	SWUC Interest Income	0.00	812.75		-812.75	0.00
201	Sabbath School Expense	368.46	6.00			374.46
220		16,177.00	653.00	52.79		16,777.21
225		5,259.84	74.00			5,333.84
226		1,619.30	107.00	246.24		1,480.06
227		785.72	7.00			792.72
228		799.61				799.61
310	Adventurers	243.19	79.00	16.76	77.22	382.65
320	Pathfinders	4,370.87	454.00		77.22	4,902.09
340	Youth Ministries	2,606.69	844.00	90.00		3,360.69
350	Vacation Bible School	0.00	568.37	469.91	102.95	201.41
405	Student Financial Aid	25,103.70	986.00			26,089.70
410		200.00	50.00			250.00
505	Local Evangelism	1,648.18		115.94		1,532.24
515	Bible Study Outreach Te	90.00				90.00
530		5.00				5.00
535	Student Missionary	170.00				170.00
540		808.13				808.13
545		0.00	1,033.00	1,488.76	455.76	0.00
550	Ingathering Reversion	496.46				496.46
555	Samaritan House	2,863.78	175.00			3,038.78
570	Women's Ministries	1,575.63	10.00			1,585.63
580	Men's Ministries	772.64	150.00			922.64
585	BMAA Harvest House	0.00		200.00	200.00	0.00
590	Prayer & Revival Ministr	55.00	10.00			65.00
605	Emergency Aid	3,569.24	10.00	101.20		3,478.04
615	Angel Tree	228.06				228.06
625		254.00				254.00
660	Building Rental	50.00				50.00
665	Church Enrichment Reso	219.86				219.86
667		2,110.98		83.32		2,027.66
670	Insurance Reserve	14,309.24		16,103.14	1,812.00	18.10
675	Audio/Video	89.97	1,000.00	50.00		1,039.97
685	Choir	1,200.14	1,062.19			2,262.33
692	Social Activities	20.17	114.56	244.35	109.62	0.00
695	Furniture, Fixtures and E	300.00				300.00
708	CHURCH EXPENSE	30,064.10			1,963.52	32,027.62
708.02		0.00		8,000.00	8,000.00	0.00
708.12	Utilities - Electricity	0.00		1,360.36	1,360.36	0.00
708.14	Utilities - Water/Sewer/G	0.00		225.97	225.97	0.00
708.16	Utilities - Telephone/Inte	0.00		149.12	149.12	0.00
708.2	Repairs & Maintenance	0.00		238.98	238.98	0.00
708.25	Lawn/Grounds Care	0.00		712.84	712.84	0.00
708.35	Custodial Expense	0.00		640.00	640.00	0.00
708.45	Office Supplies	0.00		89.51	89.51	0.00
708.5	Copier & Printing	0.00		183.92	183.92	0.00
708.65	Mail Expense	0.00		52.73	52.73	0.00
708.75	Misc. Expense	0.00		130.00	130.00	0.00
708.8	Insurance Expense	0.00			0.00	0.00



Financial Summary

When presenting this report (suggested ideas)

- You may mention amount collected during the month.
- Explain expenses and where has it been sent.
- If your church uses Budget Allocations, you may analyze its distribution.

Next reports show the same results from a different perspective. Others in a slightly detailed manner.

Grace SDA Church Printed 8/16/2022

Financial Summary (Page 2) For the period from 7/1/2017 to 7/31/2017

ID	Account	Begin. Bal.	Deposits	Checks	Transfers	Ending Bal.
708.9	Church Secretary	0.00		1,306.52	1,306.52	0.00
708.95	Treasurer Expense	0.00		270.63	270.63	0.00
904	Building Fund	12,755.95	425.00	4,479.38		8,701.57
990	Reserve	146,655.62				146,655.62
999.8	Void Checks	0.00		0.00		0.00
	*** Total Local Funds	277,846.53	25,976.99	37,102.37	0.00	266,721.15
80	Tithe	-500.00	63,095.09	62,595.09		0.00
81.12	World Budget Offering	0.00	586.00	586.00		0.00
81.15	Sabbath School Missions	0.00	271.10	271.10		0.00
81.151	Missions Miscellaneous	46.52	29.25	75.77		0.00
81.26	Ingathering - HOPE - Do	0.00	10.00	10.00		0.00
81.36	ADRA - Disaster Relief	0.00	375.00	375.00		0.00
81.47	Global Mission (GM)	0.00	560.00	560.00		0.00
82.14	Texas Vision	0.00	349.00	349.00		0.00
82.2	Texas Women's Ministrie	0.00	163.00	163.00		0.00
82.38	TX Adventist Communit	0.00	47.00	47.00		0.00
82.41	Texas - Educate for Eter	0.00	4.00	4.00		0.00
82.45	Lake Whitney Ranch	0.00	325.00	325.00		0.00
82.46	Texas Evangelism	0.00	77.00	77.00		0.00
82.47	Texas Evangelism - Reac	0.00	4.00	4.00		0.00
82.48	Texas Evangelism - Wald	0.00	2.00	2.00		0.00
82.5	SWUC Education Endo	0.00	66.12	66.12		0.00
	*** Total Conference Fu	-453.48	65,963.56	65,510.08	0.00	0.00
	***** Total Funds	277,393.05	91,940.55	102,612.45	0.00	266,721.15



Balance Sheet

Balance Sheet

- This is an even more summarized church funds report, its assets and liabilities.
- (if applicable) If you have a **loan** at the Union Revolving Fund, please contact the TXC Auditors to process the first few transactions in Jewel and report it on the Balance Sheet as a Liability.

Grace SDA Church

Printed 8/16/2022

Balance Sheet

Account	Amount
Assets	
Petty Cash	350.00
Bank	1,951.59
Bank	133,209.35
SWUC Revolving Fund	131,210.21
Total Assets	266,721.15
Liabilities	
Total Liabilities	0.00
Fund Balance	
Funds	266,721.15
Total Fund Balance	266,721.15
Total Liabilities and Funds	266,721.15



Deposit Report

Deposits

- Shows deposits per week.
- Remember to use the TXC Offering Calendar.
- Remember to honor the intentions of the donor for designated offerings.

(if applicable) Does your church offer the option of Online Giving? Please make sure it shows in this report. Contact us for more information.

Grace SDA Church				Deposit Report (Page 1)		
Printed 8/16/2022				- For the period from 7/1/2017 to 7/31/2017		
Dep. #	Date	Account	Memo	Account	Amount	Total
143	7/1/17	Bank	07/01/17 offering de	Tithe	6,278.25	
				World Budget Offering	100.00	
				Sabbath School Missions	91.11	
				ADRA - Disaster Relief	100.00	
				Texas Vision	177.00	
				TX Adventist Communit	20.00	
				Lake Whitney Ranch	150.00	
				Texas Evangelism	50.00	
				Local Combined Budget	2,284.00	
				Children's Offering	96.00	
				Sabbath School Expense	2.00	
					6.00	
					40.00	
				VBS Fundraiser	426.49	
					375.00	
					33.00	
				Men's Ministries Offerin	60.00	
				Building Fund Offerings	175.00	
					30.00	10,453.85
144	7/8/17	Bank	07/08/17 offering de	Tithe	5,517.00	
				World Budget Offering	10.00	
				Sabbath School Missions	86.50	
				Ingathering - HOPE - Do	10.00	
				ADRA - Disaster Relief	150.00	
				Texas Vision	60.00	
				Texas Women's Ministrie	163.00	
				Lake Whitney Ranch	50.00	
				Texas Evangelism	25.00	
				Local Combined Budget	1,311.00	
				Children's Offering	82.00	
				Sabbath School Expense	3.00	
					15.00	
					27.00	
					7.00	
				Pathfinders Offerings	100.00	
					68.00	
					150.00	
				Men's Ministries Offerin	90.00	
				Choir Accompaniment	170.00	
				Choir Fundraisers	863.94	
				Building Fund Offerings	10.00	8,968.44
123	7/15/17	Bank	07/15/17 offering de	Tithe	2,976.00	
				Sabbath School Missions	40.32	
				ADRA - Disaster Relief	50.00	
				Local Combined Budget	1,021.00	
				Children's Offering	61.00	
					27.00	
					40.00	
				Pathfinders Offerings	100.00	
					100.00	
					50.00	4,465.32
124	7/16/17	Bank	07/16/17 offering de	Tithe	17,014.20	
				World Budget Offering	100.00	
				Texas Vision	57.00	
				TX Adventist Communit	2.00	
				Texas - Educate for Etern	2.00	
				Texas Evangelism - Reac	2.00	
				Texas Evangelism - Wald	2.00	



Deposit Report

Grace SDA Church

Printed 8/16/2022

Deposit Report (Page 2)

National Bank of Texas Primary - For the period from 7/1/2017 to 7/31/2017

Dep. #	Date	Account	Memo	Account	Amount	Total
				Local Combined Budget	5,448.72	
					500.00	
					12.00	
				Adventurers Offerings	2.00	
				Pathfinders Offerings	2.00	
				Youth Offerings	515.00	
				Vacation Bible School Of	141.88	
				Student Aid	305.00	
					23.00	
				Women's Ministries	10.00	
				Prayer & Revival Ministr	10.00	
				Emergency Aid	10.00	
				Audio/Video	1,000.00	
					200.00	
125	7/22/17	Bank	07/22/17 offering de	Tithe	4,510.98	25,358.80
				Sabbath School Missions	26.00	
				ADRA - Disaster Relief	75.00	
				TX Adventist Communit	25.00	
				Lake Whitney Ranch	125.00	
				Local Combined Budget	1,858.51	
				Children's Offering	46.39	
				Gas & Mineral Funds	296.71	
					50.00	
					25.00	
					30.00	
					1,000.00	
					25.00	
				Building Fund Offerings	10.00	8,103.59
126	7/29/17	Bank	07/29/17 offering de	Tithe	3,217.00	
				Sabbath School Missions	27.17	
				SWUC Education Endow	66.12	
				Local Combined Budget	336.00	
				Children's Offering	12.00	
				Sabbath School Expense	1.00	
					5.00	
					104.00	
					114.56	3,882.85
127	7/31/17	Bank	07/31/17 offering de	Tithe	23,581.66	
				World Budget Offering	376.00	
				Missions Miscellaneous	29.25	
				Global Mission (GM)	560.00	
				Texas Vision	55.00	
				Texas - Educate for Etern	2.00	
				Texas Evangelism	2.00	
				Texas Evangelism - Reac	2.00	
				Local Combined Budget	4,532.79	
					50.00	
					62.00	
				Adventurers Offerings	2.00	
				Adventurers Dues	75.00	
				Pathfinders Offerings	252.00	
				Youth Offerings	200.00	
				Student Aid	50.00	
					35.00	
				Choir Offerings	48.75	29,915.45
128	7/31/17	Bank	NSF check reversal:	Choir Fundraisers	-20.50	-20.50
				Total Deposits		91,127.80



Check Report

Check Report

- Shows all checks and electronic payments (negative check numbers) written during this period.

Remember that if you have debit cards (NO CREDIT CARDS ALLOWED), you must enter these expenses as electronic payments.

Grace SDA Church

Printed 8/16/2022

Checks Written Report (Page 1)

Primary - For the period from 7/1/2017 to 7/31/2017

Chk. #	Date	Payee	Memo	Account	Amount	Total
-262	7/3/17			Emergency Aid	101.20	101.20
11807	7/3/17		VBS snacks	Vacation Bible Schoo	43.42	43.42
11808	7/7/17				55.79	55.79
11809	7/7/17				49.75	49.75
11810	7/7/17		Flowers	Inv. # 101	83.32	83.32
-263	7/9/17		Lawn/Grounds Care Account		712.84	712.84
-264	7/9/17		Utilities - Water/Sewer May 18 - Jun 17		106.02	106.02
-265	7/9/17	AT&T	Utilities - Telephone/Inv. 11111111		149.12	149.12
-266	7/9/17				665.00	665.00
-267	7/9/17	Associate	Invoice #2 Jul	Custodial Expense	640.00	640.00
-268	7/9/17		Inv. #572 Remove	Repairs & Maintenan	105.00	105.00
-269	7/9/17	Texas Conference - Print		Youth Offerings	90.00	90.00
11811	7/9/17		Paper	Office Supplies	13.36	13.36
11812	7/9/17				275.00	275.00
11813	7/9/17			Foundations of Faith	246.24	246.24
-279	7/15/17	Adventist Scho	Subsidy - July	Subsidy	8,000.00	8,000.00
-280	7/15/17				200.00	200.00
11814	7/19/17				40.00	
				Audio/Video	50.00	
				Office Supplies	45.13	
				Mail Expense	5.00	140.13
11815	7/19/17				403.22	403.22
-270	7/28/17	Texas Conference of Sev	Payroll Jul 1-15	Church Secretary	120.92	
				Treasurer Expense	270.63	391.55
11816	7/28/17	Void	Void	Void Checks	0.00	0.00
11817	7/28/17			Church Secretary	500.00	500.00
11818	7/28/17			Mail Expense	21.85	21.85
11819	7/28/17				244.35	244.35
11820	7/28/17				52.79	52.79
11821	7/28/17				344.38	344.38
-271	7/30/17	Advent Source	Inv 116	It's my c	115.94	115.94
-272	7/30/17			Misc. Expense	130.00	130.00
-273	7/30/17	Texas Conference of Sev	Inv 41	Property 1	11,398.18	11,398.18
-274	7/30/17	Texas Conference of Sev	Inv 4	General Li	4,704.96	4,704.96
-275	7/30/17	TXU Energy	Inv 04	Utilities - Electricity	1,360.36	1,360.36
-276	7/30/17	Republic Services	Inv 07	Utilities - Water/Sewer	119.95	119.95
-277	7/30/17		Inv 81673 Jul	Repairs & Maintenan	55.00	55.00
-278	7/31/17				183.92	183.92
-281	7/31/17	Texas Conference of Sev	Payroll Jul 16-31	Church Secretary	685.60	685.60
-282	7/31/17	Texas Conference of Sev	07/2017 Conf. Remit	Tithe	62,595.09	
				World Budget Offerin	586.00	
				Sabbath School Missi	271.10	
				Missions Miscellaneo	75.77	
				Ingathering - HOPE -	10.00	
				ADRA - Disaster Reli	375.00	
				Global Mission (GM)	560.00	
				Texas Vision	349.00	
				Texas Women's Minis	163.00	
				TX Adventist Commu	47.00	
				Texas - Educate for E	4.00	
				Lake Whitney Ranch	325.00	
				Texas Evangelism	77.00	
				Texas Evangelism - R	4.00	
				Texas Evangelism -	2.00	
				SWUC Education En	66.12	65,510.08
11822	7/31/17				25.88	25.88
11823	7/31/17	NAD Children's Ministri	VBX Mission Proj O	VBS Fundraiser	426.49	426.49
11824	7/31/17		Adventurers multi to	Adventurers Offering	16.76	16.76



Check Report

Grace SDA Church

Printed 8/16/2022

Checks Written Report (Page 2)

- For the period from 7/1/2017 to 7/31/2017

Chk. #	Date	Payee	Memo	Account	Amount	Total
11825	7/31/17				4,135.00	4,135.00
11826	7/31/17				78.98	
				Office Supplies	31.02	110.00
Total Checks						102,612.45



Contribution Statistics

Contribution Statistics

- (Optional) It shows percentage of contributions per donor and per offerings.
- You may compare with previous periods and analyze offering trends.

