The Treasurer's Handbook

A Guide for Users of the Jewel Church Accounting System

How to Use Your Handbook

Welcome to the Jewel Church Accounting System! Thank you for choosing Jewel for your church's local accounting needs. Jewel is designed to make your work as local church treasurer as easy and enjoyable as possible. We understand that most of you have taken time out of your busy lives to volunteer your time and effort for your church. This handbook is just one more way to make Jewel even easier for you to use. It is also a means for you to get help without needing to contact tech support. It is divided into three parts: Part I: The Local Church Treasurer, Part II: Using Jewel, and Part III: For Future Reference.

Part I will give you information about your actual role as church treasurer and your specific responsibilities. We will also give you a little background into fund accounting, which is the type of accounting you will be performing as part of a non-profit organization. Maybe the most important part of this book, Part II will show you how to actually USE Jewel for your accounting needs. We provide you with the detailed, step-by-step process of setting up as well as all procedures you will encounter with Jewel. This will prove very useful to you, especially if you are a first-time Jewel user. Part III is simply a reference for your convenience. It provides a description of the reports you can find in Jewel, as well as Frequently Asked Questions. Part III is meant as an easy way for you to find the information you need - without having to call tech support!

We recommend that you read Part I and II before you begin using Jewel. It doesn't take long to read, but will give you a great advantage as you begin using Jewel, especially if this is your first time! Let this Handbook guide you through the set up process, weekly contribution recording, month closing, and year-end. Use Part III as a reference for when you have specific questions about a topic. The best way to find information

in this Handbook is to use the index. The index provides a list of topics (in alphabetical order, as well as by procedure) and will give you the page numbers where you can find the information you are looking for.

Part 1: The Local Church Treasurer

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Introduction

"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,' says the Lord Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it." Malachi 3:10

The local church treasurer holds a position of high responsibility. He/she is the custodian of all funds passing through their local church. They are therefore responsible for the monies given to further the Lord's work. Part One of this handbook is an effort to aid the treasurer in understanding their specific responsibilities as well as the basic principles of church accounting. The majority of this section is based on the "Local Church Accounting Manual" printed by the General Conference Auditing Service. Please refer to the "Local Church Accounting Manual" for a definitive, detailed description of the treasurer's responsibilities.

Chapter 1: Responsibilities

As stated in the introduction of this section, we refer you to the "Local Church Accounting Manual" for an authoritative, detailed description of your responsibilities as church treasurer. This chapter is based on said manual and is meant to be a brief but thorough overview of your job description. We will cover the details and how-to in Part II: Using Jewel.

The church treasurer is the custodian of all church funds, including conference, local church, and auxiliary organizations. The treasurer is in charge of receiving all funds, disbursing them for their appropriate use, and keeping a thorough record of all financial transactions.

1. *Receiving and Caring for Funds:* The first encounter the church treasurer will have with church funds will likely be receiving the Sabbath Church Offering. The first step is to have the offering counted. This can be done either immediately or later in the week and the treasurer may or may not need to take part in the counting process. It is often performed by two other appointed, trustworthy individuals. The way your church decides to perform counting largely depends on the size of your church. Please see the section "Deposit Slip" in the chapter "Using Jewel" for a detailed description of the counting procedure. If you are not involved in the counting process, your first responsibility will have to do with the empty tithe envelopes and the deposit slip from the bank. At this point, the treasurer is to enter the envelopes in their records and make contribution receipts for the donors. Fortunately, Jewel greatly simplifies this process, as you will see. Contribution receipts are given to donors at the end of each calendar year. The goal for right now is to ensure that all data is entered correctly and that the amount deposited in the bank is the same as the total of the envelopes you have entered. The same procedures outlined here apply also to any other monies donated to the church, such as any donation toward auxiliary organizations. Organization leaders are to hand over any monies to the church treasurer for processing.

2. *Disbursement of Funds:* Another responsibility of the treasurer is the disbursement of funds. All funds intended for Conference use (tithe, Conference Advance, etc) are to be remitted to the conference at the end of each month. Along with the check, you are to send in a list of how the funds are to be disbursed at the conference (ie how much is tithe money, how much is intended for Conference Advance, etc). You are also to provide to the conference any other financial reports they may require at the end of each month. The treasurer is also responsible for paying bills relative to the church, such as telephone and utility bills. These checks are to be written from the church bank account and taken from the appropriate fund - usually church expense. The treasurer also takes care of disbursing funds for auxiliary organizations such as pathfinders. If an organization has need for funds, they are to request them from the treasurer. The treasurer is to first and foremost make sure that there are sufficient funds available for that organization. They are then to write a check from the church bank account and remove that amount from funds available in the organization's account.

