



Guide for Synodical Treasurers

Updated March 2019

www.womenoftheelca.org

OUR MISSION

To mobilize women to act boldly on their faith in Jesus Christ.

OUR PURPOSE

As a community of women
created in the image of God,
called to discipleship in Jesus Christ, and
empowered by the Holy Spirit,
we commit ourselves to
grow in faith,
affirm our gifts,
support one another in our callings,
engage in ministry and action, and
promote healing and wholeness
in the church,
the society, and
the world.

Contents

PEOPLE YOU SHOULD KNOW	1
Women of the ELCA Churchwide Executive Board	1
Women of the ELCA Churchwide Office and Staff.....	2
FOUNDATIONS	4
Summary of SWO Treasurer Responsibilities.....	4
Constitutions and Bylaws.....	5
BUDGETING, BANKING, AND BOOKKEEPING	9
Creating a Budget.....	9
Banking.....	11
Bookkeeping	11
Acknowledgments.....	16
Endowments	17
ANNUAL FINANCIAL COMPILATION, REVIEW, OR AUDIT	18
Compilation: What It Is and Who Can Do It	20
Review: What It Is and Who Can Do It.....	21
Audit: What It Is and Who Can Do It.....	22
Choosing a Certified or Non-Certified Accountant, or a Committee.....	22
STAYING TAX EXEMPT	23
Federal Tax ID Number	23
Exemption from Federal Income Tax.....	23
Exemption from State Sales Tax	24
SAFETY AND SECURITY.....	25
Avoiding Fraud.....	25
Records Retention	25
Data Security	26
Insurance	27
OFFERINGS IN, OFFERINGS OUT	31
Types of Offerings	31
Remittances to Churchwide Organization.....	31
Receipts from the Churchwide Women’s Organization.....	31
There Are No Dues.....	32
If Offerings Go to the Wrong Place	32
Offering Transmittal Forms	33
CONGREGATIONAL UNITS.....	36
Supporting Congregational Unit Treasurers.....	36
The Unit’s Financial Relationship to the Congregation	38
Dissolution of a Unit.....	39

CONFERENCES AND CLUSTERS	40
Understanding Their Limited Role within Women of the ELCA.....	40
Clusters and Conferences Should Not Have Treasuries.....	40
How Clusters and Conferences Should Manage Their Money	41
Where Cluster or Conference Offerings Go	42
Supporting Cluster or Conference Leadership.....	42
REPORTS FROM CHURCHWIDE.....	43
WELCA Giving Report by Synod	43
WELCA Unit Summary	45
SYNODICAL TREASURER’S CHECKLIST	46
Beginning of Term	46
Ongoing	47
Monthly	47
Quarterly	48
Annually	48
End of Term	48

PEOPLE YOU SHOULD KNOW

Women of the ELCA Churchwide Executive Board

2017-2020 Triennium

Officers

Lisa Plorin, president
Western North Dakota Synod (3A)

Becky Shurson, vice president
Oregon Synod (1E)

Anna Sarver, treasurer
Southwestern Pennsylvania Synod (8B)

Freddie Jordan, secretary
Southern Ohio Synod (6F)

Board members

Karen Voris
Alaska Synod (1A)

Tina Bigelow
Southwestern Washington Synod (1C)

Keala Simoes
Pacifica Synod (2C)

Laura Krueger
Grand Canyon Synod (2D)

Lois Bylund
Northwestern Minnesota Synod (3D)

Joy Michalicek
Northeastern Minnesota Synod (3E)

Sara Larson
Southwestern Minnesota Synod (3F)

Kandy Pflaster
Nebraska Synod (4A)

Dinah Dutta
Central States Synod (4B)

Angela Bell
Texas-Louisiana Gulf Coast Synod (4F)

Viviane Thomas-Breitfeld
Greater Milwaukee Synod (5J)

Elizabeth Burgess
New England Synod (7B)

Barbara Tormondsen
Metro New York Synod (7C)

Anissa Canova
Northeastern Pennsylvania Synod (7E)

Sandra Grier
Upper Susquehanna Synod (8E)

Lynette Todd
Delaware-Maryland Synod (8F)

Lydia Dávila
Caribbean Synod (9F)

The 21-member churchwide executive board is elected every three years by the Triennial Convention. The next Triennial Convention will be in July of 2020. A new board will be elected then. Board members may be contacted by sending a message through the churchwide office.

Women of the ELCA Churchwide Office and Staff

Address: 8765 W. Higgins Road, Chicago, IL 60631

Main phone: 800-638-3522, ext. 2730

General email: women.elca@elca.org

Website: womenoftheelca.org

All offerings should be sent to the gift processing center, and **not** to the main office. The address is: **Women of the ELCA, ELCA Gift Processing Center, PO Box 1809, Merrifield VA 22116-8009**. This address appears on Forms B and C.

All other correspondence – letters, newsletters, copies of budgets, annual audits, etc. – should be sent to the office address: **Women of the ELCA, 8765 W. Higgins Road, Chicago, IL 60631**.

General questions Call our main number or email our general mailbox.

800-638-3522, ext. 2730

women.elca@elca.org

COMMUNICATIONS STAFF

Director for Communication Terri Lackey is responsible for communications strategies and planning for the churchwide organization.

Terri Lackey

800-638-3522, ext. 2732

Terri.Lackey@elca.org

Gather magazine Elizabeth Hunter (editor) and Sarah Carson (associate editor) share responsibility for planning, editing and managing the magazine and its Bible studies, plus gathermagazine.org. All subscription matters should be addressed to *Gather* magazine at 844-409-0576 (toll free), or by email at gather@CambeyWest.com.

Liz Hunter

800-638-3522, ext. 2537

Elizabeth.Hunter@elca.org

Sarah Carson

800-638-3522, ext. 2766

Sarah.Carson@elca.org

Editor of Café and Director for Intergenerational Programming Elizabeth McBride edits the online magazine *Café*, including articles and podcasts, and manages boldcafe.org. Beth's responsibilities also include developing and maintaining the Women of the ELCA website.

Elizabeth McBride

800-638-3522, ext. 2745

Elizabeth.McBride@elca.org

PROGRAM STAFF

Director for Discipleship Valora Starr develops and coordinates programs, events, and conversations that involve discerning God's call, understanding God's gifts, and responding to God's presence in our lives.

Valora Starr

800-638-3522, ext. 2741

Valora.Starr@elca.org

Director for Membership Eva Yeo supports the 6,800+ congregational, intercongregational, and special units of our organization. Eva also relates to congregations that currently do not have a unit of Women of the ELCA.

Eva Yeo
800-638-3522, ext. 2450
Eva.Yeo@elca.org

Director for Justice Jennifer DeLeon supports individuals, units, and synodical organizations in carrying out our call to promote healing and wholeness in the church, the society and the world.

Jennifer DeLeon
800-638-3522, ext. 2455
Jennifer.DeLeon@elca.org

Director for Stewardship Audrey Novak Riley supports individuals, units, and synodical organizations in practicing faithful stewardship.

Audrey Novak Riley
800-638-3522, ext. 2736
Audrey.Riley@elca.org

OPERATIONS AND EXECUTIVE STAFF

Director for Budget and Finance Ann Hightower assists the executive director with the administration of the organization, including budget and spending oversight. Contact Ann with questions about the finances and administration of the organization.

Ann Hightower
800-638-3522, ext. 2746
Ann.Hightower@elca.org

Director for Meeting Planning and Coordination Gabriela Contreras works with the staff and the executive board to coordinate each event's overall design and development, implementation, and evaluation.

Gabriela Contreras
800-638-3522, ext. 2747
Gabriela.Contreras@elca.org

Executive Director Linda Post Bushkofsky, executive director of Women of the ELCA, is responsible for the overall management and direction of the churchwide staff and seeing that the policies and plans of the organization are met. You are always welcome to contact Linda on any matter.

Linda Post Bushkofsky
800-638-3522, ext. 2740
Linda.Bushkofsky@elca.org

FOUNDATIONS

Summary of SWO Treasurer Responsibilities

FOR THE SYNODICAL WOMEN'S ORGANIZATION

- Work with SWO president and board to develop your SWO's budget.
- Attend and report at SWO board meetings and conventions.
- Maintain bank accounts.
- Process all donations and manage all financial transactions, including receipts and expenditures.
- Keep financial records.
- Ensure that SWO acquires necessary insurance.
- Ensure that tax-exempt status is up to date.
- Arrange for annual accounting compilation, review, or audit.

RELATING TO CONGREGATIONAL UNITS

- Use financial records to help identify active units.
- Maintain a list of stewardship contacts for each unit.
- Provide training and support to congregational unit treasurers.
- Communicate stewardship education to individuals and units within SWO.
- Process all offerings sent to the synodical women's organization.

RELATING TO CLUSTERS OR CONFERENCES

- Ensure that clusters or conferences handle money appropriately.
- Run cluster or conference funds through the SWO treasury or ensure that funds are run through a unit's treasury.
- Transmit cluster or conference offerings to the churchwide organization.

RELATING TO THE CHURCHWIDE WOMEN'S ORGANIZATION

- Transmit remittances to the churchwide organization, according to your SWO's established procedures.
- Submit SWO budget, audit (or compilation or review), and other requested reports to the churchwide women's organization.

SWO BOARD MEETINGS AND CONVENTIONS

Your attendance at board and committee meetings is an important responsibility. You also serve as a voting member at your synodical women's organization convention, so your presence there is very important, as well. If you are unable to attend one of these meetings, you must contact your synodical president as soon as possible and arrange for a replacement.

At the SWO convention, present the Synodical Women's Convention Bulletin of Reports. These reports should include:

- fiscal year balance sheet, income statement, and report by congregational unit (February 1 through January 31)
- the completed audit/compilation/review
- year-to-date (February 1 through current period) congregational unit reports
- board-approved proposed budget

Interim versions of these reports should be presented at each board meeting and administrative committee meeting.

Constitutions and Bylaws

The role of the synodical women's organization treasurer is shaped by the constitution and bylaws of the churchwide women's organization and by the model constitution for synodical women's organizations. SWO constitutions may vary, as long as there is no conflict with the model constitution. The churchwide women's organization constitution and model SWO constitution appear in full at womenoftheelca.org under Tools for Leaders.

EXCERPT FROM WOMEN OF THE ELCA CONSTITUTION AND BYLAWS

ARTICLE X—CHURCHWIDE WOMEN'S ORGANIZATION

SECTION 3. General Fiscal Policies

Item 1. Within the financial policies of the ELCA, and within the limits established by the Triennial Convention in the constitution and bylaws, the executive board, as the board of directors of the churchwide women's organization, shall establish the fiscal policies of Women of the ELCA.

