Lakeview Seventh-day Adventist Church

Financial Handbook

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Introduction

God entrusts each individual and church entity with financial resources and expects them to practice good stewardship. Sound financial planning is an important aspect of stewardship (Matthew: 25:14-30). It is important that when individuals entrust funds to the church that they have full confidence that their wishes are carried out and that the leadership will follow sound financial planning. These principles guide the policies and practices that govern how money is received, maintained, and expended by Lakeview Seventh-day Adventist Church,

In developing these policies the Seventh-day Adventist Church Manual, bank documents, auditor recommendations, and experience were utilized. These policies apply specifically to the Lakeview Seventh-day Adventist Church and the church's handling of funds.

The purpose of this handbook is to clarify financial policies and make them available to the leadership as well as all members. This document restricts itself to financial matters only.

Definitions and Terms

The following definitions apply to this document unless the context indicates differently.

Administrative Year: An officer year is from July 1 to June 30. This defines a time period for planning and budgeting and is not the term of office which is set by the nominating committee.

Cardholder: Individual who is entrusted with a church credit or debit card

Church: Refers to the Lakeview Seventh-day Adventist Church

Church Board: Refers to the church board of the Lakeview Seventh-day Adventist Church.

Default Limit: The setting for debit cards unless there is an authorized, pending transaction.

Entity: Refers to any group of individuals (whether a club, committee, ministry, organization, etc.) or an individual who functions on behalf of the Lakeview Seventy-day Adventist Church.

Ex-Officio Member: Robert's Rules of Order, Newly Revised, (10th ed.), Ex-Officio clarifies that the term denotes only how one becomes a member of a group, not what one's rights are. It is a method of sitting on a committee, not a class of membership (466-67). Ex-officio members, unless by-laws constrain their rights, are afforded the same rights as other members, including debate, making formal motions, and voting (466-67; 480).

Fiscal Year: Fiscal year is January 1 to December 31.

Invitee: A board or committee may vote to include an invitee(s) to attend their meetings on a temporary or permanent basis. The invitee may be named individually or by virtue of an office. Invitees only have the privileges of attendance and entering into discussion. Invitees do not have the right to make or second motions, or the right to vote. An invitee serves at the will of the board or committee.

Ordinary Expense: An expense which is necessary for the operation and maintenance of the church or the functioning of a church entity or program.

Quorum: Unless specifically stated otherwise, a quorum shall consist of the members present at the time a vote is taken.

Regular Expense: A recurring, monthly expense.

Robert's Rules of Order: The guide for conducting all meetings by all entities of the church.

Selected Member: Individual who is not an ex-officio member of a committee.

Treasurer's Cabinet: Place to pick up or leave financial forms. It is located in the church office, to the left as you enter the main door. The cabinet (drawers) is on the counter.

Votes: Unless specifically stated otherwise, or voted by the quorum, a motion shall be passed or defeated by a simple majority of those casting votes. No proxy or absentee votes shall be allowed.

Financial Organization

This section is provided to give an overall picture of financial authority and responsibilities of church entities. This document concerns itself with financial matters and the entities described here may have additional authority as defined in the Seventh-day Adventist Church Manual.

Authority – Overview

The **church business meeting** is the highest authority in financial matters. The **Church Board** is the second highest authority regarding financial matters and its decisions are subject to review and revision by the church business meeting. The church business meeting and Church Board should authorize expenditures only when funds are available or a plan for obtaining funds is provided. **Other church entities** have financial authority only over funds in their accounts and their decisions are subject to review and revision by the church business meeting or the Church Board.

Authorization of Expenditures

	Church Business Meeting	Church Board	Finance Committee	Clubs, Ministries, Organizations	Treasurer	Individual
Borrow Money	Yes[1]	No	No	No	No	No
Regular / Ordinary Expenses	Yes	Yes	Regular – unlimited Ordinary – $2,500 limit[2]	Limited to fund amount	Regular – unlimited Ordinary – $1,500 limit[2]	Only as authorized[3]
Unordinary Expenses	Yes	Yes	$750 limit[2]	Limited to fund amount	$250 limit[2]	Only as authorized[3]
[1]Subject to approval from the Georgia-Cumberland Conference.						
[2]Limits are per check.						
[3]Individuals must have the permission of the church or entity to spend money on its behalf.						

Membership and Meeting Times of Entities

	Church Business Meeting	Church Board	Finance Committee	Clubs, Ministries, Organizations	Building Committee
Membership[1]	All Regular Church Members	Selected by Nominating Committee	Selected by Church Board	See below[2]	Selected by Church Board
Scheduled Meetings	Quarterly[3]	7:00pm, 3rd Thursday of each month	7:00pm, 2nd Tuesday of each month	Varies – generally at the call of the leadership	At the call of the chairperson or pastor
Special Meetings	Called by pastor or Church Board	Called by pastor	Called by pastor or chairperson	N/A	N/A
Telephone/ email Meetings[4]	No	Called by pastor	Called by pastor or chairperson	Yes	Called by pastor or chairperson
Agenda Items to Chairperson[5]	By 5pm, 5 days before meeting[6]	By 5pm, Tuesday before meeting	By 5pm, Monday before meeting	See Below[7]	See Below[7]

[1]The church pastor is an ex-officio member of every entity of the church. The church treasurer is an ex-officio member of the Finance and Building Committees.

[2]Leadership is selected by the Nominating Committee, Church Business Meeting, Church Board or any combination of these entities. Membership is generally open to all church members who are willing to actively participate in the entity's activities. Some entities may have restrictions based on age or gender.

[3]The notice of a quarterly or specially called business meeting must be printed in the bulletin (time and place) for two consecutive Sabbaths directly prior to the business meeting.

[4]See separate section for parameters covering telephone/email meetings

[5]Individuals have the right to request an item be placed on the agenda or ask that they themselves be placed on the agenda. The right to present an item does not give the right to enter into discussion or vote on the item.

[6]Some meetings may be called with a set agenda and no items can be added

[7]Since there is no set meeting time, agenda items should be given to the chairperson in a timely manner.

Church Business Meeting

Duties

1) Establish financial policies
2) Set long term financial goals
3) Authorize financial plans to accomplish items 1 and 2

Officers

Chairperson: The church pastor, or his designee, shall function as the chairperson
Secretary: The church clerk, or his/her designee, shall function as secretary

Duties of the Officers

1) The chairperson shall
    A) Set the agenda and conduct all meetings
    B) Provide for recording of the proceedings
2) The secretary shall
    A) Maintain accurate records of all church business meetings
    B) Forward to the treasurer and the chairperson of the Finance Committee, in a timely manner, all motions pertaining to financial issues

Church Board

Duties of the Church Board

1) Develop and review fiscal policy
2) Provide fiscal guidance and governance
3) Oversee internal accounting controls
4) Oversee short and long term budgeting decisions
5) Implement and oversee the financial policies and goals established by the church business meetings
6) Establish the following committees and others as needed with specific financial responsibilities*
    A) Building Committee
    B) Finance Committee

*The Seventh-day Adventist Church Manual specifically states *"The church board should permit no other business to interfere with planning for evangelism. Should other business be too time-consuming, the board may appoint committees to care for specific areas of church business, such as finance or church building projects. Such committees will then make recommendations to the church board. In this way the resources,* [sic] *of the board are conserved for its primary task—evangelism."* [Italics supplied]

Officers

1) Chairperson: The pastor, or his designee, shall be the chairperson
2) Secretary: The church clerk shall serve as secretary

Duties of the officers

1) The chairperson shall
    A) Set the agenda and conduct all meetings
    B) Oversee the implementation of decisions
2) The secretary shall
    A) Maintain accurate records of all Church Board meetings
    B) Forward to the treasurer and the chairperson of the Finance Committee, in a timely manner, all motions pertaining to financial issues

Finance Committee

The Finance Committee has the responsibility to advise the Church Board in matters of financial management. The Finance Committee is an advisory committee to the Church Board and has no authority other than that which is granted by the Church Board, thus its decisions are always subject to review and revision by the Church Board.