3. *Maintaining Financial Records:* The third main responsibility of the church treasurer is to maintain records of all financial transactions. Jewel makes this process extremely simple for you. The data you enter into Jewel (checks written, offerings received) is stored in the software and presented in many different report formats. A more detailed description of these reports can be found in the Appendix. You will need to provide financial reports for your church board as well as to the conference. Also, as has already been mentioned, you will provide contribution receipts to all donors at the end of each calendar year.

Other Responsibilities: There are other responsibilities you will encounter as you perform your work that are a part of the main three we have discussed. These include fund transfers, bank reconciliation, budget allocation, and NSF check reversal. These topics will be discussed further as we guide you through using Jewel. The following is a general outline of your responsibilities as discussed above. They are listed in the likely order that you will encounter them.

1. Receive, count and deposit (in bank account) all church and conference monies.
2. Record offerings in your bookkeeping (Jewel software).

3. Write checks (paying bills and disbursing funds), and keep record of all funds disbursed.
4. Transfer funds when necessary and approved by church board.
5. Remit monthly payment to conference (tithe monies and all other conference funds).
6. Print monthly reports to keep on file and close month.
7. Present financial reports to the church board.
8. Perform bank reconciliations.
9. Make church budget, with approval by church board.
10. Print and distribute contribution receipts to all donors at each calendar year end.
11. Print year-end reports at end of fiscal year.
12. Close each fiscal year.
13. Prepare for audit.

Chapter 2: Principles of Church Accounting

The goal of Jewel Church Accounting Software is to make your work as treasurer as efficient and simple as possible. Therefore, you do not need any previous knowledge of accounting. Jewel takes care of much of the accounting for you. However, as you begin your work as treasurer, it will be helpful for you to have a basic understanding of the principles of local church accounting.

Accounting in the local church is based on the principles of fund accounting. In fund accounting, the focus is on how monies are spent rather than what profit is earned. It is therefore appropriate for use in non-profit organizations, such as churches and schools. In the local church, there are two main funds under which all accounts are categorized. These funds are Conference Funds and Local Church Funds.

Conference Funds include such accounts as tithe, conference evangelism, religious liberty, and world missions. These funds are those which are passed on to the Conference for their distribution. Under no circumstances are Conference funds to be used for the local church. These funds are to be remitted to the Conference at the end of each month. Likely the most common Conference Fund you will encounter is tithe. According to the "Local Church Accounting Manual," tithe is to be held sacred for the work of the ministry, Bible teaching, and field missionary work. It is of interest to note the distribution of tithe through all levels of the church organization. The local church sends all of its tithe monies to the local conference. The conference then takes 10% of all tithes received and passes it on to the Union Conference, distributing the remaining tithes to further the ministry within the conference. The Union Conference does the same, passing on 10% of tithe received from the Local Conference up to the Division. Likewise, the Division sends 10% of its tithe on to the General Conference. "This system of dividing tithes...serves a wonderful purpose in unifying the work throughout the world."

Local Church Funds include such accounts as Church Budget, Sabbath School Expense, and various funds for organizations associated with the church (Pathfinders, Adventist Youth). All donations to these accounts are to be handed over to the church treasurer, whether they were received in the offering plate or were an outside donation for a church organization. The treasurer is responsible for the distribution of these funds, under the authority of the church board. It is very important to note that funds are to be used ONLY for their intended purpose as indicated by the donor. If at any time a certain department has need of more money, it can be transferred from another non-discretionary account with surplus (usually this will come out of the Church Expense account) but only after approval by the church board.

The main goal of fund accounting is to demonstrate how donated monies are used and to ensure that they are used for their intended purpose. For example, when a member puts money in their tithe envelope and specifies that it is to be used for the Local Church Budget, the treasurer's bookkeeping should specifically reflect how much was donated, what it was intended for, as well as its being used for the intended purpose of Church Budget. As you enter data into Jewel (cash and checks), it will keep track of how the funds are being used and will produce reports, fulfilling this goal of fund accounting.

In fund accounting, it is important that every financial transaction be reported in both your fund as well as your checking account. Using our previous example, a member turns in money towards Church Budget. When you enter this in your records, you need to show that money has been added to the Church budget account (part of Local Church funds). You also need to show that this same amount has been deposited in your banking account. Jewel takes care of this process when you enter the tithe enveloped into Jewel.