Grace SDA Church

Printed 8/16/2022

Contribution Statistics

For the period from 7/1/2017 to 7/31/2017

Account	Donors	Donor %	Amount	Amount %	Per Capita	Average
Tithe	91	83.5%	63,095.09	69.2%	693.35	578.85
World Budget Offering	5	4.6%	586.00	0.6%	117.20	5.38
Sabbath School Missions	3	2.8%	271.10	0.3%	90.37	2.49
Missions Miscellaneous	1	0.9%	29.25	0.0%	29.25	0.27
Ingathering - HOPE - Donated	1	0.9%	10.00	0.0%	10.00	0.09
ADRA - Disaster Relief	5	4.6%	375.00	0.4%	75.00	3.44
Global Mission (GM)	1	0.9%	560.00	0.6%	560.00	5.14
Texas Vision	8	7.3%	349.00	0.4%	43.63	3.20
Texas Women's Ministries	1	0.9%	163.00	0.2%	163.00	1.50
TX Adventist Community Service	3	2.8%	47.00	0.1%	15.67	0.43
Texas - Educate for Eternity	1	0.9%	4.00	0.0%	4.00	0.04
Lake Whitney Ranch	5	4.6%	325.00	0.4%	65.00	2.98
Texas Evangelism	3	2.8%	77.00	0.1%	25.67	0.71
Texas Evangelism - Reach the Wo	1	0.9%	4.00	0.0%	4.00	0.04
Texas Evangelism - Waldenses	1	0.9%	2.00	0.0%	2.00	0.02
SWUC Education Endowment Fu	1	0.9%	66.12	0.1%	66.12	0.61
Conference Funds	92	84.4%	65,963.56	72.4%	717.00	605.17
Local Combined Budget	64	58.7%	16,792.02	18.4%	262.38	154.06
Children's Offering	1	0.9%	257.39	0.3%	257.39	2.36
Gas & Mineral Funds	1	0.9%	296.71	0.3%	296.71	2.72
Sabbath School Expense	1	0.9%	6.00	0.0%	6.00	0.06
[REDACTED]	5	4.6%	653.00	0.7%	130.60	5.99
[REDACTED]	3	2.8%	74.00	0.1%	24.67	0.68
[REDACTED]	3	2.8%	107.00	0.1%	35.67	0.98
[REDACTED]	1	0.9%	7.00	0.0%	7.00	0.06
Adventurers Offerings	1	0.9%	4.00	0.0%	4.00	0.04
Adventurers Dues	1	0.9%	75.00	0.1%	75.00	0.69
Pathfinders Offerings	4	3.7%	454.00	0.5%	113.50	4.17
Youth Offerings	3	2.8%	715.00	0.8%	238.33	6.56
[REDACTED]	3	2.8%	129.00	0.1%	43.00	1.18
Vacation Bible School Offerings	1	0.9%	141.88	0.2%	141.88	1.30
VBS Fundraiser	2	1.8%	426.49	0.5%	213.25	3.91
Student Aid	4	3.7%	355.00	0.4%	88.75	3.26
[REDACTED]	10	9.2%	631.00	0.7%	63.10	5.79
[REDACTED]	1	0.9%	50.00	0.1%	50.00	0.46
[REDACTED]	4	3.7%	1,033.00	1.1%	258.25	9.48
[REDACTED]	2	1.8%	175.00	0.2%	87.50	1.61
Women's Ministries	1	0.9%	10.00	0.0%	10.00	0.09
Men's Ministries Offerings	1	0.9%	150.00	0.2%	150.00	1.38
Prayer & Revival Ministry	1	0.9%	10.00	0.0%	10.00	0.09
Emergency Aid	1	0.9%	10.00	0.0%	10.00	0.09
Audio/Video	1	0.9%	1,000.00	1.1%	1,000.00	9.17
Choir Offerings	1	0.9%	48.75	0.1%	48.75	0.45
Choir Accompaniment	2	1.8%	170.00	0.2%	85.00	1.56
Choir Fundraisers	1	0.9%	843.44	0.9%	843.44	7.74
[REDACTED]	1	0.9%	114.56	0.1%	114.56	1.05
Building Fund Offerings	4	3.7%	195.00	0.2%	48.75	1.79
Church Remodeling	2	1.8%	200.00	0.2%	100.00	1.83
[REDACTED]	1	0.9%	30.00	0.0%	30.00	0.28
Local Funds	77	70.6%	25,164.24	27.6%	326.81	230.86
Total Contributions	109	100.0%	91,127.80	100.0%	836.03	836.03



Conference Statement – (Not Jewel)

Statement of Account (Highly Recommended)

- It shows if you have any payables to the Conference for payments made on behalf of the church.
 - Insurance (auto, property, etc.)
- These are sent monthly by physical mail or by e-mail.
 - Any address change or email updates, please let us know as soon as you're able.

Seventh-day Adventist Church Texas Conference of SDA Operating Fund P.O. BOX 800 Alvarado, TX 76009-0800 (817) 790-2255		Statement of Account Open Item	
[REDACTED] [REDACTED] [REDACTED]		Until Period: July 2022 Account: 132200-A/R: Churches Sub-Account: [REDACTED] SDA Church Function: 0000 - Balance Sheet Account	

Date	Journal #	Description	Ref. #	Original Amount	Debit	Credit	Balance	D/C
4/21/2020	AR - 3 1.193	2020 Property Insurance	IV-55240	3,148.27	621.76		621.76	D
5/31/2021	AR - 9 1.2	Design & Print Services	IV-59828		25.00		646.76	D
6/21/2021	AR - 6 1.247	2021 General Liability Insurance	IV-60131		1,119.22		1,765.98	D
10/28/2021	AR - 10 1.14	2021 Annual Church Licenses:	IV-61554		583.08		2,349.06	D
5/17/2022	AR - 3 1.250	2022 General Liability Insurance	IV-63702	1,341.04	1,287.40		3,636.46	D
7/27/2022	AR - 5 1.198	2022 Property Insurance	IV-64485		3,320.00		6,956.46	D
Ending Balance:							6,956.46	D





LOCALLY FUNDED PAYROLL (LFP)

By Irais Ortiz

What does the Locally Funded Payroll Department do?

Processes payments for individuals hired by an entity (church or school) and are funded 100% locally.



Payroll Process

Payroll software:

1. iSolved TimeForce
2. Payroll Portal
3. APS (Adventist Personnel System)



Payroll Process

What a treasurer should do when planning to hire an employee?

1. First, contact Colleen Worth at the HR Department.

Colleen Worth

Human Resources Generalist

817.790.2255 ext. 2210 *Office*

866.394.6841 *Fax*

List of documents

- ✓ Employment Application
- ✓ I-9
- ✓ W-4
- ✓ Direct Deposit
- ✓ Wage Deduction
- ✓ Supplemental Criminal History Questionnaire
- ✓ Locally Funded Agreement
- ✓ Sterling Volunteers employee link
www.ncsrisk.org/adventist



Payroll Process

What a treasurer should do when planning to hire an employee?

2. Second, contact Jairo Duarte to get login information to access the **payroll portal** and **timecard system**.
3. Third, submit employee's information through the payroll portal.
4. Employees that have not received a paycheck during the last six months are terminated in our system. They need to reapply or submit additional paperwork.

Due to possible changes in:

- Benefits
- Tax payments
- Background check

DO NOT ALLOW ANYONE TO WORK
BEFORE COMPLETING THE HIRING APPLICATION PROCESS



Hiring New Employees or Contractors?

Employee
*W4
* W2



Common Law Rules by the IRS:

1. Behavioral: Does the church control what the worker does and how he/she does his/her job?
2. Financial: Does the church decide how the worker is paid and provide the supplies?
3. Type of Relationship: Is there a contract that specifies benefits for the worker?

Independent Contractor
*W9
*NEC 1099

Previously 1099 Misc



1. Liability or Commercial Insurance
2. Provide own equipment/supplies.
3. Paid a flat fee per project/month/service.
4. Not required to have set hours. Contractors should control when and how they work.
5. Signed Contract to confirm pay and assignment description.

<https://www.irs.gov/businesses/small-businesses-self-employed/independent-contractor-self-employed-or-employee>



ACORD **CERTIFICATE OF LIABILITY INSURANCE** DATE (MM/DD/YYYY)
10/21/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Pro Insur, Inc dba Campbell Risk Management 9595 Whitley Drive, Suite 204 Indianapolis, IN 46240 Larry Spilker Ext 203	CONTACT NAME: Larry Spilker ext 203 PHONE (A/C No. Ext): 317-848-9075 FAX (A/C No.): 317-848-9063 EMAIL: lspilker@campbellrisk.com ADDRESS:
---	--

INSURED
 Honey Bee Creations
 2730 Mikol Terrace South
 St. Petersburg Florida 33712

INSURER(S) AFFORDING COVERAGE
 INSURER A: HANOVER INSURANCE GROUP NAIC # 22262
 INSURER B:
 INSURER C:
 INSURER D:
 INSURER E:
 INSURER F:

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSTR	TYPE OF INSURANCE	ADOL SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
<input checked="" type="checkbox"/>	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO <input type="checkbox"/> LOC OTHER:	<input checked="" type="checkbox"/>	AAV4066 LHW D481967	10/21/2019	10/21/2020	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMB OF AGG \$ 4,000,000
	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB EXCESS LIAB <input type="checkbox"/> OCCUR DED. <input type="checkbox"/> RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in IN) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N/A				PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Those usual to the Insured's operation. Blanket additional Insured applies per coverage form 421-2015 06 15. Certificate holder, if any, is hereby an additional insured.

CERTIFICATE HOLDER
 Evidence of Insurance

AUTHORIZED REPRESENTATIVE
 John C. Campbell

Name: Texas Conference of Seventh-Day Adventist
 Address: Church Address

Source: <https://www.campbellriskmanagement.com/how-to-read-your-certificate-of-liability-insurance/>



Salaried vs. Hourly Employees

Form of payments:

Salary:

Flat amount

Current pay – no two-week delay

Job position as required by law

Minimum of \$684.00 per week.

Qualifies for all the benefits

https://www.dol.gov/sites/dolgov/files/WHD/legacy/files/fs17a_overview.pdf

Hourly:

Needs to record hours

The pay is on a two-week delay

Minimum per hour \$7.25

DO NOT qualify for all the benefits.