Duties of the Finance Committee

1) Review the following documents on a monthly basis
   - Financial Report
   - Financial Summary – Detail (current month)
   - Reconciliation Report – All Bank Accounts
   - Check Report
   - Deposit Report
   - Financial Summary – Detail (YTD)
   - Transfer Report
   - Contribution Report – Summary (not detail – no donor names are listed)

2) Oversee the Tuition Assistance Program
3) Oversee the Family Aid Program
4) Review and make recommendations to the Church Board on requests for fund raisers
6) Review and make recommendations to the Church Board on requests for funding projects when the funds requested exceed the balance in an entity account
7) Review and make recommendations to the Church Board on requests for funding special projects that are not part of the existing church program
8) Review, develop, and implement financial policies relating to the guidance and governance of finances.
9) Review, develop, and implement internal accounting controls
10) Review, develop, and implement short and long term budgetary policy

Officers:

Chairperson
   1) Chosen by the Church Board from among selected members of the committee
   2) Serves at the will of the Church Board

Secretary
   1) Chosen by the committee from all committee members
   2) Serves at the will of the committee

Duties of the Officers

1) Chairperson shall:
   A) Set the agenda and conduct all meetings
   B) Be responsible for reporting to the Church Board all reviews and recommendations of the Finance Committee
   C) Be responsible for reporting to the Church Board the results of the committee's review of the treasurer reports
   C) Be responsible for calling special meetings
   D) Be responsible for all phone meetings
   E) Report details of phone meetings to the committee secretary
2) Secretary shall:
   A) Take detailed minutes at each meeting
   B) Retain records submitted by chairperson regarding telephone meetings
   C) Submit to the church clerk all minutes for retention in permanent files

Membership

Ex-Officio members plus five selected members chosen by the Church Board. Selected members do not have to be members of the Church Board. Selected members serve at the will of the Church Board.

Treasury Department

The treasury department consists of the church treasurer, assistant church treasurer(s), account signers, and envelope auditors. The treasury department shall function in accordance with the financial handbook, directives from church business meetings, Church Board, and Finance Committee.

The treasurer is the primary contact person for this department. Assistant treasurer(s) will assume the responsibilities of the treasure only when notified by the treasurer or the pastor of this need. Account signers (check signers) will function only when directed by the treasurer or assistant treasurer.

General Duties

1) Be the custodian of all church funds
2) Maintain church funds only in bank accounts authorized by the Church Board
3) Disburse to the conference all non-local funds in the manner prescribed by the Georgia-Cumberland Conference
4) Collect and disburse local funds only in accordance with Lakeview Church's financial policies
5) Maintain financial records using the Georgia-Cumberland approved Jewell accounting program
6) Maintain employment records and send remittance to the Georgia-Cumberland Conference Courtesy Payroll office.

Donations

1) Document all donations to ensure proper disbursement of funds
2) Retain appropriate documents for auditing purposes
3) Deposit funds in a timely manner

Tax Documents

1) Issue 1099 forms
2) Issue W-9 forms
3) Issue yearly receipts to donors

Bank Statements

1) Retain Bank Statements,
2) Reconcile bank accounts monthly

Financial Records

1) Submit the following reports to the Finance Committee
   - Financial Report
   - Financial Summary – Detail (current month)
   - Reconciliation Report – All Bank Accounts
   - Check Report
   - Deposit Report
   - Financial Summary – Detail (YTD)
   - Transfer Report
   - Contribution Report – Summary (not detail – no donor names are listed)
2) Submit a monthly financial report (and other records as requested) to the Church Board

Expenditures

1) Obtain and retain receipts or documentation on all expenditures
2) Report to the Finance Committee any irregularities regarding documentation
3) Write checks only in accordance with church financial policies

Record Retention

The treasurer shall retain records in accordance with the following table:

Record	Retention Term
General Ledgers	Permanent
General Journals	Permanent
Legal Documents	Permanent
Employment Records	Permanent
Computer Diskettes	Permanent
Cash Receipts	6 years
Cancelled Checks	6 years
Bank Statements	6 years
Bank Reconciliations	6 years
Insurance Policies	6 years
Tithe Envelopes	Two audit cycles
Correspondence	3 years
Computer-printed Statements	Until after audit

(Source: Georgia-Cumberland Conference Web Site)

Church Credit Cards and Debit Cards

1) Monitor the usage of the church cards.
2) Set default limits on debit cards to $100 for POS activities. Only the Church Board can alter the default limit.
2) Set default limits on debit cards to $10 for ATM transactions. Only the Church Board can alter the default limit.
3) Ensure that debit cards are ONLY linked to Bank of America account ending in 4032. NO arrangement for automatic transfer of funds to cover a purchase is ever to be made. If insufficient funds are available the purchase will be declined. These parameters have been clarified with Bank of America and are in effect.
4) Maintain Bank of America account ending in 4032 with minimum funds. This account is not intended for any other purpose than to contain money for preapproved purchases using a debit card.
5) Transfer funds into Bank of America account ending in 4023 and reset the card limit only upon approval of a purchase. Ideally the amount should be just enough to cover the approved purchase.
6) Submit monthly reports on card usage to the Finance Committee.

Assistant Treasurer Responsibilities

Duties

1) Assist the church treasurer
2) Assume the duties of the treasure upon request from the treasurer or pastor

Account Signer Responsibilities

Duties

1) Assist the treasurer or assistant treasurer(s) in writing checks
2) Write checks only in accordance with church financial policies

Envelope Auditor*

Duties

1) Assist in verifying cash envelope contents
2) Maintain confidentiality of information

*The term auditor is contextual for this title only and does not imply the same duties or responsibilities of a Georgia-Cumberland Conference Auditor.

Building Committee

The Building Committee is an advisory committee to the Church Board and derives its authority from the Church Board. All decisions of the committee are subject to Church Board approval and revision.

Duties of the Building Committee

1) Oversee all building projects
2) Oversee funding of building projects (to the extent authorized by the Church Board)
3) Oversee all renovations
4) Oversee changes to church property

Officers

Chairperson

1) Chosen by the Church Board from among selected members of the committee
2) Serves at the will of the Church Board

Secretary

1) Chosen by the committee from all committee members
2) Serves at the will of the committee

Duties of the Officers:

1) Chairperson shall:
   A) Set the agenda and conduct all meetings
   B) Be responsible for reporting to the Church Board
   C) Be responsible for calling special meetings
   E) Be responsible for all telephone meetings
   F) Report details of phone meetings to the committee secretary

2) Secretary shall:
   A) Take detailed minutes at each meeting
   B) Retain records submitted by chairperson regarding telephone meetings
   C) Submit to the church clerk all minutes for retention in permanent files

Membership

Ex-Officio members plus five selected members chosen by the Church Board. Selected members do not have to be members of the Church Board. Selected members serve at the will of the Church Board.

Clubs, Ministries, and Organizations

Clubs, ministries, and organizations should hold an organizational meeting annually. **The Sabbath School Council will act in this capacity for the Sabbath School Divisions.** The meeting should take place within the first two months of the administrative year. Two purposes of the meeting should be:

1) To identify individuals who are authorized to spend funds
2) To set parameters on the amount they can spend (based on funds available)

The entity should convey to the church treasurer these decisions. If an entity does not convey its decision by August 31 (second month of an administrative year), no expenditures will be approved until such time as the above information is received.

Officers of Clubs, Ministries, and Organizations

In the absence of a treasurer or secretary, the leader will assume the duties of those positions. The leader will serve as the chairperson for meetings.

