Safeguarding the Storehouse: A Guide to Church Finance Roles

To honor the resources entrusted to us by God and His people, churches must operate under a system of **Separation of Duties**. This means that no single person has total control over the money from start to finish. This system protects our church from errors, protects our volunteers from false accusations, and ensures total transparency.

There are three distinct "lanes" in the financial process. To maintain integrity, **different people must serve in each role.**

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1. The Financial Tellers

Primary Focus: Physical Custody
The Tellers are the first point of contact for physical offerings. They handle the cash and checks directly.

- **The Two-Person Rule:** Tellers always work in pairs. No one is ever alone with the money.
- **The Paper Trail:** They count the offering, record it in the giving software, and deposit it at the bank.
- **The Hand-off:** They provide the "Source of Truth" (the count sheet and bank receipt) to the Finance Coordinator.
- **LANE LIMIT:** Tellers do not enter data into QuickBooks and cannot sign checks.

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2. The Finance Coordinator

Primary Focus: Digital Recording
Often called the bookkeeper, this person translates the church's activities into organized financial data.

- **Accounting Software:** They record all income and expenses, manage payroll data, and categorize purchases.
- **Reporting:** They generate the monthly reports that tell the story of our church’s financial health.
- **Regional Alignment:** They work under the technical supervision of the Great Lakes Region (GLR) to ensure the books meet denominational standards.
- **LANE LIMIT:** To protect the church, this person has **no signing authority**. They can see the bank accounts ("View-Only"), but they cannot move or spend money.

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3. The Treasurer

Primary Focus: Oversight & Authorization
The Treasurer is the board's representative. They don't do the data entry; they verify that the data is correct and authorize spending.

- **The Final Check:** They review the Finance Coordinator's work to ensure every expense is appropriate and budgeted.
- **The Check Signer:** The primary person who signs checks and authorizes electronic payments.
- **The Budget Architect:** In coordination with the Lead Pastor, the Treasurer assists in preparing the church's annual budget.
- **Developing Church Status:** As a Developing Church, the Treasurer is responsible for ensuring the final budget is submitted to the Great Lakes Region for its annual approval.
- **The Board Liaison:** They "translate" the financial reports for the Board, keeping everyone informed about cash reserves and budget health.
- **LANE LIMIT:** The Treasurer never counts the Sunday offering and never does the data entry in QuickBooks.

Why "Separation of Duties" is Critical

If one person were to count the money, record the entry, and sign the checks, there would be no way to catch an honest mistake or prevent a dishonest act. Separating these tasks:

1. **Prevents Fraud:** It would take multiple people working together (collusion) to mishandle funds, which is a massive deterrent.
2. **Catch Errors:** If the Tellers' deposit receipt doesn't match the Coordinator's record, the Treasurer will see the discrepancy during the monthly bank reconciliation.
3. **Protect Volunteers:** A system of checks and balances ensures that no single volunteer is ever placed in a position of "unverifiable trust."

The Support Network

While these roles have strict boundaries, they are not alone. The **Great Lakes Region (GLR)** provides a safety net for the Finance Coordinator and Treasurer. The GLR provides training, software standards, and expert advice so that local leaders always feel supported in their stewardship.