<https://www.dol.gov/sites/dolgov/files/WHD/legacy/files/whdfs21.pdf>

<https://www.dol.gov/agencies/whd/flsa>



Full Time vs Part Time Employer's cost

Hours/pay period (1 for salary)	<u>76</u>	Employee status	Full-time	Employee Contribution	<u>3%</u>
Hourly rate or Biweekly salary	<u>12</u>	Medical Insurance	1. Accelerate Employee Only	Numbers of pay periods	<u>24</u>

Position	Pay rate	Units	Wages	FICA	Worker Comp	Medical	Employer Match	Basic 5% Retirement	Long Term Disability	Basic Life Insurance	Total per Payroll	Total Year
Custodian	12.00	76.00	912.00	64.99	35.11	325.00	27.36	45.60	3.13	7.08	1,420.27	34,086.41

Full-Time and Part-Time Employees Benefits

Workers Comp		
Professional		0.0074
Clerical office employees		0.0020
Others		0.0385
Maximum Match for Retirement (optional)		3%

Full-Time Employees Benefits

Health Insurance Premium	
Employee only	\$ 325.00
Employee and children	\$ 442.50
Long Term Disability	0.343%
Life Insurance (14.15/Month)	\$7.08
Basic Retirement (Applies to employees that work more than 37 hours/week)	5%

Hours/pay period (1 for salary)	<u>54</u>	Employee status	Part-time	Employee Contribution	<u>3%</u>
Hourly rate or Biweekly salary	<u>12</u>	Medical Insurance	Not Eligible	Numbers of pay periods	<u>24</u>

Position	Pay rate	Units	Wages	FICA	Worker Comp	Medical	Employer Match	Basic 5% Retirement	Long Term Disability	Basic Life Insurance	Total per Payroll	Total Year
Custodian	12.00	54.00	648.00	49.57	24.95	-	19.44	-	-	-	741.96	17,807.04





iSolved | TimeForce

Username

Password

Company Code

[Forgot Password?](#)

☐ Remember Me

LOGIN

Isolved Timeforce System

Timesheet



Time clock USES

- How to clock in and out
- How to enter a missing punch
- How to enter vacation time
- How to delete an entry



Time clock USE

- **How to enter a missing punch**
 - Click on the “enter punch” icon
 - Enter the correct time and date
 - Click “create” button
- **How to clock in and out**
 - Select the “in/out” icon
 - Click “create” button

The screenshot shows the iSolved TimeForce interface for employee Irais Ortiz. The 'Enter Punch' form is active, showing a date of 10/20/2022 and a time of 00:00 PM. The 'Create' button is circled in red. Below the form is a calendar view for the week of 10/16/2022 to 10/31/2022. The 'In' and 'Out' buttons are also visible in the top right corner.

Date	Sun 16	Mon 17	Tue 18	Wed 19	Thu 20	Fri 21	Sat 22	Sun 23	Mon 24	Tue 25	Wed 26	Thu 27	Fri 28	Sat 29	Sun 30	Mon 31
In																
Out																
Accumulated Hours																
Total Hours	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pay Codes																
Grand Totals																
Verification																



Time clock USE

- How to delete an entry
 - Select the wrong time and click the “deactivate” icon

iSolved TimeForce

Employee 1 of 1 | Include Subs | Current Status: N/A | **Irais Ortiz** | Hire Date: 8/1/2021 | Department: Conference Office - Hourly 38+ | Pay Type: Hourly | Card Number: | Supervisor: | Employee Type: Unspecified

Time Card | View: Semi Monthly

Recalculate Employee List | Recalculate Employee | Print Time Card

Work Area | Errors | Disbursement Detail | Enter Punch | Enter Hour | Enter Absence | Enter Disbursement | Daily Details

Punch | Update | Deactivate | Cancel

Punch: 00:00 PM | Mode: Auto | Date: 10/16/2022 | In Punch Date: 10/16/2022 | Do Not Round: | Override: | Type: Normal | Created Date: 10/14/2022 | Created Time: 18:48

Department: Conference Office - Hourly 38+ (150 chars left)

Notes:

Date	Sun 16	Mon 17	Tue 18	Wed 19	Thu 20	Fri 21	Sat 22	Sun 23	Mon 24	Tue 25	Wed 26	Thu 27	Fri 28	Sat 29	Sun 30	Mon 31
In	07:00 AM															
Out	12:00 PM															
Accumulated Hours	14.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Hours	14.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Paid																
Total Unpaid																
Total Hours	14.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Pay	\$0.00															
Pay Codes																
Reg	5.00															
Vac	9.00															
Grand Totals																
Hours Detail																
Verification																
Verify that the above hours on the Time Card are correct and include all worked time.																
10/16/2022																
<input type="checkbox"/> Employee <input type="checkbox"/> Supervisor																



Time clock USE

- **How to enter vacation time**
 - Click on the “enter absence” icon
 - Enter the correct date and hours
 - Select vacation in the “absence policy” box
 - Click “create” button

The screenshot shows the TimeForce interface for employee Irais Ortiz. The 'Enter Absence' section is active, showing a date of 10/16/2022 and 9.00 hours. The absence policy is set to 'Vacation'. The 'Create' button is circled in red. Below the form is a calendar view and a table of accumulated hours and pay codes. The 'Verify' section at the bottom is also highlighted with a red arrow.

Date	In	Out	Accumulated Hours	Total Paid	Total Unpaid	Total Hours	Total Pay
Sun 10/16/2022	07:00 AM	12:00 PM	14.00	5.00	9.00	14.00	\$0.00
Mon 10/17/2022			0.00			0.00	
Tue 10/18/2022			0.00			0.00	
Wed 10/19/2022			0.00			0.00	
Thu 10/20/2022			0.00			0.00	
Fri 10/21/2022			0.00			0.00	
Sat 10/22/2022			0.00			0.00	
Sun 10/23/2022			0.00			0.00	
Mon 10/24/2022			0.00			0.00	
Tue 10/25/2022			0.00			0.00	
Wed 10/26/2022			0.00			0.00	
Thu 10/27/2022			0.00			0.00	
Fri 10/28/2022			0.00			0.00	
Sat 10/29/2022			0.00			0.00	
Sun 10/30/2022			0.00			0.00	
Mon 10/31/2022			0.00			0.00	
Grand Totals				14.00	0.00	14.00	\$0.00

Verification

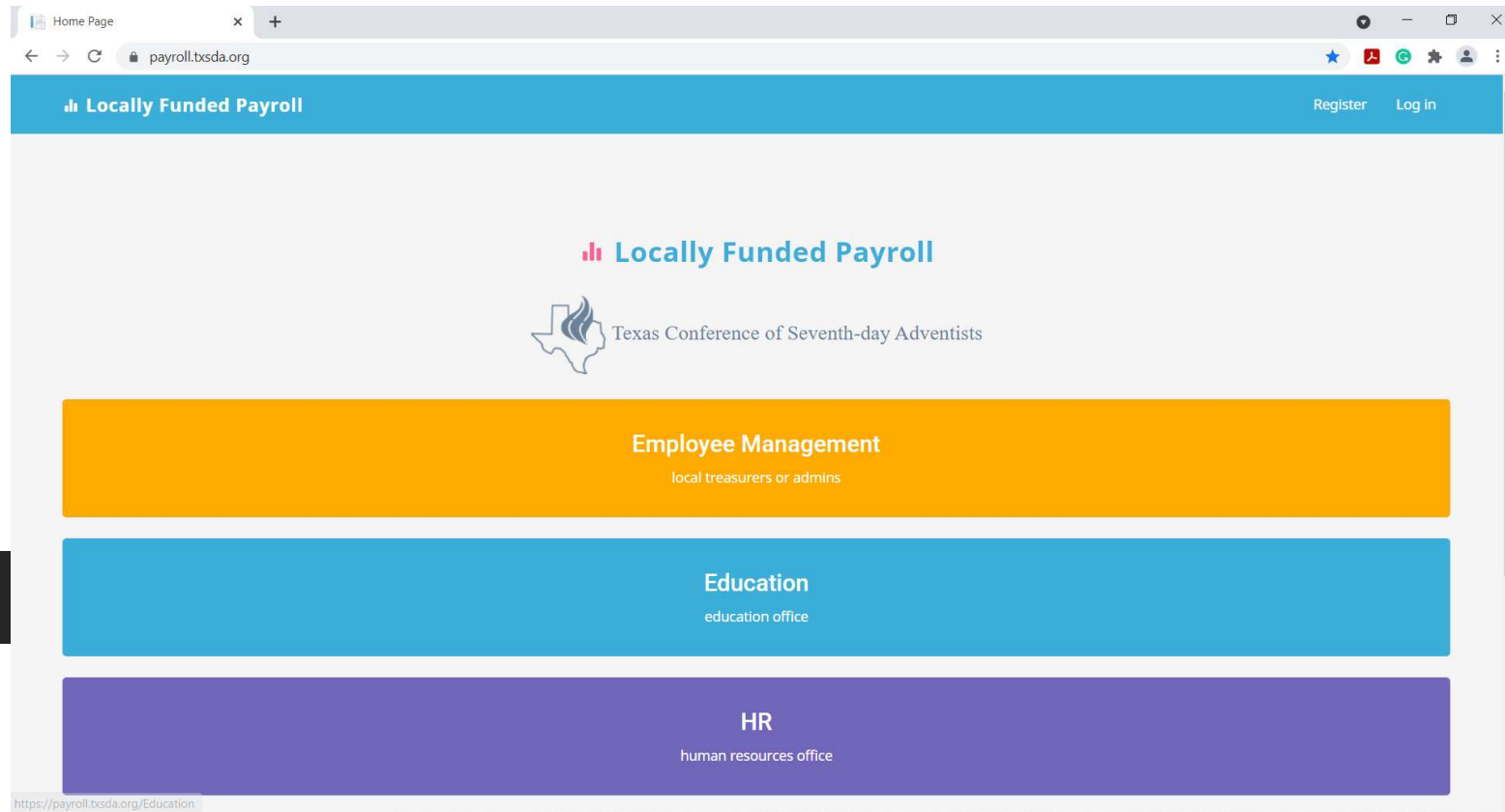
Employee and supervisor must verify the timecard before requesting payment

- **How to delete an absences**
 - Select the wrong entry and click “delete”



Payroll Portal

Transmittal



Payroll Portal – User Information


User Details

FirstName	<input type="text" value="Church"/>	LastName	<input type="text" value="Treasurer"/>
Email	<input type="text" value="ANWTEST-TR@txsda.org"/>		
Entities	<input type="text" value="A New Entity SDA Church x"/>		
Registration Code	<input type="text" value="35932738"/>		

Create an account

payroll.txsda.org/Account/Register

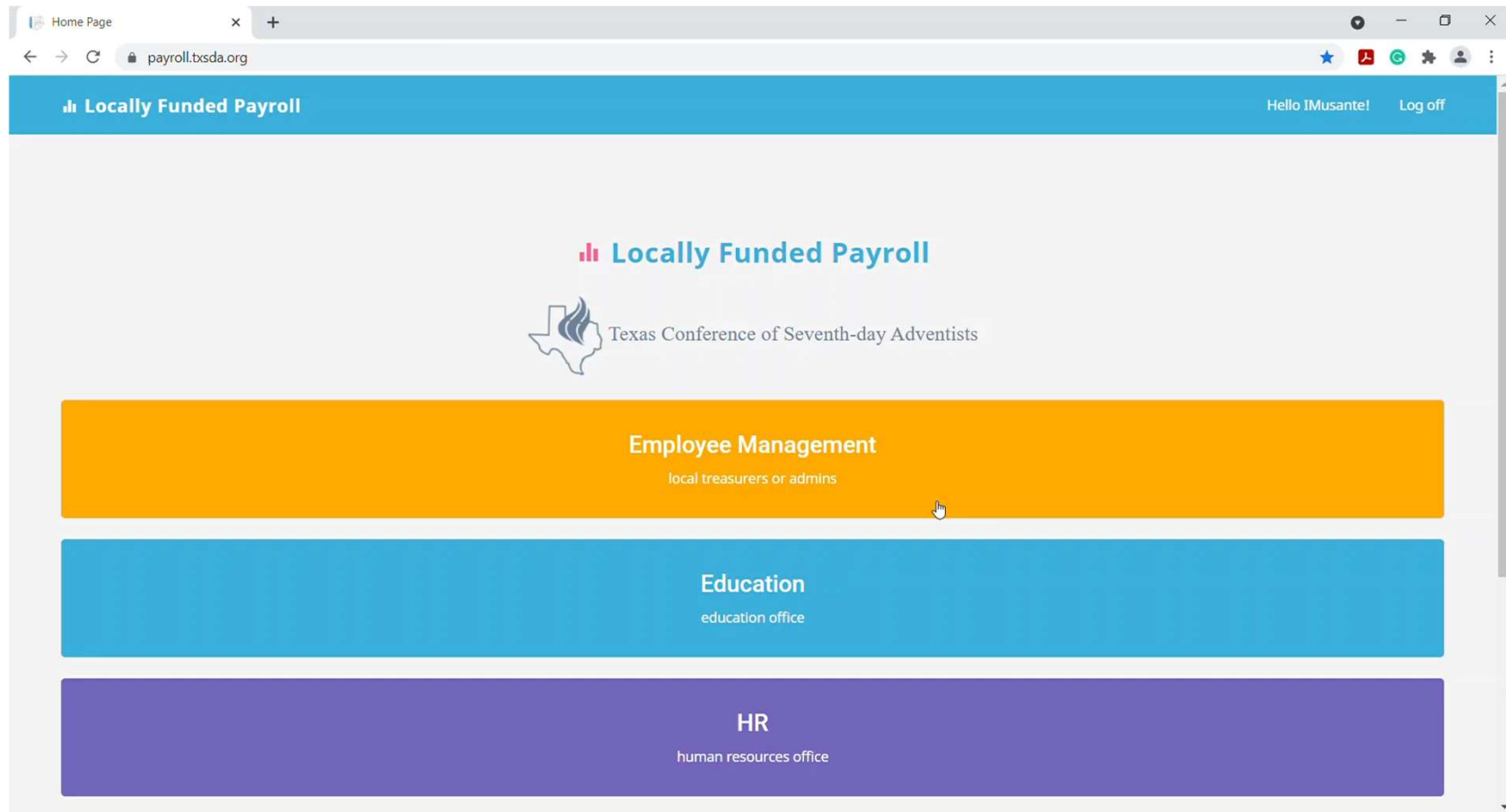
Locally Funded Payroll

 Texas Conference of Seventh-day Adventists

[Already have account?](#)



How to enter a new employee information



How to submit a transmittal report

The screenshot shows a web browser window with the URL `payroll.txsda.org/EmployeeManagement`. The page has a blue header with the text "Locally Funded Payroll" and a user greeting "Hello IMusante! Log off". Below the header is a navigation bar with links: "Dashboard", "Employees", "New Employee", "Payroll File", and "Make Payment". The main content area is titled "Employee Management" and features a "Select Entity" dropdown menu. The dropdown is open, showing a list of entities: "A New Entity SDA Church", "Advent Ridge Academy", "Arlington SDA Church", "Arlington Southern Worship Center SDA Ch", "Arlington Spanish North SDA Church", and "Athens SDA Church". A mouse cursor is hovering over "A New Entity SDA Church". The footer of the page contains the text: "Texas Conference of Seventh-day Adventists | 1211 Hwy 67 West Alvarado, TX 76009 | P.817.790.2255 | F.817.783.5266".