Item 2. On the basis of estimated income, and in consultation with those receiving support from Women of the ELCA, the executive board shall authorize expenditures within the budget for the fiscal year, and those receiving support from the single treasury may incur financial obligations up to the specified amounts. Expenditure authorizations shall be subject to revision, in light of changing conditions, by the executive board in consultation with those receiving support from the single treasury of Women of the ELCA.

Item 3. The monitoring of investment of funds of the churchwide women's organization shall be the responsibility of the executive board.

Item 4. The fiscal year of the churchwide women's organization shall coincide with the fiscal year of the ELCA.

Item 5. An audit of the financial records of this organization shall be made annually by a certified public accounting firm.

SECTION 4. Financial Policy Statement

Item 1. All income, whether received by the unit, cluster or conference, synodical or churchwide organizations, shall be viewed as being given to the total program of Women of the ELCA. Four ways for giving are established.

a. Regular Offerings shall be given in support of the ministries of Women of the ELCA and the ELCA. These offerings may also be given by individuals who choose to give periodically or who pledge to give a stated amount although they may be unable to participate in the scheduled events of this organization. Offerings received shall support unit, cluster or conference, synodical and churchwide programming.

b. Thankofferings shall be gifts from individuals in gratitude for blessings. These offerings shall be received by the unit and transmitted in full to the churchwide organization for the support of the ministries of this organization and the church.

c. Designated Gifts shall be given by one or more individuals for specifically designated ministries of the churchwide women's organization or the church. These gifts may be received by all entities and shall be transmitted in full to the churchwide women's organization for disbursement. Gifts may be given for special occasions or in memory or in honor of an individual.

d. Occasionally, Special Offerings and gifts may be received for specific programs that are not identified in the churchwide women's organization budget but that are consistent with the policies of Women of the ELCA.

Item 2. Women of the ELCA shall work cooperatively with the ELCA Foundation in assisting women as they prepare their personal wills, bequests and other planned giving instruments.

Item 3. Each entity of Women of the ELCA shall be responsible for the development of a financial plan or budget that reflects interdependence in meeting the financial needs of this organization.

a. Each unit shall develop and administer its own financial plan or budget. Each unit shall regularly transmit funds to the synodical women's organization and churchwide women's organization in accordance with established procedures.

b. Each cluster or conference shall work cooperatively with the synodical women's organization in funding the cluster or conference and synodical women's organization program and projects.

c. Each synodical women's organization shall develop and administer its own budget.

The budget shall include the synodical women's organization program and operating cost and reflect the interdependent relationship between the synodical women's

organization and the churchwide women's organization. The proposed budget shall be presented as information to the churchwide women's organization executive board prior to its recommendation to the synodical women's organization convention for adoption.

There shall be an elected treasurer in each synodical women's organization with specific responsibilities for assisting in building the budget and disbursing funds. There shall be an elected or appointed person responsible for leadership in the areas of promotion, interpretation, and financial stewardship education.

d. The executive board shall approve the budget, prepared by the executive director and staff, which includes support for the churchwide women's organization and an annual gift to the church, and recommend it to the Triennial Convention for adoption. The executive board shall approve and adopt the budget in the years in which a convention is not scheduled.

Item 4. The executive board shall provide financial reports periodically through the official publications of this organization.

EXCERPT FROM MODEL CONSTITUTION FOR SWO

ARTICLE VIII—FINANCIAL MATTERS

SECTION 1. Fiscal Year

The fiscal and the budget year for this synodical women's organization shall be February 1 through January 31.

SECTION 2. Annual Budget

Item 1. The annual budget shall include the synodical women's organization program and operating costs and reflect the interdependent relationship between the synodical women's organization and the churchwide women's organization.

Item 2. The proposed annual budget shall be presented to the churchwide Executive Board for information prior to being submitted to the synodical women's organization for adoption.

SECTION 3. Budget Adoption

When the synodical women's organization convention is held biennially, the board of the synodical women's organization shall adopt the budget in the non-convention year.

SECTION 4. Financial Report

The synodical women's organization board shall provide annual financial reports to the units within its territory.

SECTION 5. Remittances

Regular remittances to the churchwide women's organization according to the established procedures shall reflect the interdependent relationship between the synodical women's organization and the churchwide women's organization.

SECTION 6. Financial accountability

Each synodical women's organization shall have an accounting compilation or review conducted by an independent outside accountant or a review by a committee appointed by the SWO board at the end of each fiscal year. The committee appointed by the SWO

board shall consist of at least three members, none of whom are members of the current board or of the treasurer's congregational unit. The accounting compilation or review shall be completed by June 15 and submitted to the churchwide women's organization within 30 days of its completion.

This accounting compilation or review shall be adopted at the subsequent synodical women's organization convention. When the synodical women's organization convention is held biennially, the board of the synodical women's organization shall adopt the accounting compilation or review in a non-convention year.

BUDGETING, BANKING, AND BOOKKEEPING

Creating a Budget

The budget is a financial plan for the fiscal year. The organization's fiscal year is February 1 through January 31, set to coincide with the fiscal year of the ELCA.

The churchwide constitution mandates that "each synodical women's organization shall develop and administer its own budget." The annual budget shall include the SWO's program and operating costs and reflect the interdependent relationship between the SWO and the churchwide women's organization.

The SWO treasurer and finance committee develop the budget proposal and present it to the board. Based on this proposal, the entire board makes a budget recommendation to the SWO convention. The SWO convention adopts the budget. When the SWO convention is held biennially, the board of the SWO adopts the budget in the non-convention year.

Budgets for the upcoming fiscal year are due to the Women of the ELCA churchwide office within 30 days of approval. Mail your budget to:

Ann Hightower
Women of the ELCA
8765 W. Higgins Road
Chicago, IL 60631
women.elca@elca.org

While a variety of budget formats may be used, it helps to be consistent with formats used in previous years. This supports understanding and acceptance of the budget.

The churchwide women's organization uses SWO budgets to prepare the churchwide organization's budget for the upcoming fiscal year, which must be presented to the churchwide executive board for approval at its October meeting.

There are many acceptable formats for a budget. A sample of one form appears on the next page.

SYNODICAL WOMEN'S ORGANIZATION
Women of the Evangelical Lutheran Church in America

BUDGET

Note: Identifying information has been removed.

RECEIPTS

Regular Offerings	\$ 32,000.00
Convention Offerings	\$ 4,500.00
Convention Registrations	\$ 5,000.00
Convention Booklet	\$ 500.00
Retreat Registrations	\$ 6,000.00
Newsletter Subscriptions	\$ 600.00
Triennial Scholarships	\$ 350.00
Chocolate/Coffee/Tea	\$ 400.00
_____Prison Ministry	\$ 300.00
Rocky Boy	\$ 300.00
Tanzania Women's Dept.	\$ 3,000.00
India-Arcot Women's Desk	\$ 2,000.00
___ Campus Ministry	\$ 600.00

TOTAL RECEIPTS **\$ 55,550.00**

DISBURSEMENTS

Regular Offerings to Churchwide (78%)	<u>\$ 24,960.00</u>
Convention Offerings	\$ 4,500.00
Convention Expenses	\$ 5,000.00
Convention Scholarships	\$ 240.00
Retreat Expenses	\$ 6,000.00
Retreat Scholarships	\$ 500.00
Leadership Gathering	\$ 1,000.00
Nominating Committee	\$ 100.00
Board Expenses	\$ 4,000.00
Financial Records	\$ 100.00
ELCA Insurance	\$ 150.00
Communications	\$ 100.00
Newsletter	\$ 850.00
Triennial Scholarships	\$ 350.00
Triennial Promoter	\$ 100.00
Church Women United	\$ 50.00
Mission Action	\$ 200.00
Mission Community	\$ 300.00
Mission Growth	\$ 150.00
Computer Fund	\$ 300.00
Chocolate/Coffee/Tea	\$ 400.00
_____Prison Ministry	\$ 300.00
Rocky Boy	\$ 300.00
Tanzania Women's Dept.	\$ 3,000.00
India-Arcot Women's Desk	\$ 2,000.00
___ Campus Ministry	\$ 600.00

TOTAL DISBURSEMENTS **\$ 55,550.00**

Banking

The SWO treasurer is responsible for maintaining financial accounts according to established procedures. This responsibility includes the following tasks:

- Establish and/or maintain appropriate deposit accounts with a financial institution. The financial institution may require the SWO's Employer Identification Number (EIN), a completed signature card, and a photocopy of the board action authorizing the account, as well as the required signatures for withdrawal. (See page 52 for more about the EIN.)
- Maintain a checking account and keep detailed records of every transaction, including recording every receipt and every expenditure.
- Ensure that there are at least two authorized signatures on the account.

Bookkeeping

The treasurer must administer and keep records of all financial transactions. This includes depositing all receipts and disbursing all expenditures. It is best practice to involve other board members in the process, using the checks and balances recommended in this section.

CHOOSING A COMPUTER PROGRAM

There are many acceptable bookkeeping programs. We recommend that you use a program with which you are comfortable. Some of the commonly used programs include QuickBooks, Quicken, and Excel.

RECEIPTS AND DEPOSITS

All funds received must be deposited on a timely basis, typically once a week. All checks received in a month should be deposited before the end of the month for accurate month-end financial reporting. The majority of deposits made by synodical treasurers will be Regular Offerings from congregational units. Other offerings for deposit include convention and miscellaneous offerings.

LEDGER, BANK STATEMENT, RECORD OF CONGREGATIONAL UNIT GIVING

The treasurer is responsible for keeping appropriate financial records, including the following:

- Maintain a ledger and reconcile it with bank statements. The ledger is a list (manual or computerized) of every individual receipt and expenditure. It is very important that synodical women's organization treasurers record all receipts.
- The ledger should include columns for the amount, name of person who wrote the check, type of offering (regular, designated, etc.), name of congregational unit (if applicable), and congregation ID number (if applicable). This way, the ledger will provide the information needed to compile consolidated reports of offerings by source and type.
- The bank statement is the monthly report from the bank or financial institution

that shows which checks were deposited in the bank, and which expenditures were debited from the bank account. The bank statement may or may not include copies of cancelled checks. Keep the statement for your files.

- Each month, reconcile (compare) the bank statement and the ledger to make sure that every receipt was actually deposited and every expenditure was debited from the account.
- The synodical women's organization ledger is usually maintained on a cash basis. This means that you record the receipt when a check or cash arrives and you record the expenditure when money is disbursed. For instance, if you sign a contract in October that says "SWO will pay \$500 by May 15," you will not record the expenditure until you actually pay the bill.