Duties of Officers

1) Chairperson
    A) Set the agenda and conduct all meetings
    B) Report off-campus activities to the Church Board
    C) Conduct telephone/email meetings in accordance with policy
    D) Report the details of telephone/email meetings to the entity secretary
    E) Keep the pastor and calendar coordinator informed of activities

2) Secretary
    A) Keep minutes of meetings
    B) Retain records submitted by chairperson regarding telephone meetings
    C) Submit to the church clerk all minutes for retention in permanent files

3) Treasurer
    A) Keep financial records
    B) Keep the church treasurer informed as required by policy

Telephone / Email Meetings

Telephone/email meetings should be called only when an urgent item arises and it is not feasible to call a special meeting or wait for a regularly scheduled meeting. The following guidelines shall guide all telephone/email meetings and votes.

1) The person conducting the meeting shall take detailed notes on who was called or emailed, the time of the call or email, and the results of the call or email (no answer, the person's vote, etc.) The person must take every reasonable effort to contact every appropriate individual

2) The person conducting the meeting may introduce the item in the form of a motion that already has been seconded.

3) The person conducting the meeting shall deliver the notes taken in step 1 in a timely fashion to the secretary of the entity.

4) The person conducting the meeting shall inform the church treasurer in a timely manner of the decision of the telephone meeting.

Church Board

If a financial item comes to the attention of the pastor that he deems cannot wait until a regular meeting these steps should be followed:

1) If within policy limits, refer the item to the treasurer
2) If within policy limits, refer the item to the Finance Committee
3) If 1 or 2 do not work, conduct a telephone/email meeting

Because of the size of the Church Board, when the pastor deems a telephone/email meeting is necessary, the following individuals shall constitute a special committee of the Church Board to conduct financial business:

Head Elder, Treasurer, Finance Committee Chairperson, Building Committee Chairperson, Person in charge of maintenance, and one additional Church Board member selected by the Church Board. This would form a committee of seven (pastor being the chairperson). If more than one office is held by the same individual, the number of selected members should be increased accordingly.

Quorum: All members constitute a quorum. Four votes would be required to pass or defeat a motion.

Finance Committee / Building Committee

Quorum: All members constitute a quorum. Four votes would be required to pass or defeat a motion.

Clubs, Ministries, and Organizations

Because these entities vary so much in size and leadership makeup, each entity should decide on what constitutes a quorum or have the Church Board decide on what constitutes a quorum at the beginning of the term for officers. This should coincide with the process the entity chooses for authorizing expenditures.

Offerings

Offerings fall into four basic categories: tithe, world budget, Georgia-Cumberland advance, and local funds.

Tithe, world budget, and Georgia-Cumberland ministries funds are sent monthly to the Georgia-Cumberland Conference of Seventh-day Adventists.

Local donations fall into two basic categories: church budget and ministries. These funds are retained by the local church.

Donations designated as church budget are, in essence, unrestricted in that they may be used to pay utility bills, mortgage payments, etc. or can be distributed to different entities for achieving the goals set by the church.

Donations designated for a particular purpose or entity are transferred to the appropriate account fund and administered accordingly.

Tithe, all world budget items, all Georgia-Cumberland Ministries offerings are considered to be regular offerings. All church budget offerings, lamb's offerings, and family aid offerings are considered regular offerings. All other offerings are considered special offerings and need to comply with the guidelines listed later in this policy.

Verifying a Cash Offering

The following procedures have been adopted to help ensure that cash received by the church is properly verified. This ensures accountability not only for the church but also protection for the treasurer and his/her assistants. All regular cash offerings are to be verified.

On a weekly basis there are four offerings that contain cash; Sabbath school expense, Sabbath school missions, education (lamb's), and loose offering during church service. There are also occasional offerings such as thirteenth Sabbath, love offerings, and other special collections that contain cash. Offerings given in Tithe & Offering envelopes are verified in a different manner described under Offerings in Envelopes.

Each of these offerings needs to have the cash amount verified in the following manner:

1) The offering is counted by two individuals.
2) Each should individually count and verify the amount of the cash offering.
3) A tally sheet is filled out.
4) The persons then print and sign their names to certify they have each counted the money, their counts are the same, and the tally sheet is accurate.

Handling Offerings

Offerings should never be left in an unsecured area. Under no circumstances is money to be taken from an offering to meet another obligation. The treasurer or other designated person should receive all funds collected.

Sabbath School Offerings

The Sabbath school offerings (expense and missions) are taken by each class. The offerings are collected by the Sabbath school secretary, assistant secretary, or other persons as directed. The offerings are verified (see above) and delivered to the church treasurer or other individual as directed.

Church Offerings

The church offerings (lamb's and general) are taken during the church service.

The lamb's offering is collected by children and placed in the model church. The offering is then verified (see above).

The general offering is collected by deacons or other individuals during the church service. This offering contains donations of cash (loose offering) and donation envelopes. The loose offering is verified (see above). The donation envelopes are counted and the number of envelopes is placed on the tally sheet for the loose offering.

The church offerings are placed in bank bags and delivered to the treasurer or other individual as directed. See below for additional handling of the envelopes.

Offerings in Envelopes:

To ensure the confidentiality of donations in envelopes, envelope contents will be verified only by the treasurer, assistant treasurer(s), or envelope auditor(s). The treasurer, assistant treasurer(s), or envelope auditor(s) (in any combination of two) will meet to ascertain the contents of the envelopes following the church service. The envelopes will be opened and if they contain only a check(s), no further action will be taken. If the envelope contains cash, the individual will count the cash to verify that the amount in the envelope matches the amount written on the envelope. If the amount is verified, no further action is needed. **If there is a discrepancy the individual will immediately notify the other counter.** Both individuals will count the enclosed amount and note the discrepancy on both the envelope and the Cash Envelope Verification Form. After all cash donations in envelopes have been processed, each person will print and sign their name on the Cash Envelope Verification Form to certify that they have verified the cash amounts in the envelopes. The total number of all envelopes, those containing cash or not, is recorded on the Cash Envelope Verification Form. If the number of envelopes recorded on this form is different from the number of envelopes on the tally sheet for the loose offering, there should be a written explanation. The envelopes are then placed in a bank bag and given to the treasurer or other individual as directed for further processing.

Special Appeals and Offerings

Special appeals and offerings need the approval of the Church Board. No one is authorized to call for a special offering or allow an appeal for funds for a specific cause that is not approved by the Church Board. This prevents last minute decisions that may be contrary to church policy.

Guest Appreciation Offerings

Occasionally an offering may be collected to cover expenses of a group presenting a program. **Checks must be made out to the group**, not the church. If checks are made to the church, the checks need to be returned to the individual who wrote the check. The cash and properly completed checks will be given directly to the group. **Unless specifically authorized by the Church Board, the church treasurer should not be involved in this process.**

The following Q and A is from an auditor's email to help church treasurer's understand how to handle this type of offering:

*"**Q**: If we have a group/person come to perform/preach at the church, are we allowed to call for an offering to give to them?*

***A**: It is my understanding that the church board must vote approval before this is done. If the board approves, you may call for an offering.*

***Q**: Does this offering need to be run through the church or can it be just handed over to the group/person?*

***A:** If the church board minutes have documented approval of the group or individual taking an offering, then give the offering directly to the group or individual. The offering should not be handled by the church treasurer. Call the auditor before handling--either counting or depositing--any offering for any outside group.*

***Q**: If it is not over $600.00, do we need to send a 1099?*

***A:** If the money is counted and deposited by the church treasurer, and the payment made to the guest is for services--i.e. for preaching an evangelistic meeting--and the total paid during the calendar year is $600 or more, then you must issue a 1099. If, however, the offering taken up is truly a free-will offering for the person's or group's ministry, and the money is not run through the church bank account, then no 1099 needs to be issued. When in doubt, call Paula or Eric. If we don't know the answer, we'll find out and call you back." [Italics supplied]*

Pastoral / Church Staff Appreciation Gifts

Pastoral or church staff appreciation gifts are directed gifts and are not tax deductible. Because of tax implications, the church treasury department will not handle gifts of appreciation for any pastoral or church staff. A Tithe & Offering envelope which contains funds, either in whole or in part, directed as a gift will be returned to the donor. If the donor is not identifiable, the gift will be placed in the benevolent fund. If an individual wishes to make an appreciation gift, it should be given directly to an individual.