2022 Texas Conference Payroll Calendar

Remember, since all local hires should be on a two week delay for payroll, transmittals can be submitted as early as **the day following the previous Pay Day**.
Example: The January 31 payroll covers the period of 1/1/22-1/15/22 and can be submitted as early as 1/16/22.

SUBMISSION DEADLINE

Pay Day

Holiday (Office Closed)

Office Closed

January						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

February						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

March						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

April						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

May						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

June						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

July						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

August						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

September						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

October						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

November						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

December						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					



Adventist Risk Management

Treasury Department
Texas Conference of Seventh-day Adventists
2022



What type of claims should be submitted to t ARM – Adventist Risk Management Through the Texas Conference

- COI – Certificate of Insurance
- Statement of Loss:
 - Property Damages
 - Vehicle Damage
 - Bodily injury
- Statement of Loss:
 - Burglary
 - Weather
- Auto Insurance Changes



What Forms to fill out?



Certificate of Insurance





CERTIFICATE OF INSURANCE REQUEST

12501 Old Columbia Pike - Silver Spring, MD 20904
OFFICE: 1(888) 951-4276 - FAX: 1(866) 460-8767

RUSH ☒ YES ☐ NO

▷ ORGANIZATION INSURED:
POLICY #: LIMIT:

▷ TYPE OF INSURANCE: ☒ GENERAL LIABILITY ☐ PROPERTY ☐ HOSPITAL PROPERTY ☐ AUTOMOBILE ☐ EXCESS LIABILITY ☐ WORKERS COMPENSATION
SELECT YOUR OPTION(S)

▷ CERTIFICATE HOLDER:

ORGANIZATION:
ADDRESS: CITY: STATE: ZIP CODE:
CONTACT NAME: PHONE NUMBER:

▷ EVENT LOCATION: (IF DIFFERENT FROM CERTIFICATE HOLDER)

ADDRESS: CITY: STATE: ZIP CODE:

▷ ACTIVITY REQUIRING CERTIFICATE:

BEGINNING DATE (MM/DD/YYYY):
ENDING DATE (MM/DD/YYYY):
ADDITIONAL INSURED: ☐ YES ☐ NO
SPECIFIC WORKING REQUEST:

SPONSORED BY:

▷ NEEDED FOR PROPERTY / EQUIPMENT

VALUE: SERIAL#:
MODEL#: LOAN #:

PLEASE EMAIL CERTIFICATE OF INSURANCE TO: USE A SEMICOLON TO SEPARATE E-MAIL ADDRESSES IN CASE YOU NEED TO SEND A COPY OF THE CERTIFICATE OF INSURANCE TO MULTIPLE RECIPIENTS

PLEASE NOTE: CERTIFICATES WILL NO LONGER BE ISSUED BY FAX OR MAIL. PLEASE PROVIDE E-MAIL ADDRESSES OF ANYONE NEEDING TO RECEIVE A COPY OF THIS CERTIFICATE.

COMMENTS:

▷ REQUESTED BY: DATE (MM/DD/YYYY):
ENTER THE NAME OF YOUR CUSTOMER SERVICE REPRESENTATIVE:

ARM-000120101



Needed Information

Certificate of insurance

1. Entity Name
2. Physical Address
3. Description of Activity
4. Beginning and ending day
5. Sponsors Name
6. Certificate holders email Address
7. Submit Information on time



Statement of Loss





NORTH AMERICAN DIVISION GENERAL LIABILITY STATEMENT OF LOSS

12501 Old Columbia Pike - Silver Spring, MD 20904
OFFICE: (301) 453-7400 | FAX: (301) 453-7060
EMAIL: claims@adventistrisk.org

CONFERENCE: Texas Conference

▶ ABOUT THE INSURED:

CHURCH / SCHOOL / OTHER NAME:
CONTACT PERSON NAME:
TELEPHONE | BUSINESS: RESIDENTIAL EMAIL ADDRESS:
CHURCH / SCHOOL / OTHER ADDRESS: CITY: STATE: ZIP CODE:

▶ ABOUT THE LOSS: DATE & TIME OF LOSS

MONTH DAY YEAR TIME
AM PM

DESCRIPTION OF ACCIDENT:

▶ ABOUT THE LOCATION OF INCIDENT:

NAME OF OWNER OF PREMISES:
ADDRESS: CITY: STATE: ZIP CODE:
TELEPHONE | BUSINESS: RESIDENTIAL RELATIONSHIP TO INSURED:

▶ ABOUT THE INJURED PERSON OR DAMAGED PROPERTY:

NAME: DATE OF BIRTH: SOCIAL SECURITY #: ☐ MALE ☐ FEMALE
ADDRESS: CITY: STATE: ZIP CODE:
TELEPHONE | BUSINESS: RESIDENTIAL EMAIL ADDRESS:
DESCRIPTION INJURY OR DAMAGE: (EXAMPLE: FRACTURED ARM, SPRAINED BACK, BROKEN WINDOW, ETC.)

DESCRIPTION PROPERTY TYPE (MODEL, ETC.) ESTIMATED AMOUNT OF REPAIR:

EMPLOYER'S NAME: RELATIONSHIP TO INSURED / ENTITY:
ADDRESS: CITY: STATE: ZIP CODE:
TELEPHONE | BUSINESS: RESIDENTIAL

▶ WITNESS:

FIRST NAME: M.I. LAST NAME:
TELEPHONE | BUSINESS: RESIDENTIAL
ADDRESS: CITY: STATE: ZIP CODE:

▶ COMMENTS:

REPORTED BY: TITLE: PHONE:
REPORTED TO: Teresa Bonilla TITLE: Accountant/Acct. Payable DATE (MM/DD/YYYY):
SIGNATURE OF INSURED: DATE (MM/DD/YYYY):

(Rev. June 1997/1/2014)



Needed Information:

Statement of Loss

- Name of Church or school
- Pastors Contact information
- Incident Date
- Description of Incident
- Witness Contact Information
- Signature and Date



Statement of Loss





NORTH AMERICAN DIVISION PROPERTY NOTICE OF LOSS

12501 Old Columbia Pike - Silver Spring, MD 20904
OFFICE: (888) 951-4ARM (4276) | FAX: (301) 453-7060
EMAIL: claims@adventistrisk.org

FOR YOUR PROTECTION SOME STATE LAWS REQUIRE THAT THE FOLLOWING STATEMENT APPEAR ON THIS FORM:
"IT IS UNLAWFUL TO: (A) PRESENT OR CAUSE TO BE PRESENTED ANY FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS UNDER A CONTRACT OF INSURANCE AND/OR (B) PREPARE, MAKE, OR SUBSCRIBE ANY WRITING WITH INTENT TO PRESENT OR USE THE SAME, OR TO ALLOW IT TO BE PRESENTED OR USED IN SUPPORT OF ANY SUCH CLAIM. EVERY PERSON WHO VIOLATES ANY PROVISION OF THIS SECTION IS PUNISHABLE BY IMPRISONMENT IN THE STATE PRISON NOT EXCEEDING THREE YEARS, OR BY FINE NOT EXCEEDING ONE THOUSAND DOLLARS, OR BY BOTH."

Type of Claim: ☒ Equipment Breakdown ☐ Property

INSURED:

CONFERENCE:			
NAME OF ENTITY:			
DAMAGED PROPERTY - ADDRESS:		CITY:	STATE:
POINT OF CONTACT - FIRST NAME:		LAST NAME:	
TELEPHONE:	BUSINESS:	RESIDENTIAL:	EMAIL ADDRESS:

DESCRIPTION OF WHEN AND HOW LOSS OCCURRED: IF EXACT DATE IS NOT KNOWN, GIVE DATE OF DISCOVERY

MONTH:	DAY:	YEAR:	TIME:
			AM PM
DESCRIPTION OF ACCIDENT/NATURE OF ACTIVITY (USE ADDITIONAL SHEET IF NECESSARY)			

DESCRIPTION OF PROPERTY DAMAGED OR STOLEN: (SUPPORT WITH WRITTEN VENDOR ESTIMATES AND PHOTOS. USE ADDITIONAL SHEETS IF NECESSARY)

NAME, MODEL, SERIAL NUMBER	APPROXIMATE AGE	REPLACEMENT COST

ESTIMATE OF LOSS, IF AVAILABLE

BUILDING: \$	STOLEN GOODS: \$	TOTAL ESTIMATES: \$
CONTENTS: \$	STOLEN MONEY: \$	LESS DEDUCTIBLE: \$
TEMPORARY REPAIRS: \$	GLASS: \$	NET ESTIMATE: \$

ALL CRIME LOSSES MUST BE REPORTED TO POLICE:

INCLUDING THEFT, BURGLARY, VANDALISM, VEHICLE DAMAGE TO BUILDINGS, ETC. THE POLICE REPORT WILL BE REQUIRED TO PROCESS THIS CLAIM.

DATE REPORTED TO POLICE (MM/DD/YYYY):	POLICE REPORT NUMBER:	PHONE NUMBER:
INVESTIGATING ORGANIZATION:	CITY:	STATE:
ADDRESS:	ZIP CODE:	

SIGNATURE OF AUTHORIZED ENTITY REPRESENTATIVE:	TITLE:	DATE OF SIGNING (MM/DD/YYYY):
SIGNATURE OF AUTHORIZED INSURED REPRESENTATIVE:	TITLE:	DATE OF SIGNING (MM/DD/YYYY):

FORM NAD-Notice of Loss-Property/Claims NUMBER: 04/20/2021

FAILURE TO PROMPTLY REPORT LOSS OR DAMAGE IS A CONTRACT VIOLATION AND MAY VOID COVERAGE. SUPPLY AS MUCH INFORMATION AS POSSIBLE TO AVOID DELAY.



Información Necesaria:

Statement of Loss

- Conference Name
- Church of School's Name
- Pastors Contact Information
- Incident date
- Description of incident
- List of items Stolen or damaged
- Signature and Date



Auto Policy Changes



Adventist Risk Management, Inc.
Automobile Policy Change Request

Type of Request: ☐ Add ☐ Delete
☐ Change ☐ Quote
Effective Date of Change: 0

1 Client Information (Note: local organizations include churches, schools, community service centers and similar locations)

Insured Name: Texas Conference
Local Organization Name: _____
Local Organization Address: _____

2 Automobile Information

Year: _____ Make: _____ Model: _____ V.I.N.: _____
Garage Location (city/town, state and Z.I.P. Code): _____

3 Type of Automobile (Select only one)

☐ **Truck or Trailer**
How is truck or trailer primarily used? (select only one)
☐ **Service:** driven to job site for majority of the day
☐ **Commercial:** transports property to a business
☐ **Retail:** delivers property to individual households.
Radius of operation: ☐ 0-50 miles ☐ 51-200 miles ☐ 200+ miles
Gross Vehicle Weight: _____

☐ **Bus or Van**
How is bus or van primarily used? (select only one)
☐ **School:** transports passengers for school activities
☐ **Church:** transports passengers for church activities
☐ **Social Service:** transports passenger for comm. Serv.
Radius of operation: ☐ 0-50 miles ☐ 51-200 miles ☐ 200+ miles
Seating Capacity: _____

☐ **Motorhome**
Length of motorhome: _____

☐ **Other Automobile** (such as cars, snowmobiles, golf carts)
Describe how the automobile is primarily used:

4 Coverage

Select coverage by entering a limit or deductible
Liability: \$1,000,000
Personal Injury Protection: _____
Property Protection (MI Only): _____
Auto Medical Payment: _____
Uninsured Motorist: _____
Underinsured Motorist: _____
Comprehensive (\$250 minimum): _____
Collision (\$500 minimum): _____
Original Cost New: _____

Instructions
Some coverages not available in every state, contact ARM if you have any questions.

5 Loss Payee

Lending institution if automobile is financed
Name: _____
Street Address: _____

City: _____
State: _____ Z.I.P. Code: _____
Phone #: _____
Loan #: _____

6 General Information (if any questions are "Yes", please provide explanation)

1. Is this automobile primarily operated by non-employees (such as students or volunteers)? Yes ☐ No ☐
Explanation: _____
2. Is the primary operator of the automobile not covered by a Worker's Compensation policy? Yes ☐ No ☐
Explanation: _____
3. Any existing damage to the automobile? Yes ☐ No ☐
Explanation: _____

8 Signature

Authorized Representative of the Insured: _____ Date: _____
Authorized Representative of ARM: _____ Date: _____



Needed Information:

Auto Policy Changes

- School or Churches Name
- Physical Address
- Vehicle Information (Make, Model, VIN#)
- Vehicle Type
- Prohibited Vehicles (15 Passengers)
- General Information
- Signature and Date



Conclusion

Points to Consider

- Contact the Texas Conference as soon as possible
- Submit a Claim
- Provide Needed Information



1099 Information

What is the Form 1099?