Part 2: Using Jewel

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Introduction

Now it's time to see how Jewel actually works! We hope you will find that Jewel makes your job as church treasurer easier, and perhaps even fun! Before we get into the actual processes you will be performing, let's find out what to expect Jewel to look like and how to find your way around. Also in this introduction, we will introduce you to some features you will find throughout the program to make your work easier.

How to Get Help

Perhaps the most important question many of you may have at this point is, "So how do I get HELP?" You actually have several options. For one - you are reading it right now! This handbook is meant to be a guide both as you are first learning Jewel, as well as later on if you need to reference back or get further information from the Appendix. Other helps include the helps built into the program, tips, and your auditor/tech support.

Jewel Helps

You will find the most useful helps to be those built in to the Jewel program. You can access it a couple of different ways. The easiest way is to press F1 on your keyboard (located at the very top of the keyboard, these keys are referred to as Function keys). F1 will take you to the helps applicable to whichever screen you happen to be on. For example, if you need further information about writing a check, simply go to Write Checks and hit F1. A new window will open, giving you detailed help about writing checks. The second way to access Help is by clicking the Help menu item on the Jewel Main Screen. Choosing either

the Contents or the Index options will open up the help window where you can use the Table of Contents, Index, or Search to find the topic you need help with.

Tips

As you begin using Jewel, you will notice small dialog boxes called "Tip" popping up at various times. Pay special attention to these – at least the first time you see it! These dialog boxes are yet another method Jewel uses to offer you help. They will give you tips regarding the step you are on in the process. Once you have read a Tip and know you will not need it again, click the box next to "Don't show this Tip again." located towards the bottom of the Tip dialog box. Again, don't ignore these tips – they will save you a lot of time in the long run!
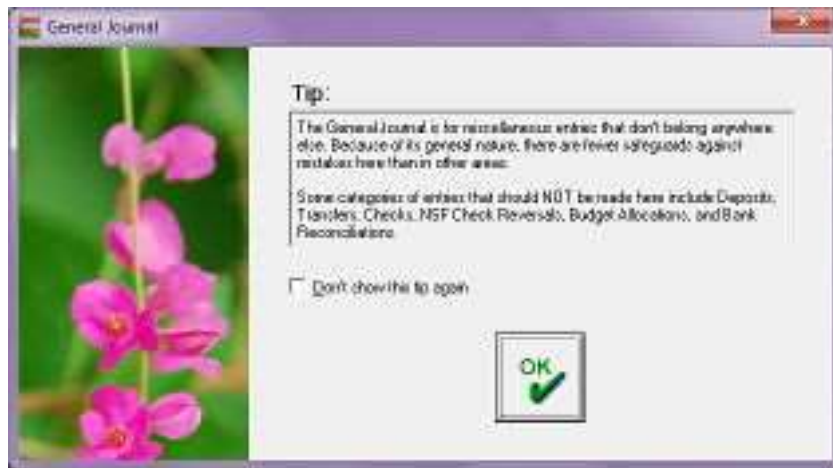
Auditor/Tech Support

Another way for you to get help is through your conference auditor. If your conference does not support Jewel, you can get tech support directly from us. Please be sure to check this handbook for answers to your question BEFORE calling your auditor/tech support. This will save time both for you and your support. You can contact your auditor/tech support via phone or email. Email is the best way to contact them,

however. Using email will save time for you and tech support as well as provide written documentation of the help you received.

Screen Sharing

ScreenShare allows the auditor to see or share the treasurer's computer screen. To share your screen go to Help and click on Request ScreenShare. The Conference auditor/tech support person using the Jewel Auditor Program can then accept your request. The auditor will then "see" and and be able to "run" your computer. No other computer or software can see your screen in this process. To close the ScreenShare session, just click on Quit Sharing.

Navigation

Menu Bar

Once you have completed the installation, the first screen you will see is Jewel's Main Screen. You can access everything you need from this window. Notice that there are two sets of menus. The first one is located across the very top of the window, with the menu items File, Offerings, Accounting, Maintenance, and Help. You should already be quite familiar with this style of Menu, as it is the same as you see on all other Windows-based software. Click on each of these menus and notice the drop-down menus with many more options available to you. You can use these menus to access everything you need in Jewel.

Quick Links

Notice the list of five items in the middle of Jewel's main screen: NextStep, Write Checks, Transfer Funds, Reconcile, and Reports & Graphs. These items are the processes you will be using the most. They have been placed here for quick and easy access. Simply click over the item you need to access and the desired screen will open.