Donations to Non-denominational Entities

The church will only accept donations to entities which are part of the General Conference, North American Division, Southern Union, Georgia-Cumberland Conference, or local church program. Donations to independent entities, such as 3 ABN must be directed to those entities. The church will return any check or cash that is directed to an independent entity. A Tithe & Offering envelope which contains a donation, either in whole or in part, to an independent ministry will be returned to the donor. If the donor is not identifiable, the donation will be placed in the benevolent fund.

Missed Offering

If, on any given Sabbath, one of the regular offerings (Sabbath School or Church Offerings) is omitted from the program, two individuals who normally oversee the verifying of this offering will still sign a tally sheet. The tally sheet should indicate a grand total of $0.00 and a note should be written stating the offering was not taken. If Church is cancelled (by bad weather for example) the treasurer should fill out the tally sheets and enter $0.00 for grand totals and note the reason for no offerings.

Other Means of Receiving Offerings

By Mail

Mailed offerings should be directed to the treasurer. The treasurer will then take steps to properly process the donation. The donation can be entered as a separate deposit or, if feasible, entered as part of the next Sabbath's general offering. The treasurer shall note on the donation envelope that it was received by mail.

By Advent Giving

Advent Giving was established by the North American Division to facilitate the reception of offerings. There is no fee to the church associated with this process. Donations through this means are held by the North American Division and then sent to the local churches at the beginning of the following month. This means, for example, that donations given in June would be posted as July donations. For tax purposes, December donations are recorded as being received in December.

Donations from this source are deposited directly into a SunTrust bank account. The treasurer need not complete donation envelopes but should print and retain the record of the donations in a similar manner for regular donations.

By Web Site

The Light of Hope ministry maintains a web site. The web site enables individuals to donate money either through Advent Giving or Google Wallet. These funds are directly deposited into a SunTrust Bank account. It should be noted that a donation through Google Wallet has a fee attached. When an individual gives through Google Wallet the treasurer receives an email and then processes the donation.

By Individual

If an individual gives you an offering on Sabbath after the offering has been collected, you must make every effort to give the envelope to the treasurer before he/she leaves. If this is unsuccessful, notify the treasurer that you have the envelope.

Collecting Dues, Fees, Money for Purchases, Etc.

Entities may accept money from individuals. Checks should be made out to Lakeview Seventh-day Adventist Church, never to the entity. The check should include the purpose on the memo line. Refer to the Tax Considerations section to determine if the money is deductible or non-deductible.

All money received must be documented. Documentation should include the name of payee, the amount, whether cash or check, the date, and the purpose. The collected funds must be **turned into the church treasurer weekly**.

No entity may maintain a petty cash box or separate bank account without the express approval of the Church Board.

Exception: You may collect money up to 10 days prior to or on the date of an outing, retain the money, and then spend the money for entrance fees etc. However, you must document who gave money, the amount, the method (cash or check), the date and the purpose. You must provide this documentation along with appropriate receipts to the treasurer within 14 days of the event.

Before collecting dues, fees, etc., each entity will provide the treasurer with:

1) List of members
2) Amount of dues or fees

Each entity that sells or gives items or services to an individual shall provide the treasurer with:

1) Names of all individuals who benefited from the sale, gift or service
2) The cost of the item or service

Entities need to be mindful that often individuals may place a payment for dues etc. in a Tithe & Offering envelope. The treasurer needs to be aware of activities in order to make the proper designation of deductibility.

Fund Raisers

All fund raisers must be approved by the Finance Committee. The request for fund raising must contain the purpose, the means, and the dates in which the fund raising will take place.

Maintaining Church Funds

Maintaining funds is the responsibility of the church treasurer. These funds are maintained in bank accounts approved by the Church Board. The use of funds is monitored monthly by the Finance Committee and the Church Board. The Georgia-Cumberland Conference provides periodic audits of the church finances to ensure the integrity of the church finances.

Bank Accounts

Funds may be deposited or transferred only into bank accounts authorized by the Church Board. The Church Board shall annually review and vote approval of the bank accounts.

No entity is to maintain a separate bank account or petty cash box without the express authorization of the Church Board.

Signers

The church shall maintain multiple signers on each account. By Georgia-Cumberland Conference policy, neither the pastor, nor any associate pastor, nor any of their family members, may be signers on a bank account. The Church Board should annually approve individuals who are signers on each account. The church treasurer, assistant treasurer(s), and the church clerk shall be among the individuals authorized as signers on regular church accounts.

Only signers on an account may issue checks.

Purchasing

Purchasing includes any expenditure of funds on behalf of the church. This includes purchase of tangible items and making arrangements for speakers, attending seminars, etc.

There are four basic methods for purchasing items for the church.

1) Using personal funds and then requesting reimbursement
2) Using an existing account to charge a purchase to the church
3) Using a church credit or debit card
4) Using a church check to complete a transaction

While there are general guidelines that cover any purchase, each of these methods may have special stipulations, so read the following guidelines carefully. Failure to follow the prescribed guidelines may result in the denial of reimbursement or the future privilege of purchasing items for the church.

General

1) If you **have prior authorization** from a church business meeting, the Church Board, the Finance Committee, or another entity, you may make purchases as long as they fall within the guidelines outlined in this handbook.
2) If you **do not have prior authorization**, you must check with the entity leader or the church treasurer before making the purchase. The entity leader or treasurer may have to forward your request to the Finance Committee or the Church Board.
3) It is the purchaser's responsibility to make sure the **account has sufficient funds** to cover the expenditure.
4) **Before making arrangements for a guest speaker**, you must obtain Church Board approval. The request must include a brief bio of the speaker and a list of expenses such as travel, lodging, honorarium amount, material expenses, etc.
5) The State of Georgia does **NOT EXEMPT** churches from sales tax. Please do not represent the church as exempt from sales tax.
6) An entity may not purchase an item for their ministry and then donate that item to another ministry. This violates the basic tenet that donations to a particular entity must be used for that entity.

Using Personal Funds

The church is actively attempting to reduce the use of personal funds for church purchases. Email or call the treasurer to ascertain if the purchase can be made directly using church funds. The email or call should contain the vendor, item(s) to be purchased, cost of item(s), and the entity to be charged.

Those who have been issued a church credit card or debit card should use them for purchases for the church. Use of personal funds should be limited to times when a vendor may not accept a credit or debit card.

If personal funds must be used, the steps below must be followed for reimbursement.

Reimbursement

1) Complete a reimbursement form
2) Attach original receipts (see receipt policy on page 24)
3) **Place the form and receipts in the treasurer's cabinet within 14 days of the purchase**

If these steps are not followed, the reimbursement will be delayed or denied.

Using Pre-existing Accounts

1) Notify the treasurer by email (preferred) or phone when charging any item to a church account. Information should include the vendor, time and date of order, amount spent, and the church entity to be charged.
2) Obtain an invoice, receipt, or other documentation to substantiate the purchase (see receipt policy on page 24).
3) If you use a personal credit or debit card, you must follow the procedures outlined above for using personal funds.
4) The **ABC** has a list of individuals authorized to purchase items in the name of the church. If your name is not on this list, you have no authority to charge items.

Using Church Credit or Debit Cards

1) Make sure you comply with Credit / Debit Card Policy
2) Complete a credit or debit card usage form
3) Attach original receipts (see receipt policy on page 24)
4) **Place the form and receipts in the treasurer's cabinet within 14 days of the purchase**

Using Church Checks

Requests for checks shall be directed to the church treasurer. In the absence of the church treasurer, another account signer will issue checks. Contact the church pastor to determine who will function in this capacity.