- This form records how much was paid to an entity or person.
- You will need to use this form if you paid someone \$600 or More
- Employees who are the payroll are not included (If you have Questions about whether a 1099 needs to be issued. Contact the conference)





BUILDING A BUILDING COMMITTEE

When a ministry is growing and it's clear more space is needed, most leaders know it's time to assemble a building committee. However, many quickly realize assembling the right team can be significantly more challenging than identifying the need for one. A building committee created in haste using anyone available or only those with specific secular knowledge can quickly lead to frustration and stalemate.

Our purpose is to help guide our churches as they navigate the facility expansion process. It is understandable the people you choose and the process you use will determine the success or failure of your ministry for years to come. It has been identified that there are 4 critical components when assembling a building committee.

“The people you choose and the process you use will determine the success or failure of your ministry for years to come.”

CLEAR MINISTRY OBJECTIVES & AUTHORITY

The best way to empower a building committee is to give them clear ministry objectives and the authority to carry out those objectives. You should empower your building committee with an understanding of the ministry problems that need to be solved, not the presumed solutions. To recruit the right team, you must communicate the vision flowing out of these objectives to create a clear understanding of what needs to be accomplished. The ministry objectives provide the team with clear expectations and boundaries for the journey ahead of them. Clear objectives give your building committee the best opportunity to successfully improve ministry. Many leaders neglect to take the time to investigate the roadblocks of their ministry. As a result, facilities have been updated without any significant ministry impact. As leaders, you should not assume answers to problems you haven't identified and send a building committee on a mission without clear objectives.

However, clear objectives are not enough. The team must be given authority. Position without authority creates discouragement and hinders progress. The building committee must be empowered to create change and implement solutions. With clear direction and authority, those you recruit will be equipped to reach the destination desired by the leadership.

“The best way to empower a building committee is to give them clear ministry objectives and the authority to carry out those objectives.”

WHAT DOES CLEAR DIRECTION LOOK LIKE?

A document from church leadership outlining:

1. The responsibilities of the committee
2. The ministry problems which need solved
3. The desired project schedule including the major milestones, deliverables, and approvals required



SELECTION OF THE RIGHT PEOPLE

Once you know the ministry objectives and have outlined the authority, you can intelligently select a building committee. Ministry objectives and authority should shape who you select. As you might suspect, team selection is a critical aspect of a successful building committee. The best leaders select the building committee members based on leadership experience and ministry understanding, not on construction experience or secular skill. Ministry understanding and leadership qualities are the core characteristics of a great building committee member. Don't substitute secular skill or knowledge of a specific trade for ministry understanding on your team. It's great to have secular skills or trade knowledge but the ability to lead people with a ministry heart should be your top priority. If you don't identify clear ministry objectives, you will be tempted to populate your team with secular construction skills. One bad selection to a building committee can derail an entire project, but it's difficult to see a ministry focused person derail a building committee. When ministry is the focus the ministry leaders become evident. You will see it in their eyes and feel it in the tone and conviction of their words. Like Nehemiah, God loves to use leaders with conviction and focus.

“The best leaders select the building committee members based on leadership experience and ministry understanding, not on construction experience or secular skill.”

WHAT DOES SELECTING THE RIGHT TEAM LOOK LIKE?

- Assess how people work on teams and the teams they have been a part of
- Create a list of questions to unpack ministry and leadership aptitude

COMMITMENT AND CONTINUITY

A church design, fundraising, and building process can take several years to complete. Turnover within a team slows progress and disrupts momentum. When asking people to serve on a building committee, ask them to commit to serving until the completion of the project. If they are unwilling to finish what they've started, move on to the next qualified candidate.

Once you have established the team, don't add new people! One of the most common things to derail a building committee is the introduction of new people in the middle of a project. The time it takes to provide context to the new individual and redevelop consensus in the group can be frustrating to the entire team. The frustration can quickly lead to division and in severe cases, hostility towards others. Several years ago, a contractor scheduled a meeting with a church to review their drawings one last time before they finalized them. At the meeting was an interior designer who just started attending the church. She was asked by the Pastor to be part of the building committee because the Pastor wanted to get her involved in the church. As a result, the project drifted for the next few weeks as she began to rehash old design concepts and develop new ones. The building committee was so frustrated, they asked the Pastor to remove the interior designer. Without context of what was previously covered, this trained professional frustrated the group and ultimately had to be removed from the committee. You can avoid this common pitfall by selecting committed members and refraining from additions throughout the life of the building committee

**“TURNOVER
WITHIN A
TEAM SLOWS
PROGRESS AND
DISRUPTS
MOMENTUM.”**

WHAT DOES COMMITMENT AND CONTINUITY LOOK LIKE?

- A unified group of people committed to completion of their objectives
- An understanding of the power continuity must streamline and accelerate progress



THE RIGHT NUMBER OF MEMBERS

There is not a universal perfect number of individuals on a building committee, but there are some general principals. The ideal building committee has enough members to effectively connect to most segments of the congregation but does not have more than 8-9 people in total. For smaller congregations, 4-5 may be enough. A common error results when a church offers to have “anyone interested” on the building committee. Groups larger than 8-9 struggle to reach consensus, find times to meet regularly, and frequently have a different dynamic at every meeting depending on who can attend. It is strongly suggested you do not put more than 9 people on your building committee. In practice, committees with 6-7 members seem to work best. With 6-7 of the right influential leaders, their variety of opinions and perspectives can effectively shape the ministry solution and communicate the path forward to the entire congregation.

Several years ago, a contractor was asked to help 3 churches come together and build one facility. The process taught the contractor a lot about leading groups and selecting people to lead people. The first task was to establish some clear ministry objectives. From those objectives, there were selected 6 leaders who understood the ministry objectives well enough to represent each of those 3 churches. It was amazing that when ministry became the focus, 6 people to represent 3 churches was sufficient to accomplish the ministry objectives.

Building programs are a unique time in the life of a church. The building committee tasked with leading the program influences church programs, culture, and relationships throughout the process. The impact of a facility lasts for decades and has a direct impact on how a ministry serves its community. We realize leading a building committee is extremely difficult, but it can and should be extremely rewarding. How you lead as a building committee impacts the product you build and your ability to impact your community with the gospel. It's a high calling and should be an honor.

Many times, it has been asked, “What do we do if we've already assembled a team and we've done it all wrong?” Our suggestion would be to start over. Explain to your team you're embarking on a new process and thank them for their service up to this point. This time-tested process advises the creation of what is call an implementation team. The change in terminology provides an easy opportunity to reboot your building program and start off on the right foot. In this process, the implementation team consists of the influential leaders described above who take full responsibility for guiding the church throughout the solution finding process.

“The ideal building committee has enough members to effectively connect to most segments of the congregation.”

WHAT DOES THE RIGHT NUMBER OF PEOPLE LOOK LIKE?

- A team of influencers large enough to bring hundreds of people together in pursuit of a common goal
- A team small enough to make quick decisions, but large enough to benefit from the collective wisdom found in groups

A grayscale photograph of a construction site. In the upper left, a crane with a striped hook is lifting a large, rectangular concrete slab. The slab has a window cutout. In the background, there are several tall pine trees under a cloudy sky. In the foreground, there are stacks of construction materials and a partially visible building structure with a grid-like facade.

OCTOBER 2018

CONSTRUCTION MANUAL

3rd Edition

Prepared by Harrison Steck, P.C. for the
Texas Conference Association of Seventh-Day Adventists October 2018

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INDEX

- 01. INTRODUCTION - pg. 01
- 02. THE IMPORTANCE OF ADVANCE PLANNING - pg. 02
- 03. FINANCING - pg. 07
- 04. FINDING AN ARCHITECT/ENGINEER - pg. 09
- 05. AMERICANS WITH DISABILITIES ACT/TEXAS ACCESSIBILITY
STANDARDS - pg.16
- 06. SELECTING A CONTRACTOR - pg.17
- 07. CONTRACTS - pg. 23
- 08. INSURANCE, PAYMENT, PERFORMANCE BONDS & LIENS - pg. 24
- 09. MONITORING CONSTRUCTION - pg.26
- 10. CODE COMPLIANCE - pg. 29
- 11. CONCLUSION - pg. 31

INTRO.



This handbook is intended to provide member churches of the Texas Conference Association of Seventh-Day Adventists (the “Conference”) a brief orientation on the elements of the construction process. It contains general explanations of certain challenges you will face in building your new church. This manual will provide a guide to help your Church avoid problems that are guaranteed to increase the cost of a building program, which include:

1. Poor planning
2. Poor contracting
3. Change orders

Construction is a complex matter. If not handled properly, a church construction project can be a constant distraction from doing God’s work. A church’s leadership and congregation can sadly become divided when a construction project goes wrong. There is no sugar-coating it, the construction of your new church building will be harder, take longer, and cost more than you think it will. But good prior planning, utilizing good contract documents, engaging experienced design and construction professionals, and having an active awareness of the steps of the construction process can minimize construction challenges to a manageable level.

Prepare your work outside; get everything ready for yourself in the field, and after that build your house.
-Proverbs 24:27

THE IMPORTANCE OF ADVANCE PLANNING

Before beginning the design process or construction process, an essential initial step is determining exactly what kind of structure your church needs to build to accomplish its goals. Your church must be able to articulate the specific characteristics of a building that will meet its future needs. This requires the involvement of a church's entire membership from the very beginning. An important distinction will have to be made between what your Church's membership wants to build, versus what the church members truly need and can afford.

A. Your Pastor Should Not Be the Project Manager

When planning and monitoring any church's construction project is made the sole responsibility of the church's pastor, it inevitably distracts the pastor from the central purpose of his/her work; to help others grow in their faith. I have spoken with many ministers who bemoan the burdens of the construction process, both their lack of experience with it, their lack of understanding of it, and the massive amount of time it takes. Yet they unselfishly take it on as they are devoted to their congregation, even if they have misgivings.

It is unwise to ask a church's pastor to act effectively as the general contractor for a church, or to place upon any pastor the responsibility of monitoring every aspect of a construction project. The pastor necessarily will take a central role in any construction process, but the planning and execution of the construction process should be made the primary responsibility of a planning committee and a separate building committee, each consisting of at least a chairperson, and assistant chairperson, and a representative number of church members.

B. The Planning Committee

A supportive and involved membership is essential to a successful church construction project. Therefore, a construction planning committee should be organized before the beginning of any construction project. This committee should have a broad representation from throughout your Church membership. It should have a chairperson who is not a member of the ministerial



staff, and a secretary that keeps written minutes of each meeting. A planning committee's work is invaluable in avoiding pitfalls that arise due to inadequate early planning, such as increased costs. Prior to beginning work, the entire planning committee should read this manual in its entirety.

A planning committee's goal should be to meet at multiple times to prepare and submit to the Texas Conference Association of Seventh-Day Adventists' leadership a written "Proposal for Construction Financing" containing the following:



1. An explanation of the results of a simple survey of the congregation on what kind of structure the church needs to be successful (not just grow, but to be successful);
2. An explanation of how the location of the to-be constructed building was determined, as well as the name and contact information for the governmental jurisdictions responsible for the final inspections and issuance of the certificate of occupancy;
3. An explanation of how a relocation of the church was determined to be the best route over renovating or adding onto the existing church, or vice-versa;
4. An explanation of which elements of the church will be addressed by the construction program and how it would be improved by new construction or renovations. By elements, I mean things such as:

- a. Sanctuary and worship facilities
- b. Educational facilities for adult and college-aged classes.
- c. Fellowship Hall
- d. Youth educational facilities (elementary and high school)
- e. Nursery
- f. Kitchen
- g. Musical program facilities (choir room)
- h. Administration facilities (Pastor's office)

- i. Technology (lights & sound) and security system
- j. External appearance and parking
- k. Playground & Outdoor recreation
- l. Gym
- m. Storage
- n. Maintenance, HVAC & Heating
- o. Irrigation
- p. Security System
- q. Furniture and other furnishings



A estimation of how large any room to be constructed should be, in square feet, should be provided;

5. An explanation of the church's growth trends that justify new construction; and

6. A proposed budget containing an explanation of the church's strategy to raise money for the new construction, while continuing to fund its current operational needs.

Not only will this written proposal allow the Association to properly assess the financial needs of the Project, it will be an essential document for the architect or engineer eventually selected to use in creating plans to build what the church wants, at a price the church can afford. This planning process will also help your church to discern the core principles that should control and guide its building process.

The failure to conduct an inclusive, thorough, and structured planning process will inevitably lead to a construction process that will require multiple changes at the end of the construction phase, when implementing changes is the most expensive. Churches that do not go through a significant planning process have their construction efforts derailed by inconsistent subjective opinions, rather than objective facts previously agreed-upon by the church leadership and membership.

Your church does not want to be caught in the expensive trap of "making it up as you go along" during the construction process.

C. The Building Committee

Subsequent to the planning committee completing its work, your church will also need to appoint a building committee to guide the church through the selection of a design professional and contractor, and to monitor the actual construction process. This committee should have a chair and vice-chair, neither of whom should be the pastor. It should be smaller than the planning committee, but no less than five people. This is where congregation members who are design and construction professionals can participate in providing the most valuable assistance to the church. This committee should meet at least monthly during the design and construction process, and have a secretary who keeps a written record of what occurs at each of its meetings.

The individuals appointed to the building committee should have credibility to the rest of your Church's membership, be committed to the Planning Committee's vision, have the time to serve, be good communicators, be willing to listen before speaking, have good common sense, be patient, and exhibit good problem-solving skills. While each committee member should have a history of contributing to the Church, more than just being a major donor must be considered when appointing a member to the Building Committee. They should all also read this manual in its entirety before their first meeting.