DISBURSEMENTS

Paying and recording disbursements is another key responsibility of the treasurer. Disbursements may include payments to vendors (e.g., caterers, event facilities, printers), honorariums, and reimbursements to other volunteers. Disbursements must always be within the budget and in accordance with the policies of the synodical board, the requirements of the vendor, and standard accounting procedures. All check stock should be kept in a secured location when not in use.

The synodical women's organization board should establish guidelines to provide checks and balances in how disbursements are handled. **Following guidelines like these will help prevent losses by fraud.**

- requiring that **all** disbursements be made by check (*never* by wire transfer).
- requiring printed invoices, check requests, expense reports, etc., for **any** disbursement over a set amount.
- requiring that a second officer (not the treasurer) approve all disbursements over a set amount.
- requiring a second signature for all checks above a set amount.
- requiring board review of all disbursements over a previously determined or budgeted amount.
- requiring that all expenditures be reviewed quarterly by a person who was not involved in writing or approving the checks for those expenditures, to ensure that there have been no duplicate payments made during the period.
- requiring that someone other than the check writer (check writer is usually the treasurer) match invoices to the correct checks, before the invoices are paid. If the invoice is for the purchase of tangible items (e.g., supplies, computers) rather than services, ensure that all receipts are received and verified by a person who was not involved in ordering the items.

GIFTS

An example of a SWO gift would be a piece of WELCA jewelry for an outgoing president. There should be a policy regarding expensing the cost of gifts, including the circumstances and thresholds that are considered within the SWO's tolerances.

VOLUNTEERS AND REIMBURSEMENTS

- A policy should state the timeline for submitting expense reports and bills. It is suggested they be completed within 30 days of the event or transaction.
- Expense reimbursements should be documented with itemized receipts.
- A policy should require another board member to sign checks when those checks are payable to the treasurer.
- Any expenditure presented for payment should not be processed unless properly approved and supported.
- The person processing the invoice for payment and writing the check should be independent of the check-signing and bank reconciliation process.

TRAVEL EXPENSES

Each SWO should have its own established procedures for reimbursing travel expenses for volunteers (e.g., officers traveling on behalf of the SWO, etc.) and paid guests (e.g., convention speakers).

- A standard form should be used that breaks travel expenses into categories, such as airfare, lodging, mileage, parking, tolls and meals.
- For mileage, it is recommended that the standard IRS mileage rate be used. Women of the ELCA makes an updated Travel Brochure available on the website: welca.org/tools-for-leaders (scroll down).
- The expense report should be signed by the traveler and approved by her treasurer.
- Receipts over a pre-determined amount (usually \$25) should be attached to the expense report.
- The president's travel statement should be approved by the treasurer, finance committee, or their designate.

PAYING VENDORS AND SERVICE PROVIDERS

- Payments should be made on a timely basis, according to the terms of the vendor or service provider (e.g., attorney, caterer, accountant, etc.)
- All disbursements should be documented with invoices, packing slips, personal service agreements, expense reports, or other appropriate documentation.
- All invoices should be approved by an authorized signer independent of the accounts payable process.
- All new vendors should be approved by an authorized person independent of the accounts payable process.

REPORTING NONEMPLOYEE COMPENSATION TO THE IRS

When the SWO pays a fee to an attorney, accountant, or other service provider, or pays an honorarium to a speaker, the IRS calls it “nonemployee compensation” and counts it as “income” on that person’s tax return. Consequently, the payor (SWO) needs to report that payment to the IRS, if certain conditions are met.

If the SWO pays \$600 or more to a single recipient in one year, the SWO must report that to the IRS using form 1099-MISC. This reporting does not affect the SWO’s tax-exempt status. It is related to the recipient’s income tax, and provides the IRS and the recipient with proof of income received from the SWO.

Note: Nonemployee compensation does *not* include reimbursements or travel expenses, unless the travel expenses are lumped into one larger “fee” or “honorarium.”

- For example, if a volunteer submits an expense report requesting \$700 in reimbursement for various approved expenses (e.g., mileage, supplies, etc.), the \$700 does *not* count as nonemployee compensation, as long as the expenses are documented with receipts and reimbursed according to established procedures.
- In a different scenario, the SWO agrees to pay a guest speaker a \$700 honorarium and lets her pay for her own travel expenses. In this case, the entire \$700 *does* count as nonemployee compensation, and the SWO needs to report the \$700 amount to the IRS on form 1099-MISC.
- If, instead, the SWO agrees to pay a \$400 honorarium and to reimburse the speaker’s travel expenses with receipts, then only the \$400 counts as nonemployee compensation. The SWO does *not* need to report this to the IRS, unless the SWO pays the speaker again during the year and the total reaches \$600.

FORM 1099-MISC

This is the IRS form that tells how much you paid and who received it. Remember, you only need to fill out this form if the SWO pays \$600 or more to one recipient in the course of one tax year.

To complete a Form 1099-MISC, you will need the following information:

- The recipient’s name, address, and Taxpayer Identification Number
- To get this information, ask the recipient to fill out Form W-9.
- The SWO’s Taxpayer Identification Number.
- The dollar figure for the total amount paid to the recipient during that year.

The 1099-MISC form is shown on the next page:

<input type="checkbox"/> CORRECTED (if checked)					
PAYER'S name, street address, city, state, ZIP code, and telephone no.		1 Rents	OMB No. 1545-0115 2012 Form 1099-MISC		Miscellaneous Income
		\$			
		2 Royalties			
PAYER'S federal identification number		\$	4 Federal income tax withheld	Copy B For Recipient	
		\$	\$		
RECIPIENT'S identification number		5 Fishing boat proceeds	6 Medical and health care payments		This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.
RECIPIENT'S name		7 Nonemployee compensation	8 Substitute payments in lieu of dividends or interest		
Street address (including apt. no.)		\$	\$		
City, state, and ZIP code		9 Payer made direct sales of \$5,000 or more of consumer products to a buyer (recipient) for resale <input type="checkbox"/>	10 Crop Insurance proceeds		
Account number (see instructions)		\$	\$		
15a Section 409A deferrals	15b Section 409A income	11	12	13 Excess golden parachute payments	14 Gross proceeds paid to an attorney
\$	\$	\$	\$	\$	\$
		16 State tax withheld	17 State/Payer's state no.	18 State income	
		\$		\$	

Form **1099-MISC** (keep for your records) Department of the Treasury - Internal Revenue Service

It includes many boxes that you will *not* fill out. The boxes highlighted in yellow, above, indicate required information. You will complete a separate 1099-MISC for each qualifying recipient (\$600 or more per year). Each 1099-MISC contains multiple copies. You will send some to the recipient, some to the IRS, and keep some for your SWO records.

You can order the form online at www.irs.gov or call 1-800-TAX-FORM.

FORM W-9

This is the form you use to get the necessary contact information and tax information from anyone to whom you are paying nonemployee compensation. (You do *not* need this form for volunteers who are only asking for reimbursement because reimbursements do not qualify as nonemployee compensation.) It is good practice to give and request back a W-9 form from everyone receiving non-employee compensation, even if you do not expect to pay that person \$600 or more during the year. By using IRS Form W-9, the synodical women's organization demonstrates a good-faith effort to obtain an accurate Taxpayer Identification Number for each person to whom an honorarium or other compensation is paid. The W-9 form is shown on the next page.

date

recipient address

recipient address

recipient address

Dear _____,

Thank you for your donation of \$ amount to the synod name synodical women's organization of Women of the ELCA, received on date.

Your gift strengthens us to live out our mission with life-changing ministries, to be a community of women, called to discipleship in Jesus Christ and committed to supporting one another, affirming our gifts, and promoting healing and wholeness in the church, the society, and the world. We could not do this important work without your prayers and support.

We hope you can join us for our next event, event name on date in location.

Thank you for giving.

If this acknowledgment does not agree with your records, please call treasurer phone number.

Sincerely,

treasurer name

Treasurer, synodical women's organization name

No goods or services have been provided in exchange for this donation.

Endowments

If your SWO has endowments, procedures for receiving and distributing money from endowments should include controls to ensure that:

- funds are properly received and credited in accordance with the donor's intent
- the gifts and endowments are properly classified (i.e., unrestricted, restricted, temporarily restricted); and mailing or wiring of funds are completed in dual custody to ensure that funds are sent to the intended recipient.

Contact Ann Hightower with questions about proper endowment procedures, at 1-800-638-3522, ext. 2730, or women.elca@elca.org.

ANNUAL FINANCIAL COMPILATION, REVIEW, OR AUDIT

According to the model constitution for Synodical Women's Organizations,

Each synodical women's organization shall have an accounting compilation or review conducted by an independent outside accountant or a review by a committee appointed by the SWO board at the end of each fiscal year. The committee appointed by the SWO board shall consist of at least three members, none of whom are members of the current board or of the treasurer's congregational unit. The accounting compilation or review shall be completed by June 15 and submitted to the churchwide women's organization within 30 days of its completion.

This accounting compilation or review shall be adopted at the subsequent synodical women's organization convention. When the synodical women's organization convention is held biennially, the board of the synodical women's organization shall adopt the accounting compilation or review in a non-convention year.
(Article V, Section 6)

The compilation or review meets the IRS requirement that "subordinate organizations" (i.e., synodical women's organizations) submit an annual audit, accounting compilation, or review to their "parent organization" (i.e., the churchwide women's organization), in order to maintain tax exemption through the parent organization.

The treasurer should seek board approval when choosing between a review, compilation, or audit. An audit, though not mentioned in the constitution, will meet the requirement. An audit provides more in-depth analysis than a compilation or review and is generally more expensive than a compilation or review. It is the synodical women's organization treasurer's responsibility to secure the individual accountant or, in the case of a review, to help the board appoint an accounting committee. The requirements are discussed in more detail below.

WHAT DOCUMENTS SHOULD BE REVIEWED

When compiling records for your accountant or committee, include at least the following:

- Monthly bank statements
- Monthly bank reconciliations
- Checkbook ledgers
- Board meeting minutes
- Detailed listing of expenses
- Copies of receipts
- Copies of all income documents (offerings, registrations, grants, etc.)

If you opt for a professional audit, the accountant will request the appropriate records to comply with professional auditing standards.