Notice the NextStep item at the top of this list. This is one of the features that sets Jewel apart from other accounting software. This button will guide you through the entire accounting process - all the way from entering offerings to closing out the year. The item listed beside NextStep will change according to where you are in the accounting process - reminding you of where you left off and what your next step is.

General Use

Following is an explanation of various buttons and icons you will be seeing throughout Jewel:

OK: This button is located in the top right corner of virtually every screen in Jewel. Click this button either when you are through viewing the screen (such as a Tip) or when you are finished entering your data (i.e. Write Checks, Contribution Entry). Clicking OK indicates that you are done with a particular process and would like to save the changes you have made. Clicking OK on a NextStep process will let the NextStep move to the next process in the accounting cycle.

Cancel: Use this button to cancel the process you are working on. But be careful! Only click this button if you intend to lose the information you have just keyed in. This button is useful if you have perhaps entered something incorrectly and just want to start over. When you click Cancel on a NextStep process, that process will remain at the NextStep until you have completed it and clicked OK.

Close: Click this button to close the window you are in, such as on a reports screen. You will also see the Close button in Contribution Entry - note that your changes will NOT be lost by clicking close. The NextStep button will bring you right back to the envelope where you left off.

Print: Click this button to print the report, check, or any other screen you would like to print. Please make sure your printer is plugged in and with the appropriate paper loaded in the printer before clicking this button. On the reports screens, you may also select how many copies of the report you would like to print.

Plus: You will see this symbol in several places throughout Jewel. It is usually located to the right of text boxes, such as in the Donor Name box in Contribution Entry. This symbol is a quick way to add a new name or account, depending on which text box it is located on. Simply click the (+)button and you will be taken to either Edit Names or Edit Accounts where you can add a new name or account. When you close the Edit Names/Accounts screen, you will be taken right back to where you stopped to add a name/account.

NOTE: Instead of clicking (+), you may also type the full new name or account directly in the text box and press ENTER on the keyboard. This will also take you to Edit Names/Accounts.

Down: This symbol will also be seen in many different places throughout Jewel, located beside text boxes for the selection of a name or account. Clicking on the down arrow will open a drop down menu showing all of the names or accounts to choose from. When looking at the drop down menu for names, you will notice that names are listed both with and without the ID number attached. This is intentional. Selecting with or without the ID number does exactly the same thing. Jewel has been designed this way so that you can find who you're looking for either with the ID number or the name, depending on which is more convenient.

NOTE: Instead of using the down arrow, you may just begin typing the name or account in the text box. As you type, the program will find names that match what you are keying in. When the desired name/account appears, click Enter. Use whichever method is convenient for you.

Chapter 3: Installation and Setup

Installation

Before you begin, check to see if you already have Jewel installed on your computer, (perhaps you have installed the demo, or you have an older version). If so, make sure you have a current backup of your database, and then uninstall the version of Jewel that is currently on your computer. To uninstall, select Start from your desktop menu, then Control Panel, then Add/Remove Programs. Select Jewel and click the Add/Remove button to remove the demo or older version. Close all other programs you may be running before inserting your new Jewel CD.

Insert your Jewel CD into your computer's CD/DVD drive. The Jewel Setup screen should automatically open within a few seconds. Once the Jewel Setup screen has appeared, follow the prompts to complete installation.

Note: If Jewel does not automatically open, follow these instructions: 1. Click the Windows Start button and open My Computer. 2. Browse to find the Jewel CD and double click to open the contents. 3. Find the file entitled "Setup" and double click to open.

At this point, if you have already been using Jewel you can now continue working where you left off in your old version. The same database you have been using will automatically open after your installation of Jewel. You do not need to go through the Setup process. If you are starting new, continue with the following setup instructions.

Setup

After installing Jewel, you will enter some basic information about your church. You will need (from your existing financial records) a balance sheet showing the ending balances of all church accounts.

Church Name

Your first step in setting up Jewel is to tell it who you are! Enter your church name. This will be yiur File name in the computer. We recommend that you keep this name to within 10-20 characters.