D. Methods of Obtaining Construction Services a.k.a “Delivery Systems”



I. Design-Bid-Build Method

Under this option, your Church first selects an architect. The selection is normally based on qualification and experience relevant to your Church's specific project. Your architect then meets with the Building Committee to discuss and determine your Church's needs plus your budget.

Your architect then selects his/her team of design professionals (the structural, civil and MEP engineers). Your architect then creates a preliminary design. Ideally, your architect coordinates this effort with a contractor to develop a reasonable accurate cost estimate. If the cost estimate exceeds the your Church's budget, your architect may discuss options for decreasing the cost with your Church. This may mean decreasing the scope of you Project, but its much better to have a design the matches your budget than running out of money before the Project is complete.

At the point in time that the proposed design is within your Church's budget and approved by your Church, you Architect then proceeds to draft the construction drawings to include detailed specifications. The construction drawings are then issued for competitive bids from three or more general contractors. The general contractors solicit bids from subcontractors (electrical, mechanical, plumbings, painters, etc.). At that point in time, your Church and the

A yellow excavator is shown in the process of digging or moving earth at a construction site. In the background, a building with grey concrete block walls is under construction, featuring a large window opening. A construction worker in a light-colored shirt and dark pants stands near the excavator, observing the work. The ground is uneven and covered with dirt and some wooden framing.

Design-Build Method

your Architect compare the qualifications of the general contractors, and select the best option considering cost and qualifications. The project then proceeds into the construction phase.

This option has the best “potential” to achieve the highest quality of construction. Your Architect is obligated to your Church, not the general contractor. Your Architect is typically better trained and can use their experience to assist your Church in planning and monitoring construction. This is the Conference’s recommended delivery system.

2. Design-Build Method

Under the Design-Build option, your Church solicits proposals from Design-Build firms who are normally lead by a General Contractor. The General Contractor (not your Church) then contracts with the design professionals (architect, structural, civil and engineers). Your Church then interviews the Design-Build firms and reviews their proposals, but without the help of an Architect contracted directly with your Church. The selection decision is normally based on a combination of fee and qualification to include the design professionals.

The Owner then meets with the General Contractor, and preferably with the General Contractor’s Architect, to determine the needs and budget. Typically the General Contractor’s Architect develops the preliminary design, and then the General Contractor determines a cost estimate. Adjustments may need to be made to the scope of work in order to get the project under budget. The General Contractor may utilize the expertise of major sub-contractors to develop the cost estimate. At the point in time that the preliminary design is within the budget, the design team completes the construction documents to include specifications. The construction documents are then issued for bids to subcontractors. The project then proceeds into the construction phase.

This option has the “potential” to save time and cost, and often is marketed as such. However, the motive of the General Contractor is not always in the Owner’s best interest. Some contractors do not use the architect to help the Owner identify their actual needs. The architect and engineers are contracted with the General Contractor, and not the Church. As such, they are not always inclined to insure that construction meets the highest standards. This delivery method is not recommended, because it is better if the Architects owe a primary allegiance by contract to the Church.

FINANCING



It is important to have a firm grasp of the financial resources available to your church prior to construction. The architect and/or engineer retained to design your church must know the financial resources available for design and construction in order to perform his/her work effectively. Otherwise, the risk of the design being more expensive to construct than the budget available for construction is very real. It is important for a church's design "eyes" to not be larger than its budgetary "stomach".

**For which of you, desiring to build a tower, does not
just sit down and count the cost, whether he has
enough to complete it?
-Luke 14:28**

A. The 'Contingency'

A financial cushion, or a "contingency", must be built-in to your construction budget. Unforeseen complications inevitably arise during the design and construction process. Whether it's an unexpected site condition that is only revealed once the excavation for the foundation begins, or a building official that interprets a building code to require expensive, unplanned improvements, the construction process always contains unknown contingencies for which backup financial resources must be set aside to address. It will be difficult to set aside precious construction dollars for these contingencies, but it must be done. In the rare event your church reaches the end of the construction process without spending its contingency, it can then utilize the funds to add to the building items that might have been eliminated earlier due to cost.

B. Financial Disclosures

Under Texas law, your church will be required to provide to any contractor it retains, upon that contractor's request, evidence that it has the financial ability to fully fund and complete the project. Without this written assurance, the contractor will be limited in soliciting favorable bids from discerning and qualified subcontractors and material suppliers. Such written proof may also be required by the contractor's bonding company which issues the payment and performance bonds required by the Conference's Executive Committee.



C. Conference Loan Funding Requests

When your Church request funding from the Conference to supplement its own tithing from the Southwestern Union Revolving Fund to pay for construction, your Church will have to make an application for such funding to the Conference Treasurer. An example of the paperwork that your Church will need to submit in order for its funding request to be considered is attached as Exhibit "A". This paperwork includes:

1. "Prequalification Loan Application" worksheet
2. "Church Loan Analysis Request for Asset Acquisition and Development" worksheet
3. "Loan Request" worksheet
4. "Computation of Borrowing Limits" worksheet
5. "Document Required" worksheet

To meet standards required by the North American Division of Seventh-Day Adventists, the Conference Treasurer will need to know what the total for your Church's last three year of tithes is, and that your Church has 35% of the costs proposed construction already in hand. The information supported by the documentation, will be reviewed by the Conference Finance Committee, and a recommendation will be made to the Executive Committee regarding the Funding Request.

It is important for your Church's members to remember the funding from the Southwestern Union Revolving Fund is truly a loan that must be repaid with interest. As such, the financial safeguards described later in this manual relation to the payment process are essential for your Church to understand and comply with



FINDING AN ARCHITECT/ENGINEER

Retaining a credible and experienced design professional (an architect or engineer) is critical to the success of your construction project. Your church must thoroughly and dispassionately evaluate the experience level on other church projects of any architect or engineer your church considers for the design of your church construction project. An unqualified architect or engineer may attempt to mislead your church on the breadth of his/her skills and experience in an effort to obtain the church's design project. Residential architects not experienced in the complex design of church buildings will sometimes solicit the design of your project as a means of gaining this commercial design experience. You do not want your church construction project to serve as a learning process for a design professional.

The design professional selected by your church building committee must have a thorough, comprehensive commercial design experience. This experience should include working knowledge of the specific uses, functions, space needs, and aesthetic design features for a church facility. Your church may be approached by companies who want to perform both the design and construction portions for your Church together under one contract, called a "Design-Build Contract". Because such a contract makes it less likely the planning the process prior to design will be thorough, and places the design professional more on the construction company's "team" rather than serving as a protector of your Church's interests, we discourage Churches from utilizing the "Design-Build" contracting arrangement.

A. Selecting a Design Professional

Design professionals are required by law to be properly licensed with the State of Texas. Your church building committee, or a set of representatives from the committee should first request proposals from at least three design professional firms experienced in the design of church facilities. The committee's request for proposals ("RFP") should provide the general criteria for the design of the facility developed during the previously referenced planning process, as well as the budget. Include the summary of what you want to have built described in Section II. B. (4) above in the RFP

The design professional selected by your church building committee must have a thorough, comprehensive commercial design experience.

Your church should also request that the design professional forms provide documentation evidencing their qualifications and experience in designing church facilities of similar size and scope.

After reviewing the responses to the request for proposals, the committee should interview the three design forms. During that interview, the committee should ask questions that arise from its review of the responses to request for proposals, as well as certain specific pre-selected questions asked to all three forms. The pre-selected questions should concern:

1.The identity of and specific qualifications of the form's team members providing services on the church's project (for example, who are the structural engineer, the civil engineer, and the mechanical engineer);

2.Design issues the design professional foresees with your project and the jobsite;

3.Aesthetic and function issues that the design professional anticipates;

4.Time constraints for design

5.Projects the design professional has worked on before that it considers to be similar in scope and size.

6.How often will the design professional visit the project jobsite once construction has begun, and what kind of field reports and photos will they provide the building committee after each visit?

7.Will the Design Professional be able to provide a "schedule of values" that breaks down the project into separate components for contractors to refer to when bidding (See Exhibit "C", AJA Form G702)?

8.Only at the conclusion of these discussions of the above prior matters should the issue of cost be raised. Often times the next design professional for your Church's project will not be the cheapest.

You must confirm your design professional's licensure status on the Texas Department of Licensing and Regulation ("TDLR") website. You must also confirm that the design professional's business entity, if a corporation or limited liability company, is current with the State of Texas in meeting its franchise tax reporting obligations. The failure of a desing professional to keep its license current, and its business entity current would be major red flags

If your Church needs assistance with checking these licensure and tax status of prospective design professionals, process, please let the Conference know. The Conference would rather provide your Church assistance than have your Church not undertake these important steps.

B. The Importance of Following-Up with Reference

To properly evaluate the experience level of each professional firm, you must also request submittal of the names and contact information for the owners of the last three projects they have designed in the past five years that are similar in scope to what your church proposes to build. Once you receive this information, call each of the project owners and ask them:

1. Were they pleased with the design professional's services and would they engage them again on a second project?
2. Did the design professional respond to concerns and inquiries in a timely manner?
3. Did the design professional's work demonstrate knowledge of local codes and regulations that require plan accommodations?
4. Did the design professional provide support during the construction process?; i.e. answer the questions of the contractors, make site visits, and evaluate payment applications;
5. In retrospect, what would they like to change about their experience with the design professional?



Again, if your Church needs assistance with this process, please let the Conference know. The Conference would rather provide your Church assistance than have your Church not undertake these important steps.

Be cautious about using a design professional that is friends with, or in the family of, one of your members. Personal ties cannot bias you in favor of any one candidate. While oftentimes well-meaning, a close, personal relationship with the design professional selected creates the risk of undercutting procedural safeguards that are important to protect your church and the Conference. The natural instinct to be conflict-averse in close, important relationships can lead to a failure to express criticism on work quality issues. It can also be the source of unnecessary misunderstandings that divide a church family. A church should never retain a design professional it would hesitate to hold legally responsible in court for the design work performed.

Once all of this information is gathered, the Building Committee should meet to review the competing proposals and the feedback collected from the owners of the prior projects designed by the design professionals you are considering. If questions arise during this process, you will have available for consultation, the Conference and the Conferences' legal counsel.



C. Contracting with a Design Professional

Once your church selects a design professional, the next step is entering into a contract with the design professional for the provision of services. Merely accepting the architect's design proposal as the contract is not sufficient; such a proposal will not contain the terms necessary to protect the interests of your church and the Conference in the event of a disagreement. The Conference will provide a contract for your Church to use with the design professional, or the use of a modified American Institute of Architects ("AIA") form may be considered. Part of the contracting process will involve the design professional providing evidence that the firm maintains the necessary professional insurance (a.k.a "E&O" or "errors and omissions" insurance) necessary to protect the church and the Conference from possible design defects that only come to light after construction has been completed.

Make sure the design professional your Church selects includes amounts of both schematic design and construction administration in his proposal. You want your design professional to know your Church will be counting on him/her to be actively involved during the actual construction process, and that you expect him/her to conduct site visits every two weeks while actual construction is underway, all the way up to the final inspection when your contractor states the building is complete. Your Church should require in the contract with your design professional that he/she document what he/she saw during each site visit. Your design professional should do so through a report (with photographs) that they submit to your Church's Building Committee after each site visit.

Be wary of design professionals who object to the Conference's proposed contract and the contract negotiation process. Often, such objections reflect the design professional's lack of experience on projects such as yours. Again, your church's construction project should not serve as a learning experience for a design professional, no matter how eager the professional seems or as beneficial as the proposal appears.

D. The Plan Drafting Process

Once your church has contracted with an acceptable design professional, the specific criteria developed by your Church's Planning Committee should be delivered to him. The building committee should then meet with the design professional to discuss the direction the design professional proposes taking to meet the expectations drafted by the planning committee. At this meeting, a deadline for the design professional to provide his/her first set of schematic drawings to the committee should be set. Schematic drawings are not suitable for construction, but are part of the design professional's process for ensuring the final plans meet all of your Church's design requirements.

When this meeting occurs, the design professional should patiently explain how the schematic design drawings address the goals and expectations of the planning committee, including the construction budget. These drawings should include:

- 1** a conceptual site plan;
- 2** schematic sections and elevations;
- 3** proposals for major building systems and material selections;
- 4** basic information on how to tie the new construction into existing water, sewer, and electrical lines.

Make sure the questions your design professional on the process they undertook to ensure the design will match your Church's budget. The design professional should also discuss available design alternatives for the systems and materials proposed, as well as answer any questions the committee might have. Subsequent drafts of the schematic drawings may be necessary for review prior to the committee's final approval of the schematic drawings.

Upon the approval of the schematic drawings, the design professional will develop and submit to the committee design development drawings based upon the approved schematic design drawings. The design development drawings must be in sufficient detail to illustrate to the committee the appearance, scope, and size of the project, using plan views, elevations, sections, typical details, and equipment layouts. With these design development drawings, the design professional must also prepare a preliminary construction cost estimate within the project budget. When your building committee meets with the architect to review the design development drawings, it should question the design professional on how it determined their design meets your Church's budget criteria. It would be good to know if the design professional conferred with a competent construction firm as it determined its cost estimate.