WHAT TO SEND TO CHURCHWIDE

The completed audit, compilation, or review should be completed by June 15 and sent to the churchwide office within 30 days of completion. It should include at least the

following items:

- Report of the accountant or committee (this is usually in the form of a cover letter explaining what processes the accountant used to perform the audit, compilation, or review.)
- Financial statements
- Statement of assets, liabilities, and net assets
- Statement of revenue, expenses, and changes in net assets
- Accompanying financial statements for year ending January 31.

Mail the completed audit, compilation, or review to:

Ann Hightower
Women of the ELCA
8765 W. Higgins Road
Chicago, IL 60631
women.elca@elca.org

Compilation: What It Is and Who Can Do It

A compilation can be performed by an independent certified or non-certified accountant. For a compilation, the accountant compiles financial statements that have already been approved by the board and adds a cover letter explaining what she has done. The accountant uses no analytical tools and *does not provide any assurance* or opinion about the accuracy of the statements. The purpose of the compilation is simply to compile all the necessary statements in one place and to affirm that the statements have been approved by the SWO's board. A compilation requires the least amount of work and provides the least amount of assurance. That said, it does fulfill the IRS requirement.

Here is an example of a compilation cover letter and table of contents:

<p>██████████ Synodical Women's Organization of the Evangelical Lutheran Church in America ██████████ Treasurer ██████████ Drive ██████████</p> <p>I have compiled the accompanying balance sheet of the ██████████ Synodical Women's Organization of the Evangelical Lutheran Church in America (a nonprofit organization) as of January 31, 2006, and the related statements of income and cash flows for the year then ended, in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants.</p> <p>A compilation is limited to presenting in the form of financial statements information that is the representation management. I have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or any other form of assurance on them.</p>	<p>Note: Identifying information in letter has been removed</p>												
<p> Gerry Kripmeyer, CPA, CFP®</p>	<table border="1"><thead><tr><th colspan="2">Table of Contents</th></tr></thead><tbody><tr><td>Accountants Compilation Report</td><td>Page 1</td></tr><tr><td>Balance Sheet</td><td>Page 2</td></tr><tr><td>Income Statement</td><td>Page 3</td></tr><tr><td>Statement of Cash Flows</td><td>Page 4</td></tr><tr><td>Notes to Financial Statements</td><td>Page 5</td></tr></tbody></table>	Table of Contents		Accountants Compilation Report	Page 1	Balance Sheet	Page 2	Income Statement	Page 3	Statement of Cash Flows	Page 4	Notes to Financial Statements	Page 5
Table of Contents													
Accountants Compilation Report	Page 1												
Balance Sheet	Page 2												
Income Statement	Page 3												
Statement of Cash Flows	Page 4												
Notes to Financial Statements	Page 5												

Review: What It Is and Who Can Do It

A review provides the second-highest level of assurance. The reviewer *reviews* the SWO's board-approved financial statements using management inquiries, analytical procedures, and her knowledge of the organization. The scope of a review is less than an audit, but it provides "limited assurance" that nothing came to the compiler's attention requiring modification.

The reviewer can be an independent certified accountant, an independent non-certified accountant, or a committee appointed by the board. According to the constitution, the committee appointed by the SWO board shall consist of at least three members, none of whom are members of the current board or of the treasurer's congregational unit.

Here is an example of a cover letter written by a review committee:

Board of Directors
██████████ Synod Women's Organization
Women of the ELCA

To Whom It May Concern,

I and ██████████ have reviewed the financial records from September 1, 2011 through January 31, 2012.

Our review consisted of reconciling cash received with deposits recorded in the bank statement, and verifying vouchers paid with check copies and the checkbook register. There were a couple discrepancies which were brought to the attention of ██████████, the current treasurer, and they have been clarified to our satisfaction.

The accounting is in good order. I appreciate the manual record of activity as well as this is a check and balance tool.

It was a pleasure to review the financials for you. If you have any questions, feel free to contact me through ██████████.

Called to Serve,

signatures of three committee members here

Audit: What It Is and Who Can Do It

An audit provides the highest level of assurance possible. It must be performed by an independent certified accountant according to professional standards for accounting. In an audit, the accountant uses certain analysis and tools to provide professional-level *assurance* that the organization's financial statements provide a fair and accurate view of the organization's financial situation. An official audit can cost \$1000 or more.

Choosing a Certified or Non-Certified Accountant, or a Committee

A certified accountant will usually have the title of CPA. A non-certified accountant can be anyone who agrees to perform the compilation or review. Of course, it is best practice to use someone who understands the processes and has credentials in bookkeeping or accounting.

Both certified and non-certified accountants may charge for their services, or they may offer their services for free. Any payment to the accountant should be tracked as nonemployee compensation (see earlier section about "Reporting Nonemployee Compensation to the IRS").

The person or persons acting as accountant should not have the appearance of a conflict of interest. Regarding a review committee, the constitution specifically prohibits appointing persons who are on the SWO board or who belong to the same unit as the SWO Treasurer. A conflict of interest might also appear if the chosen accountant is married to a member of the SWO board or if the chosen accountant is one of the SWO's largest donors. It is best practice, whenever possible, to use an accountant with no connections to Women of the ELCA.

Some certified accountants will provide pro bono or discounted services to church-affiliated organizations. Volunteer accountants might also come from other churches or organizations in your town.

In addition to the review of financial transactions and reports, an accountant may provide recommendations for the recording and control of the organization's financial activity. The accountant should be consulted for refining the financial recordkeeping system. The SWO's relationship with an accountant is, ideally, a long-term partnership.

Questions you may want to consider during the search for an accountant are:

- What is the accountant's previous experience with non-profit organizations that have similar fund balances?
- What type of analysis will be performed – audit, compilation, or review?
- Will the accountant meet the needs and deadlines of the SWO?
- Can the accountant make a multi-year commitment?
- What services are included in the accountant's fee?
- What do the accountant's client references say about the accountant's performance?

STAYING TAX EXEMPT

Relationships with outside regulatory agencies are generally quite minimal. The churchwide women's organization, in consultation with the ELCA General Counsel, coordinates some of these relationships.

Federal Tax ID Number

The EIN is different for each synod, congregation and synodical women's organization. Congregational units operate under the EIN of their congregation.

Each SWO should register with the IRS to receive a tax identification number. The nine-digit EIN (employer identification number) or TIN (taxpayer identification number) is used by the IRS to file and maintain records of your organization. **The EIN is not your "tax-exempt number."**

The EIN should be passed on from one treasurer to the next. **It is best practice to keep a copy of the original letter sent by the IRS to issue the EIN.** This documentation may be needed to open up your checking account. The churchwide office does **not** have a record of these letters.

Form 8822-B/Change of address: Upon taking office, the treasurer should notify the IRS of a change in address of the "responsible party" for all correspondence between the SWO and the IRS. Use IRS Form 8822-B to submit your address to the IRS. You can download form 8822-B at www.irs.gov.

Exemption from Federal Income Tax

All synodical women's organizations can be covered under the group exemption number assigned to the Evangelical Lutheran Church in America. **This four-digit number is 9386.** Following procedures outlined by the Internal Revenue Service, the ELCA files with the IRS to receive a group exemption from federal income taxes. This exemption is routinely granted to the ELCA and to its subordinate organizations, including the churchwide and synodical women's organizations.

A group exemption number is a four-digit number (9386) that is the same for the Evangelical Lutheran Church in America, its synods, its congregations, and its related entities.

Synodical organizations are *not* automatically included in this exemption. To participate, synodical organizations must submit annual audits and budgets to the churchwide women's organization. To clarify the status of your organization or for further explanation, contact Ann Hightower at 1-800-638- 3522, ext. 2730, or ann.hightower@elca.org.

FORM 990

The ELCA and subordinate organizations are exempt from filing a Form 990, Report of Non-Profit Income and Expenses, to the IRS each tax year. However, it is likely that you will receive a letter from the IRS, at some point, asking you why the SWO has not submitted a Form 990 in the past. Women of the ELCA has been assured by the ELCA that you do *not* need to reply to this letter, nor do you need to submit a Form 990.

Exemption from State Sales Tax

To be exempt from state sales tax, the SWO must apply to its own state department of revenue to receive a tax exempt number that identifies it as exempt from state sales and use taxes. Each state has different regulations and procedures for this exemption. Some states do not offer an exemption for religious organizations. Contact your state revenue department for assistance. Some states may have annual filing requirements for non-profit organizations. The synodical organization's accountant should have the necessary information about these requirements. If your synod includes multiple states, you must apply for sales tax exemption in each state.

SAFETY AND SECURITY

Avoiding Fraud

The internet and email are incredibly useful tools both for us, and for criminals hoping to scam someone out of their money. Here are some tips to avoid being defrauded.

- If you receive an email from your president requesting that you send money, stop and think before you act. Scammers can duplicate your president's email address, the graphics in her signature line, and everything else. **Telephone your president** and ask her if she really sent you that email.
- Never send money by wire transfer. **Never**. Use checks.
- Never send money except on presentation of an invoice, check request, or expense report.
- Back up your computer's data often. Consider using a cloud-based backup system like Microsoft's OneDrive, Apple's iCloud, Google Drive, DropBox, or another, depending on your needs.
- Run virus and malware detection software daily.
- Keep in touch with your president and other board members. Make sure you talk to each other by phone or in person at least monthly and preferably more often.

Records Retention

The treasurer is responsible for creating and retaining financial records, including records from before the treasurer's term of service. The secretary is the custodian for all other SWO records. Consult with the secretary to confirm established procedures for retaining records and sending records to the SWO or synod archive. Access to any record should be limited to the SWO officer responsible for maintaining these records.

Never purge records in the face of potential litigation. Information that is retained in hard copy or in electronic files is the property of the SWO. It is not the property of the officer and is not to be removed, retained personally, or destroyed at will.

Computer Files

Back up your personal computer's hard drive weekly, if not more often. This will allow for easy restoration of your records or electronic database in the event of a computer failure, natural disaster, human error, or even computer viruses or ransomware. If you are not using a cloud-based backup system, store backup copies or CDs at a location removed from the original records. Make certain that the structure of each database is documented, identifying the software and report forms used. Well-kept files and databases ease the transition from the outgoing treasurer to the incoming treasurer.

Hard Copies

Here is a suggested retention schedule for hard copies of financial records:

Permanent (Send to SWO or synod archive, according to established procedures)

- general ledger
- budget (this should be a part of board minutes)

- annual audit reports (or accounting compilation or review)
- check register
- programmatic materials developed for stewardship events or presentations at conventions, cluster/conference events, and other specific and general uses. (Once they have exceeded their useful life, strong consideration should be given to sending these materials to your ELCA synod's or region's archives. These materials may help others develop similar resources and they will serve as a historical record of your synodical women's organization.)