General Guidelines

1) Checks **must always have a payee**. No blank checks will be issued.
2) If a check is needed to shop for the best price and vendor, the check shall be issued to the purchaser as a personal advance and the payee must fill out a Check Request Form.
3) Before issuing a check, the check writer shall ascertain that the check requestor has complied with all pertinent financial policies.
5) All documentation regarding a church issued check must be submitted on a Check Usage Form, accompanied by **original receipts (see receipt policy)** , and turned in to the treasurer's cabinet no later than **14 days following the issuing** of the check.

Receipt Policy

Regardless of whether the receipt is for reimbursement, substantiating a charge, credit/debit card purchase, or confirming a check, the following guidelines must be followed. Failure to follow the procedures below may result in denial of reimbursement, future use of credit /debit cards, or being issued a check.

1) Church and personal purchases should **never be co-mingled** on the same receipt. This can be accomplished by dividing the merchandise into church and personal use, and making two purchases.

2) The purchaser should always **write the church-related purpose on each receipt.** If the receipt is from a restaurant, the purpose — i.e. "youth outing" or "staff lunch"— *and* the names of those eating, should be written on the receipt. In the event that a group is fed, it is considered appropriate to write the group name on the receipt—i.e. "Junior SS & Sponsors" or "Mother's Day Outing"—rather than listing all individual names.

3) Documentation must be accompanied by ***original* receipts***, and turned in to the treasurer's cabinet for reimbursement **within *14 days*** of the purchase date on the receipt.

* If no original receipt is available, an explanation must accompany the reimbursement request. Ideally even an online order or a telephone order should be followed up with an emailed receipt indicating items purchased and the type of payment. If an original receipt is missing, approval for reimbursement may be delayed or denied.

Credit and Debit Card Policy

The Church desires to reduce the use of personal funds to purchase items for the church. The church also desires to reduce the number of times a check has to be written without complete information being available. In order to reach these two goals, the church has obtained credit and debit cards for individuals who frequently purchase items on behalf of the church.

Credit and debit cards are subject to agreements with the respective banks issuing the cards. Cardholders are also subject to an agreement between the church and the cardholder. Before a card is issued, the individual must sign the card agreement form included in this document.

Card Guidelines

1) **No Personal Items** are to be purchased using a church card.
2) **Receipts are required**. (Refer to the receipt policy)
3) **Financial and purchasing guidelines** must be followed.
4) **Credit and debit cards are the property of the church**. Cardholders are granted the right to use the cards by the Church Board. Therefore, the church has the right to revoke the use of a card at any time. The revocation may be by the Church Board, the Finance Committee, the church pastor or treasurer.
5) A cardholder cannot give card information (card number, security code, pin number etc.) to another individual to allow them to make a purchase without the express permission of the Church Board or the Finance Committee. This does not apply when a cardholder is making a purchase themselves and this information is necessary to complete the transaction.
6) Upon completion of a purchase, the cardholder will, as soon as feasible, notify the treasurer, or in his/her absence the assistant treasurer, of every purchase. The notification can be either by email (preferred) or telephone. It should include the vendor, the amount, the department to be charged, and the date of the transaction.
7) Documentation (receipts and the appropriate form) are to be turned in to the treasurer's cabinet within 14 days of the purchase.
8) **All debit card purchases over $100 must be PREAPPROVED** by the treasurer, or in his absence the assistant treasurer. Avoid embarrassment! There are default limits and these are not changed unless a purchase is approved. Remember that **you cannot exceed a fund account balance.**
9) The privilege of using a church card comes with responsibility. The cardholder should take every precaution to ensure the security of the card. However, if a card is lost or compromised, the cardholder will immediately inform the appropriate bank (cardholder should keep this information handy) in accordance with their agreement and also the church treasurer or in his absence the assistant treasurer.
10) **Any violation of the above guidelines may revoke the cardholder's use of a church card.**

Tax Considerations

Tax Exemption

The State of Georgia does **NOT EXEMPT** churches from sales tax.

Deductible

In order for a donation to be deductible it must meet the following tests:

1) The only benefit that can be derived is intangible religious benefits
2) The donation cannot be directed

Under these tests, donations for tithe, missions, church budget, food pantry, etc. are deductible because only intangible benefits are received.

Non-deductible

If you receive any tangible benefit the donation is not deductible.

If you purchase a CD, devotional book, or pay admission into a theme park as part of a church activity the money is not deductible since you received something tangible for your money.

Donations to Organizations and Clubs

Deductible: Donations would be deductible if you, or a family member, do not receive a benefit.

Non-deductible: Dues are not deductible. If you have a family member in the organization, most likely your donation is not deductible since they would receive a benefit.

What Is A Directed Donation?

Directed donations are given to benefit an individual regardless of whether they are family or not. If you give $50 dollars specifically so Jane Doe can attend school it is not deductible. If you give $20 to Pathfinders to pay for John Smith's dues, it is not deductible.

If the donor in any way stipulates an individual as a recipient of a donation, it is considered directed.

To be non-directed a donation must be given freely and without any strings attached. The funds would be utilized or distributed by a neutral individual or committee.

Fund Raisers

Generally speaking, donations to a fund raiser must be free of any benefit to the donor. If you pay $20 to attend a Valentine's dinner fund raiser, it would be non-deductible. If you paid $15 dollars for fire wood (sold as a fund raiser or otherwise), it would be non-deductible. There are technicalities that may allow a portion of an amount given to be deductible, but the church does not involve itself in that process. If you want details, discuss this with a tax accountant.

If you donate $20 to the Valentine's dinner and do not attend, it would be tax deductible.

Donation of Goods

Goods are described as any physical item other than money. This would include appliances, clothing, tools, etc. The rules regulating donation of goods are complicated. For this reason, the **church does not accept donation of goods when the donor wants a receipt**. Ministry leaders should not violate this rule. Goods donations are to be accepted only if the donor is willing to forgo a receipt.

Placing a Non-deductible Donation in an Offering Envelope

Often individuals will put money in a church offering envelope for various clubs, ministries or organizations. The treasurer has no idea if it is a donation or payment of dues or fees. Entity leaders should **ask members to note on the check memo line or offering envelope the specific purpose of the money**

All organizations, ministries and clubs that collect funds for dues, fees, or particular outings, need to notify the treasurer of its members and activities that may lead to payments in which a tangible benefit may be derived.

If you have any question regarding deductibility, please contact the church treasurer.

Financial Assistance Policy

The church maintains a family aid fund to help individuals. The fund is administered by the church Finance Committee. The following is taken from the 2012 audit from the Georgia-Cumberland Conference.

1) . Please note the following guidelines, quoted from Richard Hammar's 2012 Church & Clergy Tax Guide:

"Benevolence funds typically are established to assist persons in need. The income tax regulations define 'charitable' to include 'relief of the poor and distressed or of the underprivileged.'
The [IRS] regulations define 'needy' as being a person who lacks the necessities of life, involving physical, mental, or emotional well-being, as a result of poverty or temporary distress. Examples of needy persons include a person who is financially impoverished as a result of low income and lack of financial resources, a person who temporarily lacks food or shelter (and the means to provide for it), a person who is the victim of a natural disaster (such as fire or flood), a person who is the victim of a civil disaster (such as civil disturbance), a person who is temporarily not self-sufficient as a result of a sudden and severe personal or family crisis (such as a person who is the victim of a crime of violence or who has been physically abused). Treas. Reg. 1.170A-4A(b)(2)(ii)(D).
"The church board should carefully scrutinize every distribution to ensure that the recipient meets this test.

"**TIP:** One way to determine whether a person or family is sufficiently needy to qualify for benevolence assistance is to see if they fall below the poverty guidelines published each year by the U.S. Department of Health and Human Services (HHS). For example, the 2011 guidelines define poverty for a family of four as income of less than $22,350. These guidelines are published on the HHS website. Obviously, a church can make a persuasive case that persons or families below the federal poverty guidelines are needy and can receive distributions from a church's benevolence fund. However, this conclusion has never been adopted by the IRS or any court."

