

END OF YEAR REPORT

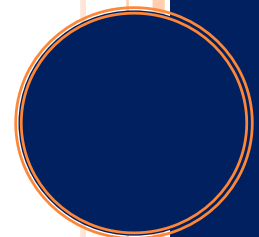
2016

This report will provide a high-level overview of financial activity for the 2016 year. It includes:

- Asset Account Balances with totals for income and expense
- Allocated Account Balances with totals for income and expense
- Total Online Giving
- Pastors Retirement information
- and recommendations for process improvements.

Donna Dixon

11/19/2016



ASSETS (ALL BANK ACCOUNTS)

TOTAL STARTING BALANCE	TOTAL ENDING BALANCE
Need online access to Tremont Credit Union and Bank of America	\$94,276.51

This table shows our total asset information. Praise the Lord, if you add up all the money we have we have more than \$90,000.00. I do not have the amount for starting balance because I do not have records from the beginning of the year or online access so that I can research on my own.

Several requests were made for online access to be set up. I also tried to set up access on my own, however since access was previously established by someone else the system would not allow me to set up access.

Former Business Manager stated she never had online access.

I am now formally requesting the church body to instruct Trustees to provide me with the online access information for Tremont Credit Union and Bank of America. This will allow me to ensure proper accounting and balancing of our records.

ACCOUNT BALANCES

Bank Account	1 st Statement Balance	Total Deposits	Total Debits	Balance as of 11/17/2016
Citizens Bank	\$16,468.86	\$164,137.10	\$153,463.49	\$27,142.47
--Building Fund	\$4,255.03	\$5,000.00	\$0.00	\$9,255.03
--Operating Account	\$2,721.19	\$158,136.37	\$150,963.49	\$9,894.07
--Ministry Savings	\$9,492.64	\$1,000.73	\$2,500.00	\$7,993.37
Tremont Credit Union (Relocation)	Need online access to TCU and BOA	Need online access to TCU and BOA	Need online access to TCU and BOA	\$38,787.10
Bank of America (Relocation)	Need online access to TCU and BOA	Need online access to TCU and BOA	\$1,700.00	\$28,346.94 (Sept)

We have 3 Bank accounts 1. Citizens Bank 2. Tremont Credit Union and 3. Bank of America. Within the Citizens account money is divided as noted above into 3 sub accounts 1. Building Fund 2. Operating Account and 3. Ministry Savings

Please take a moment to read through the figures.

Note: Total Assets equal \$94,276.51. This includes ending balances for all our accounts as of September. The last Bank of America statement shows a debit of \$1,700.00. I have no detail on how this money was used. Once again, you can see some information is missing because I am still actively attempting to get access to church online banking.

Please also note the following

*Deposits include interest amounts

*Debits include bank fees

*and there were \$2,683.42 in debit card purchases from the operating account

ALLOCATED ACCOUNT BALANCES

Ministry Name	Starting Balance	Total Turned In	Total Withdrawn	Ending Balance
Sunday School	\$0.00	\$2,596.36	\$435.49	\$2,160.87
Missionary	\$0.00	\$3,177.51	\$1,456.00	\$1,721.51
Transformation	\$0.00	\$0.00	\$0.00	\$0.00

In prior years, the church requested a report out of balances for these specific accounts: Sunday School, Missionary, and Transformation. Please note that there are no records of starting balances for these ministries. The above breakdown assumes starting balances were \$0.00. This assumption carries for all ministries. If you have records and receipts showing your 2016 starting balance was greater than zero, please provide that information and I will update the church records accordingly. If your ministry is not shown here and you have questions about your ministry balance, please let me know and I can provide information for you.

Total Online Given
\$34,202.68

This amount reflects total given online for the year. I have a breakdown of every online contribution. If you would like more detail regarding how much was given online to each ministry, please let me know. All online giving has been recorded in Church Windows

PASTOR'S RETIREMENT

Amount Owed	Payments Made	Remaining Amount Owed
NO DOCUMENT ON RECORD	\$13,592.00	NO DOCUMENT ON RECORD

Here is a record of all payments made to Guidestone for the Pastor's retirement. I am requesting that the Trustees provide me with information regarding the amount owed, and how much of the back payments were made.

*11 PAYMENTS OF \$542.00 WHICH I ASSUME IS THE NORMAL REOCCURRING PAYMENT

*1 PAYMENT OF \$2,112.00

*1 PAYMENT OF \$5,522.00

*NO MEMO WAS INCLUDED WITH ANY OF THE PAYMENTS

PROCESS IMPROVEMENT RECOMMENDATIONS

CURRENT PROCESS	RECOMMENDED CHANGE
All member envelopes are saved indefinitely. They are currently stored in the office and are not secured.	scan the envelopes into an electronic file with a disc back up. This method will ensure more accuracy, more SECURITY, and less loose paper volume in the office. It also keeps our records neater in case of an audit and it will be easier for me to look up information on any auxiliary or individual
Business manager currently has no to online access for Tremont credit union or Bank of America	Requesting that online passwords and id be turned over. If id and passwords are unknown at this time, I am requesting that necessary information be provided (such as tax id number) so that we can establish a new one.
Several credit card purchases were made from operating account	If there is an expense, requests can be turned into the Business Manager before the purchase is made so that we can ensure there is money available to cover the expense and so that we can make sure the account is balanced. If debit card purchases need to be made, all receipts should be turned into the Business Manager so they can be scanned and filed in case of an audit.
Ministries are submitting incomplete or improperly filled check requests.	Going forward, all information on the check request form should be filled out including, date, all required signatures authorizing use of the funds and the purpose of the request.