Four to six years beyond the current tax year

- canceled checks and back-up
- bank statements, deposit slips, and bank reconciliations
- W-9 forms
- cash receipt journals
- Records of congregational unit offerings

Three years

- General invoices

One year

- Offering forms, generally Form A
- List of unit treasurers

Indefinite

- Insurance-related documentation for any claims filed for accidents, malfeasance, or other loss

Data Security

Personally Identifiable Information (PII) is data that, if stolen, could be used to compromise a person's financial or social-media identity. PII includes such things as names, addresses, birthdates, social security numbers, credit card numbers, and bank routing numbers, which appear on checks.

The following controls must be in place:

- Computers should have anti-virus and anti-malware software installed and running.
- Security software should be current. Updates must be installed immediately, as soon as they are received.
- All software programs and data files must be password-protected.
- Access should be restricted according to job responsibilities.
- Software and data files should be backed up regularly.
- Documents containing Personally Identifiable Information (PII) should be handled on a need-to-know basis.
- All papers should be kept under lock and key when not being worked on.
- When no longer needed, papers should be shredded or archived. For more information, please see the website of the ELCA Office of the Secretary.

Insurance

There are three types of insurance that relate to your work as treasurer: 1) Insurance for handling money; 2) Travel and Accident Insurance for events; and 3) Liability Insurance.

Insurance for Handling Money

The ELCA provides insurance for all SWO volunteers who handle money. Questions about this coverage should be directed to Ann Hightower at 1-800-638-3522, ext. 2730 or women.elca@elca.org. Congregational units need to ensure that their volunteers are covered by the congregation's insurance.

This insurance does **not** cover conference or cluster volunteers. This is why it is recommended that conferences and clusters not have their own treasuries.

What you need to do: Nothing. You are automatically covered by virtue of your position as SWO treasurer.

Travel and Accident Insurance for Events

The ELCA provides accident and medical expense coverage for volunteers, delegates, and visitors attending SWO-sponsored gatherings. This applies to all SWO board meetings, conference or cluster events, conventions, retreats, and any other SWO-sponsored event.

All synodical and churchwide officers and volunteers (including resource persons) attending authorized meetings of the organization are covered for Accidental Death and Dismemberment and Accident Medical Expenses. Travel and accident insurance pays benefits for injury, death, or dismemberment.

Pay for this insurance after the event: Twice a year, the SWO will reimburse the churchwide women's organization for providing this coverage at prior events. To do this, you will download a copy of the proper form (from welca.org/tools-for-leaders; scroll down a bit) usually in July and December. A sample of the form appears on the next page.

Complete the form by listing the events held during the prior 6-month period, the number of people who attended and number of days attended. (Do not count Women of the ELCA staff and churchwide executive board members.) The premium for this insurance is calculated on the basis of \$0.10 (ten cents) per day, per person. Remember, this includes all SWO meetings and gatherings, including board meetings.

This semiannual survey must be reported and submitted for the periods January-to-June and July-to-December. Mail the completed survey with check to:

Ann Hightower, Insurance
Women of the ELCA
8765 W. Higgins Road
Chicago, IL 60631

Liability Insurance

Liability insurance, also known as commercial general liability insurance, provides for indemnity or compensation for a harm or wrong to a third party for which the insured (i.e., the SWO) is legally obligated to pay due to negligence.

The SWO should make sure that liability insurance* is provided for every SWO-sponsored event, including board meetings, cluster or conference gatherings, SWO conventions, retreats, or any other SWO-sponsored event.

The SWO is eligible to receive liability insurance through Women of the ELCA on a per-event basis. However, in some cases liability coverage will be provided by the venue in which the SWO event is happening (e.g., hotel, congregation, campus, synod office, camp).

Arrange for this insurance *before* the event: At least 30 days before the event, make sure that liability insurance is provided in one of two ways:

- The host venue (e.g., hotel, congregation, campus, synod office, camp) may provide liability coverage to organizations that use its facilities. When making arrangements with the venue for your meetings or other events, ask if the venue's liability coverage will extend to your event. If not, see below.
- If the venue does *not* provide liability coverage, you will need to request coverage from Women of the ELCA. To get coverage, submit the Certificate of Liability Insurance Request Form at least 30 days before the event. The fillable form is available online at womenoftheelca.org under Tools for Leaders.

Email the completed request form at least 30 days before the event to:

women.elca.@elca.org

and mark it to Ann Hightower's attention.

Once the form is received, it will be reviewed by the ELCA, and the ELCA's broker will issue a Certificate of Liability Insurance to the venue hosting your event and to the SWO contact person. There is no additional reporting necessary with liability insurance.

* Certificates of Liability Insurance are used to provide vendors and other interested parties with proof that the SWO has liability insurance. When you are planning your events, a venue (school, retreat house, etc.) may request proof of coverage. A Certificate of Liability Insurance serves that purpose.

A sample of the form appears on the next page.



CERTIFICATE OF LIABILITY INSURANCE REQUEST
For Synodical Women's Organization (SWO) Events

Region Number: _____ Synod Letter: _____ Today's Date: _____

Name of SWO or Group: *(to be included in Description of Operations on Certificate)*

Certificate to be issued to:

Cert Holder Name _____

Address: _____

City, State, Zip: _____

E-mail: _____

Event Information: *(to be included in DOO on Certificate)*

Event Location (if different from above): _____

Description of Event: _____

Date of Event: _____

Primary Contact at Event Site: _____

Contact's phone # _____ Fax # _____ E-mail: _____

Women of the ELCA Contact: *(please send copy of Certificate to)*

Name / Title: _____

Address: _____

City, State, Zip: _____

E-mail: _____

Phone # _____ Cell # _____ Fax # _____

You must mail, fax or e-mail this request at least 30 days prior to the event

Ann Hightower, Insurance Women of the ELCA

8765 W. Higgins Road

Chicago, IL 60631-4101

E-mail: women.elca@elca.org or ann.hightower@elca.org

Phone: 800-638-3522 ext. 2746 or Fax: 773-380-2419

For insurance questions, call Rob Thoma, ELCA Risk Manager at
800-638-3522 ext. 2403

OFFERINGS IN, OFFERINGS OUT

Types of Offerings

REGULAR OFFERINGS

By action of the 1990 Triennial Convention, units are encouraged to “consider a goal of sending 50 percent or more of regularly received offerings to the Synodical Women’s Organization treasurer at regular intervals.” It is recommended that, in turn, the synodical women’s organization remit 50% or more of regularly received offerings to the churchwide women’s organization. The 50% recommendation does not include Thankofferings or Special Offerings, which go in full (100%) to the churchwide women’s organization, or Designated Gifts, which go in full to the churchwide women’s organization to be passed on in full to the designated ministry.

CONVENTION AND EVENT OFFERINGS

The churchwide board took action in the 1990-1993 triennium to recommend that at least 50% of all offerings taken at synodical conventions or cluster/conference events be sent to the churchwide women’s organization for its ongoing ministries. (Minutes of Executive Board Meeting, September 1991, EB/WO91.9.88)

Remittances to Churchwide Organization

Treasurers are responsible for sending regular remittances to the churchwide women’s organization. Remittances shall reflect the interdependent relationship between units, the synodical women’s organization, and the churchwide women’s organization, as explained in our constitutions:

Regular remittances to the churchwide women’s organization according to the established procedures shall reflect the interdependent relationship between the synodical women’s organization and the churchwide women’s organization. (Synodical Women’s Organization model constitution)

Women of the ELCA shall seek to function interdependently through units, the synodical women’s organizations and the churchwide women’s organization. Each part shall recognize that it is in a partnership with the others to share in God’s mission. (Churchwide Women’s Organization model constitution)

There is no requirement for how much money units are to remit to the SWO or how much money the SWO is to remit to the churchwide women’s organization. Each synodical women’s organization must determine its own procedures for remittances.

Receipts from the Churchwide Women’s Organization

Every remittance to the churchwide organization is acknowledged with a letter and receipt sent to the SWO president. Treasurers should make arrangements with their presidents to ensure timely transfer of receipts from the president to the treasurer.

There Are No Dues

There are no dues or required levels of giving in Women of the ELCA. The churchwide constitution requires only that units agree to support financially the total program of Women of the ELCA; there are no requirements regarding the amount. All giving in Women of the ELCA shall be voluntary and shall reflect the interdependent partnership between units, synodical women's organizations, and the churchwide women's organization.

Some units do use the language of "dues." As the synodical treasurer, you have an opportunity to correct any misunderstanding and emphasize that giving, in Women of the ELCA, should never be obligatory, but should be a voluntary expression of gratitude and stewardship.

If Offerings Go to the Wrong Place

On occasion, an offering that should come to churchwide will go to the SWO treasurer, or an offering for the SWO will come to churchwide. Here is what should happen in either situation.

If a unit sends you a Thankoffering or other gift intended for the churchwide organization, forward the amount on to churchwide with a copy of Form B. You can send the original check from the unit or, if you've already cashed the original, write a separate check from the SWO. Make sure Form B is filled out with the information for the congregational unit and the designation for the gift (i.e., Thankoffering, Katie's Fund, etc.). When the check arrives at churchwide with Form B, it will be processed and credited to the unit.

If you receive a check from churchwide, it usually means that churchwide received an offering intended for the SWO. This happens most often with Regular Offerings sent by units. By definition, these Regular Offerings should go to the SWO so that a portion can be kept for use by the SWO. If a unit sends a "regular offering" to the churchwide organization, our gift processing department returns it to the congregational unit treasurer. Please remind unit treasurers that Regular Offerings are to be sent to you with Form A.

Offering Transmittal Forms

All forms may be downloaded for free online at welca.org/stewardship (scroll all the way to the bottom).

FORM A

Used by units to send offerings to the synodical women’s organization.

Congregational units and clusters and conferences use Form A to submit offerings to the synodical treasurer.



Offering Form A

For use by CONGREGATIONAL UNITS
for offerings to SYNODICAL TREASURER

Use Form A to submit Regular Offerings and SWO Convention Offerings to your Synodical Women’s Organization. Make check payable to “Women of the ELCA.” Mail form with check to your synodical treasurer.
For more information, please call 1-800-638-3522, ext. 2730.