Further help in determining eligibility for family aid is found in the Georgia DHS poster where eligible assistance in paying gas bills is limited by family size and income level. The following information governs assistance in their program:

Family Size	Maximum Income	Family Size	Maximum Income
1	20,990	5	46,825
2	27,449	6	53,283
3	33,907	7	54,494
4	40,366	8+	55,707

The Finance Committee shall use the above information to guide them in making decisions regarding the eligibility of an individual or family in receiving aid.

In addition, the following guidelines shall be used to establish eligibility:

1) One or more of the following criteria must be met:
   A) The person must be a member of the Lakeview Seventh-day Adventist Church
   B) The person must live within the 30127 zip code or a zip code that borders the 30127 zip code
   C) The person must be recommended by a church member

2) The maximum financial aid rendered in a 12 month period is $600. This maximum may be exceeded if the need for assistance is based on fire, flood, storm damage, or another natural disaster.

3) Preferably checks should be made out to entities such as utility companies or landlords.

4) Checks should not be issued to an individual except in circumstances where an entity will not accept a church check.

5) Cash should NEVER be given to an individual.

6) Checks should NEVER be written to the bearer (the person delivering the aid).

7) The church may keep a supply of gift cards to enable persons to buy groceries or gas.

8) If feasible, it may be acceptable that a church member accompany the individual to purchase groceries or gas.

9) If feasible, when a person needs food, the food pantry director may be contacted to see what, if any, aid is available from that source. The family aid fund would then reimburse the food pantry for the food given.

10) A picture ID is required in order for aid to be rendered.

11) A "Financial Assistance Request Form" must be completed.

The Finance Committee will render aid only when the above guidelines can be followed.

Tuition Assistance Program

Tuition assistance is a gift. It is given from the Lakeview Seventh-day Adventist Church to aid members in the Christian education of their children. As a gift, the program is not an entitlement and the church reserves the right to modify the plan and the policies that govern the program. The program is administered by the Finance Committee of the Lakeview Seventh-day Adventist Church. As the name indicates, this program is for tuition expenses only and does not extend to any other educational expenses.

Terms

The following terms or definitions apply to the Tuition Assistance Program only unless the context indicates differently. It should be noted that these definitions apply to this document only and are not intended to be used with any other application or document.

Church: Except as noted, the term church shall refer to the Lakeview Seventh-day Adventist Church.

Form: The term form shall refer to a document or application produced by the Finance Committee for the purpose of applying for tuition assistance.

Member: A person who is an active member of the church or a person who is active in the church and has completed paperwork with the church clerk for a transfer of membership from another Seventh-day Adventist church to Lakeview Seventh-day Adventist Church.

School: The term school shall mean any school operating under the direction and policies of either the Georgia-Cumberland Conference or the South Atlantic Conference.

Eligibility

To be eligible for tuition assistance the following guidelines must be met:

1. If a husband and wife are both baptized Seventh-day Adventists, they both must be members of the church.
2. If a single parent family, the custodial parent or guardian must be a member of the church.
3. If only one parent is a baptized Seventh-day Adventist, he or she must be a member of the church.
4. Tuition assistance is available only for students enrolled in grades K-12.
5. If neither parent is a baptized member of the Seventh-day Adventist Church than the student needs to be a baptized member OR a special written request must be made to the Finance Committee.

Submitting a Request

1. The Tuition Assistance Form must be the document submitted. NO other written document or application will be accepted.
2. No letter of intent will be accepted.
3. There can be NO ORAL submissions.
4. The form must be completed in its entirety. Any missing information will invalidate the form and the form will be rejected.
5. Forms are available at the church office.

Due Date

1. The due date will be established by the Finance Committee.
2. The due date will be printed in the church bulletin for three consecutive weeks prior to the due date.
3. It is each individual's responsibility to read the church bulletin. The church will not be responsible for an applicant's failure to obtain and read the bulletin offered at each church service. Failure to attend a church service during the three week notification period is not considered a reason for not submitting a request by or on the due date except as outlined in due date guidelines 4 and 5.
4. A member that is absent for the three week notification as a result of military service, extended illness, business travel or family emergency may submit a written request for consideration of extenuating circumstances. The request must be submitted in writing and mailed to the same address as the form.
5. If there are other extenuating circumstances that warrant special consideration, the Finance Committee will address each circumstance on an individual basis at its next meeting. The applicant will be informed of the committee's decision within three days. If granted, the applicant has 30 days from notification in which to file the form.

Forms Must Be Submitted by MAIL

1. Post Mark must be on or before the due date. The post mark should be an official post mark, not metered mail. Forms received after the due date with no post mark will be deemed not eligible.
2. The church will not be responsible for misdirected or lost mail.
3. The form must be received within one week after the due date, otherwise the form will be considered improperly submitted.
4. The form should be addressed as follows:

Church Treasurer
Lakeview Seventh-day Adventist Church
P. O. Box 876
Powder Springs, GA 30127
-OR-
Joseph Hamilton
5762 Mason Jones Drive
Powder Springs, GA 30127

Payment Method

1. Payments will be made only to the school.
2. Payments will be made upon receipt of an invoice from the school.
3. If no invoice is received, no payment will be made. Therefore, when registering your child, request that the school send a monthly invoice to the church. If they cannot invoice the church directly, then you will need to submit a copy of your invoice (bill) to the church treasurer by placing it in the treasurer's cabinet at the church office.

Conditions

1. The church's assistance is based on funds received and may be modified at any time due to unforeseen circumstances. Applicants should understand that tuition assistance may be based on a number of factors such as need, number of applicants, funds available, etc. While every effort will be made to fulfill the assistance granted, tuition assistance in NOT guaranteed.
2. The Finance Committee is the body responsible for making decisions regarding distribution of tuition subsidy monies. It will use these guidelines for making those decisions but also reserves the right to consider any and all other factors that may relate to an applicant receiving tuition assistance.
3. Tuition assistance will not be made retroactively. The month in which tuition assistance is granted will determine when assistance begins.
4. The Finance Committee reserves the right to withdraw tuition assistance at any time.

Notification of Assistance

If assistance is awarded, each recipient will receive a letter stating the amount. Keep this letter and present it to the school at the time financial arrangements are made.

Forms (listed in alphabetical order)

Agreement Form for Credit/Debit Cards
Cash Envelope Verification Form
Check Request Form
Credit/Debit Card Usage Form
Financial Assistance Request Form
Reimbursement Form
Tally Sheet - Lamb's Offering
Tally Sheet - Loose Offering
Tally Sheet - Sabbath School Expense
Tally Sheet - Sabbath School Missions
Tally Sheet - Special Offering
Tuition Assistance Form

Agreement
Between
Lakeview Seventh-day Adventist Church
And
Cardholder

I have read the policy governing use of credit and debit cards and associated policies governing the financial policies of the Lakeview Seventh-day Adventist Church. I agree to abide by the fore mentioned policies when using a church card.

I agree to immediately cease from using the card upon notification (oral or written) that use of the card is revoked and will surrender the card to the church pastor or treasurer as soon as is feasible following such notification.

I acknowledge receipt of card number ending in: _____
(last four digits)

Printed Name _____

Signature _____

Date _____

Cash Envelope Verification Form

Date: _____

Discrepancy #1	Name: Amount Listed: Actual Amount: Resolution:
Discrepancy #2	Name: Amount Listed: Actual Amount: Resolution:

Envelope Count: _____

Explanation if different from Loose Offering Tally count:

☐ Check here if no cash discripancies found

Print Name: _____

Signature _____

Print Name: _____

Signature _____

Cash Envelope Verification Form

Date: _____

Discrepancy #1	Name: Amount Listed: Actual Amount: Resolution:
Discrepancy #2	Name: Amount Listed: Actual Amount: Resolution:

Envelope Count: _____

Explanation if different from Loose Offering Tally count:

☐ Check here if no cash discripancies found

Print Name: _____

Signature _____

Print Name: _____

Signature _____

Check Request Form

I have requested a check from the Lakeview Seventh-day Adventist Church.