Upon the committee's approval of the design development drawings and the preliminary construction cost estimate, the design professional will prepare and submit to the committee the complete Construction Documents which should include both detailed construction drawings and specifications that establish in detail the construction requirements for the project, which should identify:

- 1** the specific materials to be used in construction;
- 2** the specific finishes (such as paint, flooring, or cabinets) to be used;
- 3** the specific building systems (such as HVAC or fire alarm) to be used;
- 4** the location and layout of utilities, and how they will connect to the local electrical, water, and sewage systems;
- 5** How local storm water (water runoff) requirements will be addressed;
- 6** other construction quality standards and requirements that must be met, as necessary;

All of this is necessary in order for your church to solicit legitimate bids for construction from qualified general contractors as necessary.





E. The Project Specifications

Your design professional will also be responsible for drafting Project Specifications to accompany the Project Design Plans. Project Specifications describe the materials and workmanship required for your Church to be constructed. They do not include cost, quantity or drawn information, and so need to be read alongside other information such as quantities, schedules and drawings. For your reference (and so you can better comprehend the importance of good plans and specifications), specifications are divided into the following standardized categories, all of which your construction professional will address. Some may not be applicable to your Project (some division numbers are not included as they are reserved for expansion or not relevant to church construction. See left column).

- Division 00 - Procurement and Contracting Requirements
- Division 01 - General Requirements
- Division 02 - Existing Conditions
- Division 03 - Concrete
- Division 04 - Masonry
- Division 05 - Metals
- Division 06 - Wood, Plastics, and Composites
- Division 07 - Thermal and Moisture Protection
- Division 08 - Openings
- Division 09 - Finishes
- Division 10 - Specialties
- Division 11 - Equipment
- Division 12 - Furnishings
- Division 13 - Special Construction
- Division 21 - Fire Suppression
- Division 22 - Plumbing
- Division 23 - Heating Ventilating and Air Conditioning
- Division 25 - Integrated Automation
- Division 26 - Electrical
- Division 27 - Communications
- Division 28 - Electronic Safety and Security
- Division 31 - Earthwork
- Division 32 - Exterior Improvements
- Division 33 - Utilities
- Division 34 - Transportation
- Division 46 - Water and Wastewater Equipment
- Division 48 - Electrical Power Generation

Attached as Exhibit “C” to this Manual is a AJA Form G703. Your design professional should draft a base version of this form and present it to you with their plan.





V. AMERICANS WITH DISABILITIES ACT/ TEXAS ACCESSIBILITY STANDARDS

All church construction plans must comply with the Americans with Disability Act (the “ADA”), a federal civil rights law that prohibits discrimination against people with disabilities, and ensures equal access to all public goods and services. The ADA provides detailed federal standards that must be incorporated into the design of your church construction project. Each state and local government also has the authority to adopt and enforce its own building codes, but must meet or exceed those contained in the ADA. The State of Texas has its own guidelines, the Texas Accessibility Standards (the “TAS”) that must be followed.

Texas requires plans for all new business construction or alterations over \$50,000.00 (which probably includes your church project) to be submitted to the Texas Department of Licensing and Regulation (the “TDLR”) for review and inspection. Projects under this amount do not have to submit plans, but must still comply with the Texas Accessibility Standards (“TAS”). Occasionally, it will be necessary that your Church retain an independent consultant who specializes in ADA and the TAS to review your architect’s plans, and/or to inspect your project for compliance. If you use an architect who is not intimately familiar with the ADA and TAS, such a consultant review is mandatory.

Again, the design professional must provide plans which comply with the ADA and the TAS, and the contract you use in engaging your design professional must require compliance with these standards. The requirements of the ADA and TAS must be addressed from the beginning of the design process. Completing your project only to find each wheelchair ramp was constructed at too steep an angle to comply with the ADA can mean having to demolish the ramps, rebuild the ramps, and relocate the building entry, all at great cost. Failure to ensure ADA compliance can delay the opening of your church just before the scheduled opening celebrations.

VI. SELECTING A CONTRACTOR

When it comes to selecting a contractor to build your project, your church needs to use a process similar to that recommended above for selecting a design professional, subject to many of the same considerations.

A. The Advantages of a General Contractor

Sometimes Conference churches attempt to act as their own general contractor instead of hiring a qualified professional, desiring to save this cost. To do so, all the separate construction trades must contract directly with the church, i.e., the electrician, the plumber, the concrete contractor, the HVAC contractor, the steel erector, etc. problems with lien claims, and avoid subsequent litigation necessary to clear title to the church's property.



This decision almost always increases the cost of construction, decreases the quality of the work, assures delays, and results in liens from specialty contractors being filed against the church property. This process also requires that the church pastor and construction committee issue and enter into multiple contracts, manage the entire construction schedule, monitor ongoing construction work, inspect the quality at each stage of each specialty contractor's work, review multiple payment requests, and administer a complex joint check payment process to minimize liens asserted by unpaid suppliers. These are not tasks a pastor or most construction committee members are qualified (or have time readily available) to perform. It is much wiser to solicit bids from "general contractors", which are contractors with experienced personnel dedicating the time necessary for the proper coordination of these activities. Their experience and skills will conserve precious construction funds, improve quality, limit delays, and avoid problems with lien claims, and avoid subsequent litigation necessary to clear title to the church's property.

B. Soliciting Bids from General Contractors

In order to solicit bids or proposals from qualified general contractors, your church's architect or engineer will help you put together what's called a 'bid package'. A bid package includes the information for bidders or proposers, construction drawings, construction specifications, general conditions, special conditions, insurance requirements, and other requirements for construction of the project.

Often this bidding information is distributed to agencies or services maintaining electronic bid boards which allow many contractors to review the project requirements in deciding whether to submit a bid or proposal to construct the work.

You should obtain bids for your Church's project from at least three qualified contractors. Similar to the selection of a design professional, the building committee must review the qualifications of the contractor, as well as the price for construction in the contractor's bid or proposal. As with design professionals, you should also confirm at the Texas State Comptroller's website that each contractor's business entity, if a corporation or limited liability company, is current with the State of Texas Secretary of State when it comes to meeting their franchise tax reporting obligations. If they have not, their corporate charter will have been revoked, and their ability to properly contract with you will be impaired. Do not hesitate to ask the Conference for assistance in researching the status of a business entity.

A contractor's bid to construct your church's project work should break down each element of the work to be performed into individual elements in a document called a "schedule of values". An example is attached as Exhibit "C". In the schedule of values, you will be able to see how much the contractor is representing how much each item of the work will cost.

A schedule of values will indicate how much separate portions of the construction, such as

1. foundation,
2. the structural steel erection,
3. the electrical system,
4. the plumbing system, the air-conditioning system
5. the sound system
6. the security system, will cost, among other items.



Reviewing the submitted schedule of values with your architect and will provide insight into whether the costs outlined in the schedule of values are realistic, and provide insight into the skill level and experience of the bidding contractor. If a contractor does not know what a schedule of values is when you ask him to provide one, or does not provide realistic costs for each element of construction, you do not want to contract with him or her.

Researching the Background of Contractors who Bid Your Project

Just like when selecting a design professional, to properly judge the experience level of potential contractor, you must to ask them to provide you in writing with the names and contact information of the owners of three projects they have constructed in the past three years that are similar in scope to what your church proposes to build.

Once you receive this information, you should call each of the project owners and ask them:

1. Were they happy overall with the contractor and his/her work?
2. Did the contractor communicate well and respond to concerns and inquiries in a timely manner?
3. Did the subcontractors used by the contractor performed good
4. Did the contractor complete the project on time?
5. Did the contractor ask for extra money beyond their original bid to complete the project?
6. Did the contractor follow the change order process in its contract before incurring any additional costs so that the owner had the chance to approve and control any extra work?
7. Did the contractor take timely action to correct problems brought to its attention by the architect/engineer who designed the project?
8. In retrospect, what would they like to change about their experience with the design professional?

Again, be cautious about using a contractor or subcontractor that is friends with or family of one of your members, or that is a member of your congregation. Personal ties cannot bias you in favor of any one candidate. The natural instinct to be conflict adverse in close, important relationships can lead to a failure to express necessary criticism of work quality issues. A church should never use a contractor or subcontractor it would in any way hesitate to hold legally responsible in court for the work its performs.

I have seen instances where a church member told a church he/she could build their new building, when his/her only experience was limited to building homes. The poor church didn't understand that building a church is subject to much stricter legal codes and ordinances than those that apply to home construction, and that a housing contractor lacks knowledge of commercial codes and ordinances. The contractor wanted to use the new church building as an opportunity to "break into" commercial construction. The church's project went very poorly, in part because the contractor/church member was so well-liked, and the church was hesitant to criticize him. To reiterate, in the expensive and serious business of construction, personal relationships must be balanced with accountability for the work.



D. Reviewing the Bids Submitted

Your design professional and your building committee should review all of the bids submitted not just for price, but for completeness and accuracy. It is important to keep in mind that the lowest bid is not always the best selection for your Church's project. The bids should be relatively close to together.

A bid that is far lower than the others can be an indication that the bidder missed an important element of the construction, or that the bidder has unrevealed intentions to make up the difference with change orders once the contract is signed and construction has started. For a church's design "eyes" to not be larger than its budgetary "stomach".

Consider also the professionalism and clarity of each bid. Does it contain misspellings? Is it organized and laid out well? Does it contain a "schedule of values" with estimated costs for each element of the Project? Do the estimate cost numbers that total the entire bid actually add up properly (always double-check a bidder's math)? The quality and thoroughness of a bid offers great insight into the experience and quality of a bidding contractor.

E. Schedule of Values

A "Schedule of Values" is a breakdown of your Church Construction Project into separate elements (for example, "Concrete", "Masonry", "Doors", "Windows", "Painting", "Plumbing", "HVAC", "Electrical"), each with their own cost, that when added up, match the total contract amount. It is created on a form called the "AJA Document G703".

Attached as Exhibit "B" is an example of a Schedule of Values on an AJA Document G703 for a construction project valued at \$4,455,000. Note how it breaks the Project down into separate elements. Although some of the elements may not apply for all Church projects, this example indicates the level of detail expected for most Church Projects over \$1 million. For Church Projects under \$1 million, the Schedule of Values should "typically" identify at least the entries noted with an asterisk, as applicable.



Schedule Values

Your Architect should provide an example Schedule of Values, similar to the attached, in the Specification Manual provided to General Contractors who bid on your Church Project, with a comment that this example is the required format and level of detail for each bidder to use.

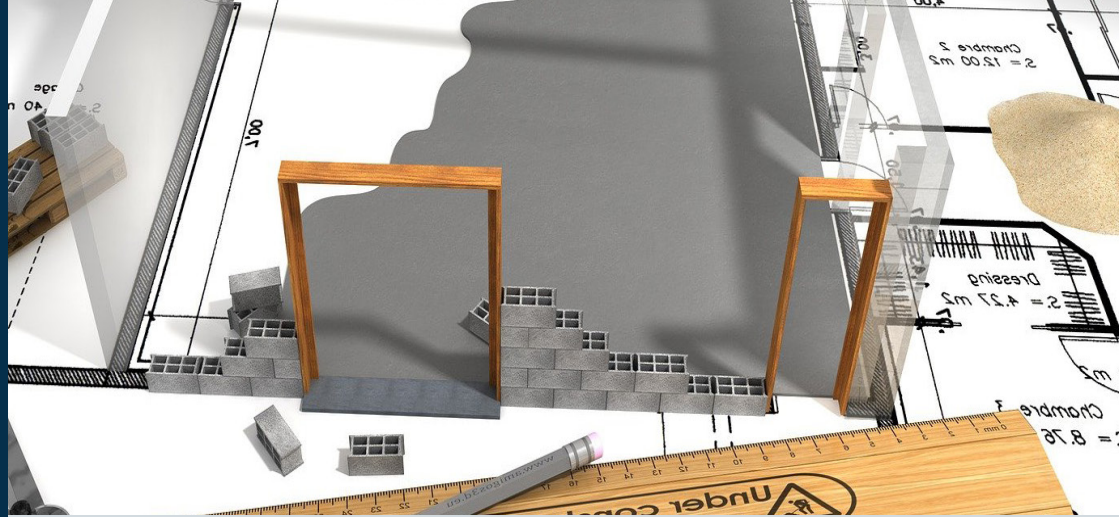
Before any General Contractor begins work on your Church Project, it is important that a detailed Schedule of Values for your Church Construction Project be prepared by the General Contractor and be submitted to the Architect for review and approval. Some inexperienced General Contractors are not accustomed to identifying the separate values of material and labor. As a result, they may object to providing a Schedule of Values, which should be a 'red flag' to you regarding their experience and expertise.

However, requiring a Schedule of Values prevents a General Contractor from deceiving your Church and "front loading" its payment requests. "Front loading" occurs when the Contractor requests payment for more work than they have actually performed at the time they request payment. It is never good when you have paid your General Contractor 80% of the contract amount and they are only 40% complete. Worst case, they could walk off the job with more money that they have earned.

Requiring a Schedule of Values requires the General Contractor to identify the percent of material and labor for each separate element of work that is complete each time it requests a payment for its work, so the Owner can verify the amount of work that is actually complete. If the General Contractor states that the concrete work is 30% complete in its Payment Application, your Church and/or its Architect, can review the work and verify that the concrete is actually 30% complete. A Schedule of Values should be included with each Application and Certification for Payment submitted by the General Contractor.

On a typical project, the Contractor submits the Application for Payment to the Church's Architect for approval, normally on a monthly basis. In the event the Architect does not agree with all of the submitted entries, the Architect may revise down dollar values and percentage of completion. These revisions by the Architect are noted on the Schedule of Values.

General Contractor



The Architect then independently certifies the dollar values of completion by signing the Application. Your Church and the Conference will then pay the General Contractor the amount certified by the Architect.