CONGREGATION		DATE
CONGREGATION CITY/STATE		CONGREGATION NUMBER
UNIT TREASURER NAME		PHONE NUMBER
ADDRESS		EMAIL
CITY/STATE		ZIP
CONFERENCE OR CLUSTER NAME		

DESCRIPTION	AMOUNT
REGULAR OFFERING	\$
SWO CONVENTION OFFERING	\$
CONFERENCE OR CLUSTER OFFERING*	\$
	\$
	\$
TOTAL	\$

* It is recommended that at least 50% of any cluster or conference offering be sent to the synodical treasurer to be passed on in full to the churchwide women’s organization. Use this line if you are handling the offering from a cluster or conference event.

ELCAWO1021
Form updated 5/2017

Units use Form A to send:

- at least 50% of Regular Offerings (see note on this recommendation above)
- 100% of synodical women’s organization convention offerings
- other offerings that you might be collecting as an SWO
- the portion of conference or cluster offerings that will go to the churchwide organization (see pp. 45-47 for more on conference or cluster offerings)

Form A should be mailed to the synodical treasurer. **It is the treasurer’s responsibility to inform units of her address (through the newsletter, individual letters, or other means).** Unit treasurers may also call the churchwide office to ask a staff member to look up the treasurer’s address.

FORM B

Used by units to send offerings to the churchwide women's organization.

Congregational units send the following types of offerings directly to the churchwide women's organization using Form B:

Women of the ELCA		Offering Form B	
For use by CONGREGATIONAL UNITS for offerings to CHURCHWIDE			
Use Form B for Thankofferings, Where Needed Most, Katie's Fund, Special Offerings, and Designated Gifts to WELCA and ELCA ministries. Make check payable to "Women of the ELCA." For more information, please call 1-800-638-3522, ext. 2730 or go online to womenoftheelca.org .			
Mail form with check to: Women of the ELCA, ELCA Gift Processing Center, PO Box 1809, Merrifield, VA 22116-8009.			
CONGREGATION		DATE	
CONGREGATION CITY/STATE		CONGREGATION NUMBER	
ZIP	REGION/SYNOD		
UNIT TREASURER NAME		PHONE NUMBER	
ADDRESS		EMAIL	
CITY/STATE		ZIP	
DESCRIPTION	AMOUNT		
THANKOFFERING	\$		
DESIGNATED GIFTS & SPECIAL OFFERINGS (PLEASE SPECIFY)			
WELCA WHERE NEEDED MOST	\$		
	\$		
	\$		
	\$		
TOTAL	\$		

ELCAW01022 Form updated 5/2017

- Thankofferings
- Special Offerings and Designated Gifts to Women of the ELCA (Katie's Fund, Grants, Scholarships, Where Needed Most, etc.)
- Designated Gifts to ELCA ministries (such as ELCA World Hunger, ELCA Malaria Campaign, Lutheran Disaster Response, etc.)

If a unit mistakenly sends a churchwide offering to the synodical treasurer, the treasurer should send that offering on to the churchwide women's organization by completing a Form B on behalf of the congregational unit, attaching the check, and mailing it in.

All offerings submitted via Form B are sent to:

Women of the ELCA
 ELCA Gift Processing Center
 P.O. Box 1809
 Merrifield, VA 22116-8009

FORM C

Used by synodical treasurers to send offerings to the churchwide women's organization.

DESCRIPTION		AMOUNT
WOBALL	REGULAR OFFERING	\$
WOBCLA	SWO CONVENTION OFFERING*	\$
WOBCTR	CONFERENCE OR CLUSTER OFFERING*	\$
	Other	\$
		\$
	TOTAL	\$

* Use this form to send the portion of these offerings that goes to the churchwide women's organization. It is recommended that 50% or more of offerings collected at SWO conventions and conference/cluster events be designated to support the ministries of the churchwide women's organization.

ELCAWOL008
Form updated 3/2017

This is the form used by synodical treasurers to transmit offerings to the churchwide organization of Women of the ELCA. These offerings include:

- Regular Offerings
- Designated Gifts from the SWO
- the churchwide portion of conference or cluster offerings*
- the churchwide portion of SWO convention offerings**
- any other Special Offerings

All offerings submitted via Form C are mailed to:

Women of the ELCA
ELCA Gift Processing Center
P.O. Box 1809
Merrifield, VA 22116-8009

* (from page 47) By action of the 1990-1993 triennium churchwide executive board, *at least 50% of all offerings* taken at Women of the ELCA cluster or conference events should be sent to the Women of the ELCA churchwide organization for its ongoing ministries.

** (from page 37) The churchwide board took action in the 1990-1993 triennium to recommend that *at least 50% of all offerings* taken at synodical conventions or cluster/conference events be sent to the churchwide women's organization for its ongoing ministries. (Minutes of Executive Board Meeting, September 1991, EB/WO91.9.88)

CONGREGATIONAL UNITS

Supporting Congregational Unit Treasurers

The synodical treasurer has an important role in training unit treasurers and providing stewardship updates to units and individuals. Your work with unit treasurers can reinforce the interdependent relationship between congregational units, the synodical women's organization, and the churchwide women's organization.

WHAT COUNTS AS AN ACTIVE UNIT?

The constitution establishes five criteria that groups must meet in order to be recognized as units of Women of the ELCA. One criterion requires that the unit **“agrees to support financially the total program of Women of the ELCA.”** As treasurer, you can help your synodical organization keep track of which units meet this criterion by giving to the synodical organization or to the churchwide organization.

When determining which units meet this criterion, it is crucial that you look at your synodical treasurer's reports *and* the quarterly reports from the churchwide women's organization. In most cases, your synodical records will show only those units that send in Regular Offerings and convention or cluster offerings. Units that send Thankofferings and Special Offerings appear in the churchwide report, “W/ELCA Unit Summary” (see “Reports from Churchwide” in this guide). While many units will appear in both lists, some will only appear in one or the other.

Keep in mind, however, that units can be active even if they don't support the churchwide or synodical organizations. The constitution says that “all income, whether received by the unit, cluster or conference, synodical or churchwide organizations, shall be viewed as being given to the total program of Women of the ELCA.”

For instance, consider a unit that sends \$1000 each year in a Designated Gift to ELCA World Hunger through Women of the ELCA, but does *not* send Regular Offerings, Thankofferings, or any other offerings to support Women of the ELCA's own ministries. Technically, the unit does meet the criterion of supporting financially the total program of Women of the ELCA. However, it is important for units to understand that Designated Gifts to other ELCA ministries do *not* support the ongoing ministries of Women of the ELCA. When you come across units that give less to Women of the ELCA than to other ELCA ministries, you might use it as a teaching moment to make sure the unit understands the distinction between supporting ELCA ministries *through* Women of the ELCA (Designated Gifts) and supporting the ministries of Women of the ELCA (Regular Offerings, Thankofferings, Designated Gifts *to* Women of the ELCA, and Special Offerings).

Units are not required to report their finances either to the SWO or to churchwide. However, you may decide to ask units for annual reports that show income and expenses. Some units may not be accustomed to producing such a report. You can explain that the report is needed to accurately prepare your budget as well as to inform

the public and the churchwide organization of the work that goes on throughout the synodical organization.

IDENTIFYING STEWARDSHIP CONTACTS IN UNITS

It is important to maintain a list of stewardship contacts in each congregational unit. You can use this information to send invitations to treasurers' workshops or stewardship events, to follow up with a unit when you have questions about offerings, and to pass on other stewardship updates. This contact information should appear on Form A, which accompanies offerings from units.

TRAINING UNIT TREASURERS

Training workshops or seminars may be conducted separately or as part of a convention, cluster event, or other synodical event.

Unit treasurers' training should review, for example:

- responsibilities of the unit treasurer
- the various types of offerings
- how to transmit offerings
- the unit's relationship to the synodical women's organization
- how the responsibilities of the treasurer support the entire organization
- importance of standardized procedures

A helpful resource for these trainings is the Guide for Unit Treasurers, available on welca.org/tools-for-leaders. Also, the fall issue of *Interchange*, sent to every congregation and available on welca.org/publications, always includes useful information about how the churchwide organization works.

STEWARDSHIP EDUCATION

The treasurer should also find ways to communicate with individuals and units about financial updates and stewardship opportunities in the SWO. This could include:

- writing a treasurer's column for the SWO newsletter
- sending individual giving reports to each unit to show what the unit has given
- making stewardship announcements at other SWO events
- doing a stewardship presentation at a unit or cluster event

Another part of stewardship education is responding to misconceptions and misleading information about how Women of the ELCA receives and spends money. For instance, you might hear a unit president refer to "paying dues to Women of the ELCA" or see a brochure that says, "Thankofferings support missionaries around the world."

Sometimes, the misinformation results from a simple misunderstanding and can easily be addressed with a correction. Other times, the inaccurate information involves a longstanding custom for a unit or SWO, and addressing it might require more care. If you have questions about how to respond or would like to talk through a particular situation, contact the churchwide office.

The Unit's Financial Relationship to the Congregation

This question comes up occasionally: "My congregation council thinks our unit shouldn't have a separate checking account. They want to be in charge of our money."

Sometimes the conversation has already become heated by the time the unit treasurer calls you. What should you do?

The following information has been developed in consultation with, and approved by, the ELCA Office of the Treasurer and Office of the Secretary.

Q: Can a Women of the ELCA unit have a separate bank account?

A: Yes. Many, if not most, Women of the ELCA congregational units have separate bank accounts. The unit is to use the EIN of its congregation when setting up a bank account. There can be multiple bank accounts associated with the congregation's EIN, including the account of the WELCA unit. It is essential that the congregation gives permission for the use of the EIN.

Q: Do the assets of an active congregational unit belong to the congregation?

A: In most congregational units, the money held by the unit represents both the giving of the women who participate in Women of the ELCA as well as money raised by the congregational unit over time. The question is whether those assets currently held by the congregational unit of Women of the ELCA can be called a current asset of the congregation. The answer is not so clear. It's really a question of what legal entity can claim those assets.

If the congregational unit were to cease to exist, those assets would be sent to the churchwide women's organization for the ongoing ministry of Women of the ELCA (see below).

Because the congregational unit is not separately incorporated, an argument could be made that the congregation, as a separately incorporated legal entity, could claim the assets of the congregational unit as a current asset of the congregation.

Even so, these assets should be considered restricted current assets. The assets would be restricted for use by the congregational unit of Women of the ELCA only and could not be used by the congregation or congregational council for their own purposes absent agreement by the congregational unit.

Q: Does a congregation have oversight of a Women of the ELCA congregational unit?

A: A congregational unit lives in an interdependent relationship with its congregation. Our Women of the ELCA constitutions require the unit to report to the congregation, and this is usually accomplished in the annual reports and annual meeting of the congregation. In some congregations, the congregational unit reports out more frequently to the congregational council.