I agree to the following stipulations:

1) I agree that within 14 days of the check date that one of the following actions will occur:

A) I will return receipts equal to or exceeding the check amount. (If the receipts exceed the check amount, the church will issue a check covering the overage if within policy.)

B) I will return receipts that are less than the check amount plus the balance between the check and the receipt total.

C) I will return the original check.

2) I agree that if the steps above are not followed within 14 days of the check being issued, the amount of the check becomes a personal loan from the church to me. I also agree that the church has the right to follow procedures to collect the loan.

Check Number_____ Amount_____

Printed Name_____

Signed_____ Date_____

Check Number _____

Month _____

Credit/Debit Card Usage Form

Make sure you attach receipts or fill out the bottom portion. Print all information.

Person Submitting Form: _____

Check type of card (only one type per form): Debit ☐ **Credit** ☐

Last four digits of card: _____ **Date Form Submitted:** _____

Item 1: Date: _____ Amount: _____

Vendor: _____

Item Description _____

Department to be charged: _____

Item 2: Date: _____ Amount: _____

Vendor: _____

Item Description _____

Department to be charged: _____

Item 3: Date: _____ Amount: _____

Vendor: _____

Item Description _____

Department to be charged: _____

If NO receipt, please explain below (use back if necessary):

Financial Assistance Request Form

Picture ID Is Required. In most situations, payments will only be made to businesses such as utility companies, landlords, etc. You must provide a current bill indicating need.

Please print except where signature is requested

Full Legal Name _____

Address 1 _____

Address 2 _____

City _____ State _____ Zip _____

Telephone or email address _____

Annual Household Income: _____ # Dependents _____

Reason for Request: (use back if more room is needed)

Payee _____

Address 1 _____

Address 2 _____

City_____ State _____ Zip_____

Telephone or email address _____

Amount Requested _____ Date: _____

Signature of Requestor_____

Reimbursement Form

Please Print Legibly

Reimbursement will only be granted if the financial policies of the Lakeview Seventh-day Adventist church have been followed. You must have received prior permission to spend funds on behalf of the church. This form must be turned in within 14 days from the date of purchase.

Item(s) Purchased: _____

Fund to be charged: _____ Amount: _____

Item(s) Purchased: _____

Fund to be charged: _____ Amount: _____

Maximum of two funds per form

Person to be reimbursed _____

Address: _____

Street / Apartment Number

_____

City / State / Zip

Phone: _____ Email: _____

I certify that the payee listed above is entitled to be reimbursed in accordance with Lakeview Seventh-day Adventist Church's financial policies.

_____

(Printed Name of person submitting this form) (Signature)

Make sure original receipts are attached and they comply with policy. If no receipt, use the back of this page for explanation.

treasurer's Use Only

Check Number: _____

Month: _____

Tally Sheet - Lamb's Offering

Date: _____

		Number	Total
BILLS	100		.00
	50		.00
	20		.00
	10		.00
	5		.00
	2		.00
	1		.00
COINS	dollar coin		
	half dollar		
	quarters		
	dimes		
	nickels		
	pennies		
	Check		
	Check		
	Check		

Grand Total _____

Print Name: _____

Signature _____

Print Name: _____

Signature _____

Any other donation not described above

Item: _____ Amount: _____

Item: _____ Amount: _____

Tally Sheet - Lamb's Offering

Date: _____

		Number	Total
BILLS	100		.00
	50		.00
	20		.00
	10		.00
	5		.00
	2		.00
	1		.00
COINS	dollar coin		
	half dollar		
	quarters		
	dimes		
	nickels		
	pennies		
	Check		
	Check		
	Check		

Grand Total _____

Print Name: _____

Signature _____

Print Name: _____

Signature _____

Any other donation not described above

Item: _____ Amount: _____

Item: _____ Amount: _____

Tally Sheet - Loose Offering

Date: _____

		Number	Total
BILLS	100		.00
	50		.00
	20		.00
	10		.00
	5		.00
	2		.00
	1		.00
COINS	dollar coin		
	half dollar		
	quarters		
	dimes		
	nickels		
	pennies		
	Check		
	Check		
	Check		

Grand Total _____

Print Name: _____

Signature _____

Print Name: _____

Signature _____

Any other donation not described above

Item: _____ Amount: _____

Item: _____ Amount: _____

Envelope Count: _____

Tally Sheet - Loose Offering

Date: _____

		Number	Total
BILLS	100		.00
	50		.00
	20		.00
	10		.00
	5		.00
	2		.00
	1		.00
COINS	dollar coin		
	half dollar		
	quarters		
	dimes		
	nickels		
	pennies		
	Check		
	Check		
	Check		

Grand Total _____

Print Name: _____

Signature _____

Print Name: _____

Signature _____

Any other donation not described above

Item: _____ Amount: _____

Item: _____ Amount: _____

Envelope Count: _____

Tally Sheet - Sabbath School Expense

Date: _____

		Number	Total
BILLS	100		.00
	50		.00
	20		.00
	10		.00
	5		.00
	2		.00
	1		.00
COINS	dollar coin		
	half dollar		
	quarters		
	dimes		
	nickels		
	pennies		
	Check		
	Check		
	Check		

Grand Total _____

Print Name: _____

Signature _____

Print Name: _____

Signature _____

Any other donation not described above

Item: _____ Amount: _____

Item: _____ Amount: _____

Tally Sheet - Sabbath School Expense

Date: _____

		Number	Total
BILLS	100		.00
	50		.00
	20		.00
	10		.00
	5		.00
	2		.00
	1		.00
COINS	dollar coin		
	half dollar		
	quarters		
	dimes		
	nickels		
	pennies		
	Check		
	Check		
	Check		

Grand Total _____

Print Name: _____

Signature _____

Print Name: _____

Signature _____

Any other donation not described above

Item: _____ Amount: _____

Item: _____ Amount: _____

Tally Sheet - Sabbath School Missions

Date: _____

		Number	Total
BILLS	100		.00
	50		.00
	20		.00
	10		.00
	5		.00
	2		.00
	1		.00
COINS	dollar coin		
	half dollar		
	quarters		
	dimes		
	nickels		
	pennies		
	Check		
	Check		
	Check		

Grand Total _____

Print Name: _____

Signature _____

Print Name: _____

Signature _____

Any other donation not described above

Item: _____ Amount: _____

Item: _____ Amount: _____

Tally Sheet - Sabbath School Missions

Date: _____

		Number	Total
BILLS	100		.00
	50		.00
	20		.00
	10		.00
	5		.00
	2		.00
	1		.00
COINS	dollar coin		
	half dollar		
	quarters		
	dimes		
	nickels		
	pennies		
	Check		
	Check		
	Check		

Grand Total _____

Print Name: _____

Signature _____

Print Name: _____

Signature _____

Any other donation not described above

Item: _____ Amount: _____

Item: _____ Amount: _____

Tally Sheet - Special Offering

Specify:

Date: _____

		Number	Total
BILLS	100		.00
	50		.00
	20		.00
	10		.00
	5		.00
	2		.00
	1		.00
COINS	dollar coin		
	half dollar		
	quarters		
	dimes		
	nickels		
	pennies		
	Check		
	Check		
	Check		

Grand Total _____

Print Name: _____

Signature _____

Print Name: _____

Signature _____

Any other donation not described above

Item: _____ Amount: _____

Item: _____ Amount: _____

Tally Sheet - Special Offering

Specify:

Date: _____

		Number	Total
BILLS	100		.00
	50		.00
	20		.00
	10		.00
	5		.00
	2		.00
	1		.00
COINS	dollar coin		
	half dollar		
	quarters		
	dimes		
	nickels		
	pennies		
	Check		
	Check		
	Check		

Grand Total _____

Print Name: _____

Signature _____

Print Name: _____

Signature _____

Any other donation not described above

Item: _____ Amount: _____

Item: _____ Amount: _____

Tuition Assistance Form

(Only one student per form)

Please print except where signature is requested

Student Information: Grade _____ Date of enrollment _____

Name of Student _____

School Information:

Name of School: _____

Address _____

City _____ State _____ Zip_____

Telephone (_____)_____

Parent(s)/Legal Guardian Information:

_____

Parent(s)/Legal Guardian Names

Address_____

City_____ State _____ Zip_____

Telephone_(_____)_____ Email _____

I (we) attest that the above information is accurate. I (we) further state that I (we) have read the guidelines pertaining to tuition assistance and are in compliance. If there are any changes I (we) will notify the Finance Committee.

