

Safe Handling of Church Funds

Because a significant amount of money may be on hand at any given time, churches face the risk of theft, not only from outside the church, but also from members within. Below are guidelines intended to help protect your church from these unfortunate circumstances.

- It is preferred that no cash be stored in the church.
- No individual should be required or allowed to handle the congregation's income alone at any time.
- It is preferable for several people to be involved on a rotating basis in handling income.
- All income transactions (receipts and disbursements) should be properly recorded and verifiable.
- It is understood that the recording of income and gifts from individuals of the congregation is a confidential matter and such records are only available to the Head of the Church, Financial Secretary, and the Stewardship Committee when required.
- It is suggested that the Head of the Church should not serve in the position of treasurer and he/she should not have check signing authority over any church account.
- Immediately following the service, two persons should carry the contents of the offering plates to a room for counting or placement in an adequate safe for counting the following day. Church funds and offerings should never be taken to a private home for counting.
- Envelopes should be immediately opened by at least two persons. Envelopes should be marked as to intent and purpose if not intended as undesignated offerings. Never leave the offerings with only one individual.
- After donations have been received and counted (by at least two persons) a deposit slip should be prepared and at least two persons should bring the deposit directly to the bank to be deposited in the night depository. Unless your church has a secure safe, leaving money overnight on church premises is too risky.
- After the deposit is made, a copy of the deposit slip and the summary report should be given to the treasurer and to the financial secretary.
- When deposits are entered in the church financial records, the treasurer should file the bank deposit slips chronologically along with the monthly bank statement. Notification of all donations received by the church should be given to the treasurer. (Someone other than the treasurer should receive, count and deposit the donations made to the Church.)

- Funds collected from other activities (fund-raisers, special events, etc.) should be directed to those responsible for recording and making bank deposits of these funds. A copy of the deposit slip and summary report should be given to the treasurer and financial secretary.
- Members should be encouraged to make their offerings by check, not cash. Care must be taken to ensure members receive proper credit for their donated funds.
- A complete church financial record system should be used that reflects the receipts and disbursements of the church's income. Federal recordkeeping requirements require an accounting of all the funds collected church-wide. There are many excellent and affordable computer software programs available to make the treasurer's record-keeping requirement easier.

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