The interdependent relationship between the congregation and the congregational unit can be further defined in the constitutions and bylaws of the

two entities. If the congregation follows the model constitution of the ELCA, a provision exists whereby the congregation may exercise oversight over groups that meet within the congregation, but that provision does not allow the congregation to exercise control over the assets of such groups. Having said that, it is appropriate for the congregation to review the accounts of all congregational units, in terms of the best practices for financial internal audits, external audits and review.

You may want to call your president and get her into the conversation. Depending on how far things have gone, you and she may have to visit that congregation and clear things up in person. This is an essential part of supporting unit treasurers.

Dissolution of a Unit

If a congregation in your synod votes to leave the ELCA, that action affects the congregational unit of Women of the ELCA at that church. Once the congregation has left the ELCA, the women can no longer function as a congregational unit of Women of the ELCA.

There are several ways that women can remain connected to Women of the ELCA:

- They can join an ELCA congregation with an active unit of Women of the ELCA.
- They can remain at their home congregation but join a Women of the ELCA unit at a nearby congregation; the governing documents of Women of the ELCA do not require that a participant be a voting member of an ELCA congregation, but only that the participant agree to the purpose of Women of the ELCA.
- Another option is for the women to stay connected to Women of the ELCA by making offerings to the organization, reading publications, and attending events at the cluster, synodical, or churchwide level.

It is recommended that units and congregations treat unit funds as belonging entirely to Women of the ELCA and not to the congregation. The 7th Triennial Convention in 2008 adopted the following constitutional language regarding the assets of a unit upon dissolution of that unit:

ARTICLE X – DISSOLUTION CLAUSE

In the event of the dissolution of this congregational/intercongregational unit, any surplus property remaining after the payment of its debts shall be disposed of by transfer to the churchwide women's organization or its successor provided that said organization is, at the time of dissolution, a qualified organization as described in section 501(c)(3) of the Internal Revenue Service Code of 1986 or comparable provision, and, if not, to the Evangelical Lutheran Church in America or its successor, and, if not, to one or more organizations so qualified in such proportions as the leadership of this unit shall determine.

If the congregational unit adopted this language into its constitution, then upon dissolution and after payment of all outstanding debts, the remaining assets of the unit are to be sent to the churchwide women's organization.

CONFERENCES AND CLUSTERS

Understanding Their Limited Role within Women of the ELCA

The ELCA and Women of the ELCA use the terms *cluster* and *conference* interchangeably. Both refer to geographic groupings of congregations as programmatic extensions of the organization. Some synodical organizations refer to these groupings as “clusters” while others use the word “conferences.”

The churchwide Women of the ELCA constitution defines clusters and conferences as follows:

Each synodical women’s organization shall provide for groupings of units into clusters or conferences. Within each cluster or conference the synodical women’s organization shall work cooperatively with the units to fulfill the purpose of Women of the ELCA through activities that

- a. provide experiences for learning and leadership development;
- b. build community;
- c. provide opportunities for joint ministry and action;
- d. provide opportunities for stewardship education and offerings; and
- e. establish networks for communication.

(Article IX, Section 7, Item 1)

Like the ELCA constitution, the Women of the ELCA constitution recognizes only three expressions within the organization: churchwide women’s organization, synodical women’s organization, and congregational unit. These three expressions all have the ability to legislate in order to carry out ministry and to administer funds in accordance with their respective constitutions.

Clusters and conferences, because they are defined as *programmatic* extensions of the organization and are not one of the three recognized expressions of Women of the ELCA, cannot legislate. They are not independent and cannot take actions independent of the synodical women’s organization. **Additionally, a cluster or conference should not have its own treasurer or treasury.**

Clusters and Conferences Should Not Have Treasuries

Clusters and conferences should not have their own treasurers or treasuries. Unlike SWOs, conferences and clusters are not legally independent expressions of the organization, and are therefore not covered by the organization’s insurance against theft or other losses.

At the time Women of the ELCA was incorporated, many clusters and conferences maintained their own treasuries. At that time, the Women of the ELCA constitution contained this clause: “Cluster/Conferences shall normally be self supporting.” In some synodical organizations, this was interpreted to mean that clusters or conferences were to maintain their own checking accounts. This was not, however, the intent.

The intent of the “self supporting” clause was to encourage cluster or conference planners to budget carefully so their activities came as close as possible to paying for themselves, through registration fees and cost-saving measures, so that they would not be dependent upon funds from units or synodical women’s organizations.

To clarify the confusion about money handling, the 1999 Triennial Convention voting members removed the “self supporting” clause from the constitution.

How Clusters and Conferences Should Manage Their Money

Clusters and conferences should not maintain their own checking accounts. Rather, they should handle revenue and expenses on an event-by-event basis with each cluster or conference event bringing in sufficient revenue to pay its related expenses, and all transactions being run through the treasury of the synodical organization or a congregational unit.

All financial transactions related to the conference should be handled by a unit treasurer or the synodical treasurer. In keeping with the current constitution of Women of the ELCA, it is recommended that clusters or conferences use one of the following methods to handle money:

Option A: Connect the funds of the cluster or conference to the synodical women’s organization checking account, using separate revenue and expense lines. It is the responsibility of the synodical treasurer to oversee these items. In this case, the synodical treasurer would receive all cash and checks collected at conference or cluster events, and the synodical treasurer would handle all disbursements to vendors and offering recipients.

Option B: For each cluster or conference event, connect the funds of the cluster or conference to a unit’s checking account in separate revenue and expense lines. It is the responsibility of the unit treasurer to oversee these items. The cluster or conference may use a different unit treasurer for each event. In this case, the designated unit treasurer would receive all cash and checks collected at conference events. The designated unit treasurer would handle all disbursements to vendors and offering recipients. The portion of offerings to the churchwide women’s organization would be sent to the synodical treasurer, to be passed on in full (using Form C) to the churchwide organization.

In both cases, record-keeping methods for receipts, disbursements, petty cash, and other activities are required. In any case, the annual accounting compilation of the synodical organization or the unit should include a review of conference- and cluster-related ministries.

Before each cluster or conference event, the cluster or conference planning committee should determine what will happen to excess funds from that event. For example, the committee might decide that all excess revenue will go to the event’s offering or be used to pay expenses for the next cluster or conference event. If the latter, the funds should

be counted in line items for the most recent event until line items for the next event are established. Then the person overseeing the earlier event's funds (SWO treasurer or unit treasurer) will write a check for the new event, so that the original line items balance out and the check appears as revenue for the new event. At no point should excess funds from a conference or cluster event carry over into the next fiscal year.

Where Cluster or Conference Offerings Go

By action of the 1990-1993 triennium churchwide executive board, *at least 50% of all offerings* taken at Women of the ELCA cluster or conference events should be sent to the Women of the ELCA churchwide organization for its ongoing ministries.

Because clusters and conferences do not maintain treasuries, this portion of offerings received at cluster or conference events should be sent to the synodical treasurer, who in turn should forward the entire amount to the churchwide women's organization.

Supporting Cluster or Conference Leadership

Work with your president to make sure that cluster and conference leaders are aware of their roles, as outlined in the model constitution for the SWO:

A cluster or conference planning committee of a least three members, including a coordinator, shall be elected at the cluster or conference meeting. The cluster or conference planning committee shall plan and facilitate programmatic activities with guidance from the synodical women's organization. Clusters or conferences shall work cooperatively with the synodical women's organization in funding the cluster's or conference's and synodical women's organization's programs and projects. (Model constitution for SWO, Article IV, Section 2)

Clusters or conferences are to work cooperatively with their synodical organizations to nurture and encourage units through their programmatic efforts. Synodical organizations receive valuable feedback from cluster or conference leaders about what women want and need, and cluster or conference leaders receive valuable information and programmatic suggestions from the synodical organization.

REPORTS FROM CHURCHWIDE

Synodical treasurers receive financial memos from the churchwide women's organization on a quarterly basis. In addition to the churchwide financial statements, these memos contain two reports that are particularly relevant to your work as synodical treasurer.

WELCA Giving Report by Synod



WELCA Giving Report by Synod
Report As of : 3/12/2019 3:46:11 PM

Synod	Giving From	Designations	2019			2018			2017			2016			
			Donor	Gifts	Giving	Donor	Gifts	Giving	Donor	Gifts	Giving	Donor	Gifts	Giving	
3C (South Dakota SWO)	SWO	Conference Cluster Offerings	0			1	5	\$2,997.84	1	7	\$3,393.29	1	5	\$3,611.88	
		ELCA Designated Gifts	1	1	\$350.00	1	2	\$151.86	1	3	\$210.00	1	3	\$593.75	
		Katies Funds	0			1	1	\$50.00	1	5	\$812.25	1	1	\$50.00	
		Other WELCA Gifts	0			1	2	\$1,900.00	1	5	\$1,375.00	0			
		Regular Offerings	1	1	\$3,640.29	1	12	\$14,664.13	1	12	\$15,910.99	1	11	\$12,900.40	
		SWO Convention Offerings	1	1	\$100.00	1	5	\$2,133.50	1	6	\$3,891.50	1	5	\$2,633.00	
		Total	1	3	\$4,090.29	1	27	\$21,897.33	1	38	\$25,593.03	1	25	\$19,789.03	
		Units	ELCA Designated Gifts	0			7	8	\$4,914.50	7	9	\$2,030.36	12	17	\$7,293.93
			Katies Funds	0			1	1	\$200.00	3	3	\$850.00	3	3	\$365.00
			Other WELCA Gifts	0			11	11	\$2,754.70	31	35	\$4,295.43	10	10	\$1,532.12
			Thankofferings	3	3	\$1,250.61	90	97	\$31,052.33	86	98	\$32,910.02	94	110	\$34,694.73
			Total	3	3	\$1,250.61	98	117	\$38,921.53	104	145	\$40,085.81	104	140	\$43,885.78
		Individuals	ELCA Designated Gifts	0			1	1	\$127.00	1	1	\$20.00	0		
			Katies Funds	0			2	2	\$150.00	3	3	\$150.00	3	3	\$285.00
			Other WELCA Gifts	2	9	\$425.00	2	6	\$210.00	27	51	\$2,041.00	4	5	\$207.00
			Thankofferings	0			1	1	\$10.00	21	21	\$882.00	0		
			Total	2	9	\$425.00	6	10	\$497.00	41	76	\$3,093.00	7	8	\$492.00
		Total	6	15	\$5,765.90	105	154	\$61,315.86	146	259	\$68,771.84	112	173	\$64,166.81	

This report shows what the churchwide organization has received from the SWO, units, and individuals in your synod.