IMPORTANT: If you use a “Design-Build” Contract with your General Contractor, and make the General Contractor also responsible for design and obtaining the Architect, the independence of the Architect in independently approving Payment Applications is compromised, because the Architect is reliant on the General Contractor for payment. This is why we recommend against using Design-Build Contracts with General Contractors.

F. Questions for General Contractors

Some questions you should ask any bidding General Contractor when you meet with them are as follows:

1. What is the experience level of the project manager and field superintendent you intend to assign to our Church Project to coordinate construction?
2. How many bids do/did you solicit from various subcontractors to assemble the bid for our Church Project?
3. Describe the prior Church Projects that your firm has built that are similar in size or value to our Church Project?
4. How do you propose to participate in the design process and develop accurate cost estimates?
5. How will assist in developing cost saving options if necessary?
6. How big is the Contractor, and what is its bonding capacity?
7. How does the Contractor plan to organize the Project and keep it organized?
8. How does the Contract plan to keep the Church informed about the Project?
9. If the Project comes in under-budget, how does the Contract propose splitting the savings between the Church and itself?

VII. CONTRACTS

It is important to have the proper contracts in place with your contractor in order to provide certainty and structure to the relationship you have with them, and verifiable processes that allow you to properly control the construction processes and its costs. Without a proper contract in place, a church can be exposed to significant, and unpleasant, unanticipated costs.



Without a proper contract in place, a church can be exposed to significant, and unpleasant, unanticipated costs.

The Conference has a specific contract it will provide for your church to use with the contractor it selects. A contractor might also want to use the American Institute of Architect ("AJA") contract forms. These may be acceptable, but the Conference will need to review the AJA forms provided by your contractor to see if the basic AJA form has been altered by it. Certain provisions will need to be added to the AJA for it to be acceptable to your Church and the Conference (such as restraints on working on Saturdays). Any contract for construction services will be signed by a representative of the Conference, as well as a representative of your Church.

Some contractors will send you a brief document they call their "Proposal" that they intend to utilize as the contract. These proposals are inevitably drafted incredibly in favor of the contractor. A contractor's proposal can be incorporated into the contract for the work, as it often provides relevant specific information, and if it refers to the specific design documents provided to them to bid on. It should, however, only be incorporated as an exhibit to the primary contract form provided by the Conference. The primary contract the Conference uses contains clear language that any provisions in the proposal that contradict the primary contract terms are overruled by the primary contract terms. Never sign a contractor's proposal and use it as the sole contract document.

A plaintiff's lawyer representing an injured party will not hesitate to file suit against your church, the Conference, and possibly individuals at the church, like the pastor and the members of the building committee.

VIII. INSURANCE, PAYMENT & PERFORMANCE BONDS, AND LIENS

Your Church Should Be an 'Additional Insured'

Insurance is a critical part of protecting your church and the Texas Conference Association of Seventh-day Adventists from potential claims arising from accidents and defective work performed on your new church. If a portion of your building is constructed defectively, it can result in great financial harm. The worst-case scenario is an injury to one of the workers constructing a new church, or somebody in the church after construction was completed, due to defective construction. A plaintiff's lawyer representing an injured party will not hesitate to file suit against your church, the Conference, and possibly individuals at the church, like the pastor and the members of the building committee. For this reason, having the Conference and your church added as "additional insureds" on the insurance policies of the architect, engineer, and general contractor is critical to protecting your church and the Conference from financial loss. Being an additional insured means that your Church and the Conference can make a claim against the policy for lawyers to provide a defense at no cost, as well as to satisfy any judgment or settlement. In addition, insurance can step in and pay for repairs to parts of the church damaged by a contractor's defective work.

B. Bonds Ensure Your Project Is Completed and Protect Against Liens

Having your contractor provide a payment bond and a performance bond for their work is a critical part of protecting your church and the Conference during the construction process. Such bonds are issued by an insurance company referred to as a "surety". The Association Board of the Texas Conference Association of Seventh-day Adventists requires that every church engaging in construction ensure their contractor provides these bonds.

The performance bond is a form of insurance that ensures a church construction project is completed. If a church's contractor fails to perform its work in accordance with the contract, or if it abandons the project, the church can call the surety issuing the bond, and demand they complete the construction project at no additional cost to the church often, merely telling a contractor not performing its contract obligations that the church is considering making a claim on their performance bond is sufficient to motivate it to correct errors.



A payment bond is a form of insurance that protects the church from having liens filed against its property by subcontractors of the contractor (normally the general contractor) who provides the bond. In Texas, when a contractor performs work on a piece of property and is not paid, the contractor has the right to file in the property records of the county where the property is located a legal document called a “mechanic’s lien” that creates a “cloud” on the title to the property.



A mechanic’s lien, if filed in accordance with Chapter 53 of the Texas Property Code, makes it possible for an unpaid subcontractor or material supplier to file a lawsuit against the church to foreclose on the church’s property, then have it sold by the county sheriff to satisfy the unpaid amount owed the contractor. This is a serious consequence that could cause great harm to the Conference, and must be avoided.

If the contractor (usually the general contractor) working on a church project provides a payment bond, and that bond needs to be signed by the Conference’s representative and filed in the property records of the county where the church is located. Once filed, the bond negates the ability of a mechanic’s lien filed by a subcontractor or material supplier of the church’s contractor to “attach to”, or otherwise affect, the church’s property.

The ability of a contractor to obtain a bond is an indicator of the quality of the contractor. If a contractor says a bond is not necessary, it may be trying to cover up the fact a surety will not issue it a bond because the contractor does not have enough experience, or has had problems in the past. The individual owners of the contractor obtaining a bond personally guarantee to repay the surety any amounts it has to pay out to satisfy a claim on the performance or payment bonds. Since the owners are personally liable, they put a priority on projects where they provided bonds.

IX. MONITORING CONSTRUCTION

During the construction process, it is important to have an independent third-party representative (who is obligated only to your Church and the Conference) monitor the work of the general contractor and subcontractors on your Church's Project. The Conference will require such a consultant be utilized.

During the construction process, it is important to have an independent third-party representative



A retired contractor or architect with construction phase experience is often available at the reasonable financial rate of \$75 or \$125 an hour to visit the job site on a regular basis to monitor contractors' progress and compliance with the plans. This independent professional should write a report after each visit that updates the church and the Conference on the quality and progress of the construction, as well as any concerns he/she observed. This allows the church to react to issues that inevitably arise during construction. The church can then demand the contractors take corrective measures before the Project is finished, when mistakes are often "baked in", and remedial steps are often too expensive to undertake.

A. Payment Applications

Attached as Exhibit "B" is an example of AJA Form G702, also referred to more informally as a "payment application". The payment application is the formal document submitted by a contractor wherein the contractor requests payment from the Conference each month for the work it has performed in that prior month. It is important that all payments to your Church's contractor go through the Conference, since the Conference is who owns your Church's property and who signed the Contract. The amount which the contractor seeks payment for in a payment application is based on the contractor's estimate of the percentage of completion to date for each element of the construction in the "schedule of values" discussed above. An example of AJA Form G703, which contains the schedule of values and the percentages of completion for each element of work, is attached as Exhibit "C". Over the course of the construction process, usually monthly, you will receive payment applications from your contractor with the schedule of values (ATA Form G703) updated with each payment application to reflect the percentage that each element of work is complete, such as "Foundation Work 50% complete". It is important that a third-party inspector, or a representative that is obligated only to the church, inspect the construction and verify the percentage of completion submitted by the contractor in the schedule of values submitted with its payment application, for each element of work in the schedule of values, before the church pays the amount in the contractor's payment application.



The Conference will provide you the name of a Conference-approved third-party inspector when it reviews your request for funding.

Payment applications also should be reviewed and approved by your design professional. You will note there is a signature block on the AJA Form G701 for your design professional (usually the Architect) to certify that the work billed for has been performed, and that the contractor is entitled to payment.

B. Change Orders

Change orders are the means and method by which your Church increases or decreases the amount of your contract with your Contractor. How they are handled is tied directly to language in your Church's Contract with its Contractors. The change order process requires that your Contractor submit a written proposal to increase or decrease the contract amount before the Contractor actually performs any extra work or eliminates from the construction a portion of what was designed. If the Church and Conference do not approve a change order request to increase the contract amount in writing, and the Contractor still performs the extra work, the Church and Conference are not obligated to pay for the extra work. Placing the contractual change order requirements on your Contractor allows your Church and the Conference to control costs on your Church's construction project.

Your Church pastor, building committee members, and the Conference must be careful to not give your Contractor or any Subcontractor a reason to think the formal contractual change order process is not necessary. Do not ever undercut the requirement for a change order request approved in writing with by oral assurances that any extra work is necessary, especially when the contractor casually represents to you at the church construction jobsite it thinks extra work is required. Once you start authorizing extra work without following the formal change order process in your contract, the Contractor can argue you waived the necessity of an approved written change order. Be careful that in email or text messages with your Contractor you always indicate the full change order process must be followed. Avoid informal or careless language that could be construed otherwise.

C. Request for Information

During the bidding or construction process, the contractor or a subcontractor may have questions regarding what is shown in the plans, and how to reconcile the “real world” conditions with what your Church wants and its design professionals have designed. To get such questions answered, the contractor or subcontractor must submit a written document called a ‘Request for Information’ (“RFI”) containing specific references to the plans and specifications, as well as the specific questions needing to be answered. You must always ensure the building committee receive copies of any RFIs, as they can constitute a prelude to a request for an additive change order.

You must also ensure your design professional responds promptly to RFIs without creating the expectation in the mind of the Contractor that the contract price will be increased. Oftentimes, legitimate issues arise during the RFI process concerning means or materials that may increase costs. Your design professional and your Church should always have an open line of communications to address such issues raised by RFIs.



Do not hesitate to ask your Contractor or Design Professional how the issue raised in the RFI can be addressed without increasing the contract price. Such a solution is oftentimes referred to as a “value-engineered solution”. Oftentimes, by changing the original specifications to use a less-expensive tile or finish, costs can be kept under control and contract price increases can be avoided.



X. CODE COMPLIANCE

If a governmental inspector determines that a new church building is in violation of laws, codes, or ordinances, extensive and costly modifications could be required to bring the building into compliance. Having a qualified design professional and an experienced, financially solvent contractor, contractually bound to your Church for code compliant construction can prevent these costly modifications.

Church facilities, by their nature, concentrate a large number of people into one building at great density. As a result, church buildings must comply with local code and ordinances governing safety. In many jurisdictions, these codes and ordinances can be very strict, and complying with them increases the cost of the church's construction project. Failure to comply with local building codes will raise life and safety issues with catastrophic consequences. If such a disaster occurs, the failure to build to code would be used as evidence in any lawsuit filed by those injured, or the families of those killed, by the event. In extreme cases, criminal liability can occur.

It is important for the church to retain an experienced design professional that is licensed in Texas, and that has a working knowledge with local codes and ordinances. The contract with the design professional should require the initial plans for the construction project to comply with local codes and ordinances. When the contractor hired by the church goes to obtain a building permit from the local authority, the plans for your Church's project will be subject to a review by city building officials. If it is evident from the plans that local codes and ordinances have not been followed, the city will deny the permit, and require your Church take its plans back to the architect or engineer for re-design. This can result in significant delays in beginning construction and extra costs, which can be alarming.

Some churches are under the mistaken belief they can rely on local code enforcement officials to inspect the work of the contractor they've hired. This is not true; they only review the work performed for compliance with local law, not compliance with the contract documents or plans. Code enforcement inspection of the Project is only performed after the completion of certain stages in the construction.

CONSTRUCTION MANUAL

OCTOBER 2018



By that time, if your Project as constructed fails to comply with ordinances or codes, entire portions of the already in place construction may be required to be torn out and entirely rebuilt at great extra cost.

A new church building cannot legally open until the local governmental entity having jurisdiction over it issues it a "certificate of occupancy". The certificate is only issued after a final inspection by the local code enforcement authorities occurs. It is at this time that faulty construction by the church's contractor can come to light, and delay the opening of the building. The contractor's contract must require the contractor's work to comply with codes and ordinances, and the work must be periodically reviewed by the independent consultant retained by the church, to assure such compliance. Only then can the church minimize the risks of delays and extra costs.

For every house is built by someone, but the builder of all things is God.

-Hebrews 11:3

By wisdom a house is built, and by understanding it is established.

-Proverbs 2:3

XII. CONCLUSION

After reviewing this manual, there may be some trepidation on your part regarding the construction process. That is altogether understandable. Enhancing the ability to your Church to serve the Lord by embarking on a building project does require a leap of faith. But take heart in the fact that while you are on this journey, you benefit from the many lessons learned by those who have gone before you, many of which are reflected in this manual. By being humble enough to carefully prepare for your building projects in detail, you minimize the likelihood of difficulties or human failings causing any great deviation from your Church's journey to a new building.

Also know you are not alone. The Conference will provide assistance as you follow the steps in the construction process. The Conference will help you locate a consultant to guide your construction, provide legal counsel to address contractual concerns. Once you select a reputable design professional, they will guide you.

There are no ill-advised questions during this process. So never hesitate to ask "what is this?" "What does this mean?" Or most importantly, "is there a way to achieve this goal at lesser costs?" An active, engaged mind on your part, utilizing the precious skill of critical analysis God has given you, will do much to make your building program a success.

Now, get started! Be excited that there is much work for the Lord to be done, and much opportunity to do great good in this world for all His children on His behalf, beginning with your Church's construction project!