Signature of
Parent/Guardian_____

Signature of
Parent/Guardian_____

Credit Card Policy

Credit cards will be utilized to:

1) Aid persons who frequently purchase on behalf to the church from using personal funds.
2) Aid in the purchase of items where the vendor and/or amount may be unknown.
3) Aid the pastor, treasurer, or clerk in facilitating purchases for entities.
4) Aid in making purchases on line.
5) Aid in purchasing larger ticket items
6) Aid in making payments to ongoing expenses such as utility bills

Credit cards will be issued to:

1) Pastor
2) Treasurer
3) Clerk

The following guidelines will govern credit card usage:

1) No personal items are ever to be charged to a church debit card. If a person is purchasing personal and church items at the same time, the purchases must be separated and receipted separately.

2) **RECEIPTS ARE REQUIRED**. For each purchase, the user should turn in a receipt.

A) For SunTrust Credit Cards, the treasurer will receive an individual statement. This will be given to the user who then will attach the receipts to the statement. Receipts should be marked "church item" and designate the proper account to be charged. The statement with attached receipts shall be placed in the treasurer's box (church office) in a timely manner. If desired, the user may place receipts in the treasurer's box as the card is utilized. If the receipt is less than a letter size page, attach the receipt to a letter size page. Remember to mark the receipt "church item" and designate the proper account to be charged.

B) For Bank of America Cards the process is yet to be determined.

3) If purchased on line, and there is no receipt, there must be sufficient documentation to verify the vendor, the amount, and the date of the transaction. There should also be a signed statement as to why no invoice or receipt exists and the statement should include the item purchased and where it is being utilized by the church.

4) When a purchase is made, the purchaser should inform the treasurer of the vendor, amount and which account is to be charged.

Any violation of the above guidelines will terminate the individual's use of a credit card.

Debit Card Policy

Debit cards will be utilized to:

1) Aid persons who frequently purchase on behalf to the church from using personal funds.
2) Aid in the purchase of items where the vendor and/or amount may be unknown.

Debit card limits are maintained by the church treasurer or in his/her absence the assistant treasurer. The following guidelines are used in maintaining debit cards:

1) Debit card limits are to be set to zero*.
2) Debit card settings should be set so they cannot be used at an ATM*.
3) The card is NOT to be linked to any other account; therefore there is no automatic transfer of funds to cover a purchase.
4) The account linked to the credit card will be maintained with minimum funds

The following guidelines are to be observed for using debit cards:

1) **All debit card uses must be PREAPPROVED** by the treasurer, or in his absence the assistant treasurer.
2) Upon approval, the treasurer, or assistant treasurer, will transfer an appropriate amount to the bank account and reset the debit card limit accordingly. The treasurer will verify that the card is available for use. Plan ahead. There needs to be sufficient time for this process.
3) No personal items are ever to be charged to a church debit card. If a person is purchasing personal and church items at the same time, the purchases must be separated and receipted separately.
4) **RECEIPTS ARE REQUIRED.** Each user should turn in a receipt. Attach the receipt to a Debit Card Usage Form. The receipt should be marked "church item" and placed in the treasurer's box (church office) in a timely manner. Multiple receipts may be attached to the same form as long as each receipt indicates the department to be charged.
5) If purchased on line, and there is no receipt, there must be sufficient documentation to verify the vendor, the amount, and the date of the transaction. There should also be a signed statement as to why no invoice or receipt exists and the statement should include the item purchased and where it is being utilized by the church.

Any violation of the above guidelines will terminate the individual's use of a debit card.

*These guidelines may be changed for individual debit cards only with church board approval.

Debit Card Usage Form

Make sure you attach receipts (three maximum per form) or fill out the bottom portion

Person Submitting Form: (print)_____

Receipt 1: Date:_____ Amount:_____

Vendor:_____

Department to be charged:_____

Receipt 2: Date:_____ Amount:_____

Vendor:_____

Department to be charged:_____

Receipt 3: Date:_____ Amount:_____

Vendor:_____

Department to be charged:_____

If NO receipt, please explain below (use back if necessary):

Offerings - Handling

The following procedures have been adopted to help ensure that cash received by the church is properly verified. This is a ensures accountability not only for the church but also for the treasurer and his/her assistants and associates.

On a weekly basis there are four offerings that usually contain cash; Sabbath School Expense, Sabbath School Missions, Education (Lamb's), and loose offering during church service. There are also occasional offerings such as Thirteenth Sabbath, Love Offerings, and other special collections that contain cash.

Each of these offerings needs to have the cash amount verified in the following manner:

1) The offering is counted by each of two individuals.
2) The money count should be verified by both individuals.
3) A tally sheet is filled out. (Make sure the proper sheet and column is used)
4) The persons then print and sign their names to certify they both have counted the money, their counts are the same, and the tally sheet is accurate. The money, along with the tally sheet is placed a bank bag and delivered to the church treasurer or other individual as directed.

Note: If the bottom of the count sheet is folded upward to match the line separating the bills and coins you will obtain a good, even, business letter- type fold.

Sabbath School Offerings:

The Sabbath School Offerings (expense and missions) are taken by each class. The offerings are collected by Sabbath School Secretary, Assistant Secretary, or other persons as directed. The offering is counted and placed in separate bank bags.

Church Offerings:

The church offerings (Lamb's and General) are taken during the church service. Lamb's offering is collected by children and placed in the "church." The "church" is then taken to a room where two individuals will count the money and place the offering in a bank bag. A general offering will also be collected during the church service. This offering will consist of donations of cash (loose offering) and donation envelopes. The loose offering is counted. Each offering should be placed in a separate bank bag. The envelopes that are collected will be placed in a bank bag and along with the loose offering and the Lamb's offering are delivered to the treasurer or other individual as directed. See below on additional handling of the envelopes.

Special Offerings:

These offerings are collected by deacons or other responsible individuals. The offering is counted and is placed in a bank bag and delivered to the church treasurer or other individual as directed.

Offerings in Envelopes:

To ensure the confidentiality of donations in envelopes, the count is to be handled only by the treasurer, assistant treasurer, or associate treasurers. The envelopes will be inventoried as soon as practical following the church service. The treasurer, assistant treasurer, or the associate treasurers (in any combination of two) will meet to inventory the envelopes. The envelopes will be opened and if they contain a check, no further action needs to be taken. If the envelope contains cash, both persons will count the cash to verify the amount in the envelope and note any discrepancy. The name of the cash donor and the amount will be placed on the Envelope Tally Sheet. After all cash donations have been entered on the tally sheet, it is signed by both persons to certify that they both have counted the money, their counts are the same, and the tally sheet is accurate. All envelopes are counted and the number of envelopes is recorded on the tally sheet. The envelopes are then placed in a bank bag and given to the proper person for deposit.

Missed Offering

If, on any given Sabbath, one of the regular offerings (Sabbath School or Church Offerings) is omitted from the program, two individuals should still sign a tally sheet. The tally sheet should indicate a grand total of $0.00 and a note should be written stating the offering was not taken. If Church is cancelled (by bad weather for example) the treasurer should fill out the tally sheets and enter $0.00 for grand totals and note the reason for no offerings.

Tally Sheets

Tally sheets should be attached to the Detail Offering Report generated by Jewel.

Custody of Offerings

The offerings should never be left in an unsecured area. Under no circumstances is money to be taken from an offering to meet another obligation. The treasurer or other designated person should receive all funds collected.