Timeframe: The report shows giving for the three prior fiscal years and the current fiscal year to date.

Donor count: The report shows the total giving in each category and the number of donors of each type (individual, unit, and SWO) that gave in each category. Note: In the SWO category, the number of donors will always be "1" because there is only one SWO in each synod.

What this doesn't show: This report does *not* show giving to the synodical organization. It shows only those donations that came directly from the donor (SWO, unit, or individual) to the churchwide women's organization.

Categories of offerings:

Conference Cluster refers to the portion of offerings from conference/cluster events that are passed on to the churchwide women's organization.

ELCA Designated Gifts are gifts to ELCA ministries such as ELCA World Hunger, Lutheran Disaster Response, ELCA Missionary Sponsorship, and so on.

Katie's Fund includes gifts to Katie's Fund endowment or Katie's Fund current.

Regular Offerings shows the amount of regularly received offerings that were sent from the SWO to the churchwide women's organization.

SWO Convention Offerings shows the portion of convention offerings passed on to the churchwide organization.

Other WELCA shows other giving from the SWO to the churchwide organization (e.g., gifts to Women of the ELCA Grants or Scholarships). Individuals counted under Other WELCA would include Faithful Friends.

Thankofferings shows all Thankofferings from units or individuals.

How to Use the WELCA Giving Report by Synod

Make sure that your synodical records match the churchwide records.

The information in this report, for your SWO, should match what you already have in your own records. If it does not match, contact the churchwide office.

Consider how your SWO compares to other SWOs.

Take note of how giving in your synod compares to giving in others. You might also share these comparisons with your SWO board. Invite board members to reflect on why your SWO gives more or less than other SWOs. Is it because you have more or fewer units? Because the units in your SWO give more or less than others? There's no right or wrong answer, but this exercise can help your SWO board get a fuller picture of how your SWO fits into the churchwide expression of Women of the ELCA.

Look at the number of donors.

Take note of how many donors are giving in each category. For instance, what if the total dollars to Katie's Fund went up from one year to the next but the number of donors went down? What if Thankoffering totals stayed constant from one year to the next, but the number of Thankoffering donors went up?

WELCA Unit Summary

The WELCA Unit Summary shows a list of all congregational units that gave to the churchwide organization, year to date, in the fiscal year. This report is a more detailed look at the “Units” section in the WELCA Giving Report by Synod.

WELCA Unit Summary :-							
Synod	Constituent ID	Constituent Name	City/State	Thankoffering	Katies Fund	Other WELCA	ELCA Gifts
2C Pacifica Synod, ELCA	05112	Bethlehem Lutheran Church	Los Alamitos, CA	\$157.00		\$28.00	
	05122	St Paul Lutheran Church	Fullerton, CA	\$2,091.00			
	05184	Bethlehem Lutheran Church	Encinitas, CA	\$400.00			
	05186	King Of Kings Lutheran Church	Oceanside, CA	\$424.25	\$50.00	\$131.25	
	05195	Lutheran Church Of The Incarnation	Poway, CA	\$125.00			
	05212	First Evangelical Lutheran Church	Redlands, CA	\$765.00			
	05213	Church Of The Cross Lutheran Church	Rialto, CA	\$120.00			
	05224	Faith Lutheran Church	Sun City, CA	\$702.00			
	13763	Our Savior's Lutheran Church	Banning, CA	\$1,044.00			
	13827	Trinity Lutheran Church	Hemet, CA				\$200.00
	13908	First Lutheran Church	Ontario, CA	\$715.00			
	13918	Hope Lutheran Church	Palm Desert, CA	\$1,900.25			\$500.00
	13961	Lutheran Church Of Our Savior	San Bernardino, CA	\$3,035.00		\$127.00	
	13965	Clairemont Lutheran Church	San Diego, CA	\$1,919.00			
	13991	St Peter Lutheran Church	Santa Ana, CA	\$907.01			
	14044	Faith Lutheran Church	Yucaipa, CA	\$337.00			\$47.50
	Synod Total:				\$14,641.51	\$50.00	\$286.25

What this doesn't show: This report does *not* show giving to the synodical organization. It shows only those donations that came directly from the unit to the churchwide women's organization.

How to Use the WELCA Unit Summary

Supplement synodical records to see which units are financially active.

A unit is considered active if it is financially supporting any expression of Women of the ELCA (SWO, churchwide, or unit). Some units in this report may not donate to the SWO, and vice versa. Your own records will only show giving made through the SWO, such as Regular Offerings. Compare this giving list with the list of offerings to the SWO. Which units gave to churchwide *and* to the SWO? Which units gave to the SWO *or* to churchwide, but not both?

Invite units to expand their stewardship and give more.

The WELCA Unit Summary, combined with your own records, gives you a fuller picture of which units are participating in which types of offerings. You can use this information to identify which units might need encouragement or assistance to expand their stewardship to include more types of offerings. For instance, if a unit gave \$400 to Designated Gifts but sent in no Thankofferings (see WELCA Unit Summary) or Regular Offerings (see your synodical records), then you might want to call that unit treasurer, acknowledge what the unit is giving, and encourage the unit to consider making additional types of offerings.

Compare to unit giving in other SWOs.

Invite SWO board members to reflect on differences and similarities. Identify areas for improvement in your SWO and celebrate your strengths. If you have questions about another SWO, contact the SWO treasurer to compare notes.

SYNODICAL TREASURER'S CHECKLIST

Beginning of Term

- You will take office on **February 1** after the convention when you were elected.
- Meet with the outgoing treasurer to pass on the files and information you'll need, including a copy of the SWO's constitution, list of active units and their contacts, and the SWO's EIN or TIN. Spend plenty of time talking about your SWO's particular policies, procedures, and practices.
- Go to [irs.gov](https://www.irs.gov) and download form **8822-B**, the change of address form. Use your home address on the form and send it back.
- Add your name to the SWO's existing bank account and make your home address the primary mailing address on the account. Banking regulations are different from state to state, so follow the banker's advice. Your president should also be a signer on the account. Have all bank information mailed to your home address.
- Order checks that show your mailing address, deposit slips, and a deposit stamp. Depending on the activity of your synodical organization, you may not write many checks, so ask the previous treasurer how many she wrote to get an idea of how many to order.
- Contact the churchwide women's organization to confirm that your title and contact information are accurate. Contact Eva James Yeo at 1-800-638-3522, ext. 2450 or eva.yeo@elca.org.
- It is recommended that you use a computer for your bookkeeping. Some synodical organizations purchase a laptop for the sole use of the treasurer.
- Set up your home office to include a locking file drawer for SWO records.
- Purchase a flash drive (thumb drive, jump drive) exclusively for the SWO's use.
- Some SWOs have a generic email address for the treasurer's use. A fictitious example might be: homeSWOtreasurer@gmail.com.
- Ask your SWO president and secretary for an up-to-date list of active units. You will use this to contact the unit treasurers.
- Purchase stamps, envelopes, and mailing labels. Print out mailing labels with your name, title, and mailing address on them.
- Contact the unit treasurers by mail or email. Introduce yourself and let them know where to send their Regular Offerings (to you). It is very helpful to enclose a few copies of Form A and Form B with your introductory letter, along with a reminder of where to send which types of offerings. Mailing labels might be very well received. You might also include a copy of the Guide for Unit Treasurers, which may be downloaded at [welca.org/tools-for-leaders](https://www.welca.org/tools-for-leaders) (scroll down). Encourage them to send in their Regular Offerings to you monthly, or, at a minimum, quarterly.

- Plan to attend a Treasurers' Training and Networking Day offered by the churchwide women's organization. These are held on various dates around the country. Presidents, incoming treasurers, outgoing treasurers, continuing treasurers – all are welcome.

Ongoing

- Keep in touch with unit treasurers. Send them the Guide for Unit Treasurers and more forms as needed (see welca.org/tools-for-leaders).
- Attend SWO board meetings. Arrange for a replacement if absent.
- At least 30 days before every SWO-sponsored event, download and submit a Certificate of Liability Insurance Request Form (see welca.org/tools-for-leaders).
- Count (with another person as a double-check) offerings collected at SWO, conference, or cluster events.
- Pay bills as due.
- Deposit all offerings at least monthly.
- Keep thorough records of all financial transactions.
- Make copies of all checks received and keep them together with their accompanying Form A, other documentation for that check, and a copy of the bank-stamped deposit slip.

Monthly

- Keep in touch with your SWO president and other board members.
- Collect acknowledgment letters/receipts from your president. Acknowledgment letters from churchwide are sent to the president, not to the treasurer.
- Send regular offering remittances to the churchwide organization with Form C. It is recommended that 50% or more of regular unit offerings be forwarded to the churchwide organization.
- If you received any offerings in error, make sure those offerings get to the right place, i.e., to churchwide, an outside organization, etc.
- Reconcile the bank statement.
- Prepare monthly reports for your president. You may choose to send the monthly reports to all synodical board members, or to share them with the full board at board meetings. Reports should contain:
 - A balance sheet reporting cash and other assets.
 - A profit/loss statement, also known as an income statement, which presents unit gifts, cluster/conference gifts, other income, and the expenses incurred. This report should be presented with the approved budget, by line item.
 - A congregational unit report, showing the giving to date by each congregational unit, broken down by type of offering.

Quarterly

- Review the financial reports sent from the churchwide organization and reconcile your records to them.
- Check in with unit treasurers concerning upcoming events, budgets, etc.

Annually

- Train unit treasurers and make sure they are familiar with the Guide for Unit Treasurers. Conference or cluster events are a good time to do this in person.
- Prepare a budget for discussion and approval by the board in time for inclusion in your convention's Bulletin of Reports.
- By June 15, have audit, compilation, or review completed by an independent outside accountant or committee. Send to the churchwide organization within 30 days of its completion.
- Prepare reports to include in your Synodical Convention Bulletin of Reports:
 - Fiscal year balance sheet
 - Income statement
 - Report by congregational unit (February 1 through January 31)
 - Completed audit/compilation/review
 - Year-to-date congregational unit reports
 - Board-approved proposed budget
- Present all financial reports and a proposed budget at your synodical convention.
- Send budget to the churchwide organization within 30 days of its approval by the synodical convention (or by the board in a non-convention year).

End of Term

- Assist in the transition to the new treasurer by ensuring complete and orderly records, including an updated list of unit treasurers.
- Schedule plenty of time to meet with your successor and go over procedures with her. Give her a copy of this Quick Guide as well as the full Guide for SWO Treasurers, and show her where to find the resources she needs at welca.org/tools-for-leaders.