Add Accounts

Maintanance, Edit Accounts

Your next step is to add the accounts you will be using. Many of the most commonly used accounts are already set up in Jewel, such as sabbath school expense, church expense, and tithe. If Jewel is being used by your conference, you will also have your conference accounts already in Jewel. You will need to add your local accounts. Use whatever account numbering system is best for you. When you first open the Add Accounts screen, you will notice an account (account #1) named 'checking'. You will need to EDIT this account to put in your bank information, and ADD (F8) any other savings or checking accounts your church may be using. It is recommended that you put in your checking and savings accounts first. Then, add any other accounts/funds your church uses that are not already in the accounts list which came with Jewel.
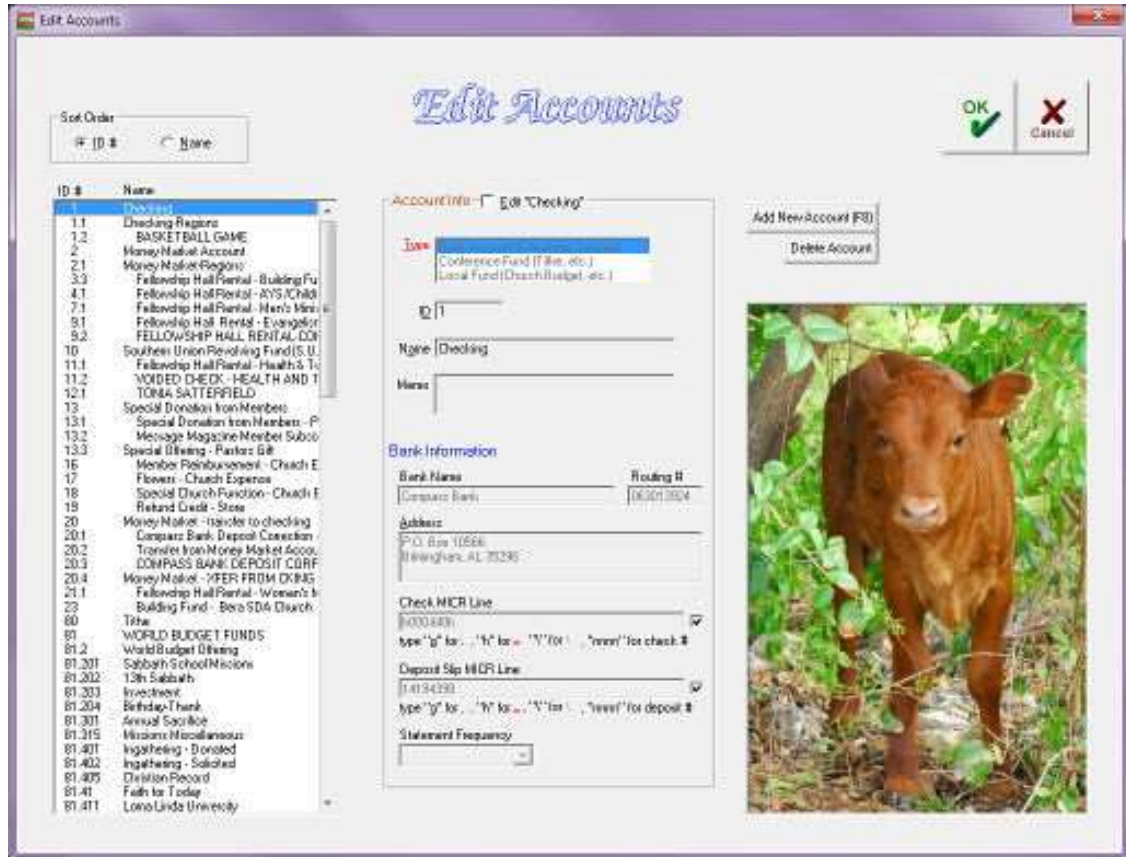
Follow these instructions when entering your bank account information:

1. *Type:* Select Bank Account as the account type.

2. *ID:* Select the number you would like your bank account ID to be. Bank account ID numbers should be numbered 1 through 9.

3. *Name:* Type the name of your bank account, including whether it is a checking or savings account. For example: "First Union Checking."

4. *Bank Name:* Type the exact name of your bank. This is the name that will print out on the checks and must be your legal bank name.

5. *Routing #:* Type in your bank's routing transit number. You can find this number in small print on the upper right corner of your checks. This is different than the routing number found in the MICR line at the bottom of the check! If you are not sure what this routing number is, call your bank for verification before entering it here.

6. *Address:* Type in your bank's mailing address, using the same number of lines as a normal address label.

7. *MICR Line:* This line consists of your account number, routing number, and check number and can be seen on the bottom of your checks in bold black type along with some unusual symbols. Key in the number and symbols (use the guidelines provided to type the symbols) exactly as is seen on your checks, with the exception of the last 4 digits – type "nnnn" instead of the numbers seen on the check.

Setup FAQs

Can I change account numbers and/or account names later? Yes. Simply go to Maintenance # Edit Accounts and make the necessary changes. All changes you make will be retroactive, meaning that the account you change will have the new name/number on future reports as well as past reports.

How do I set up an account for a Building Fund Savings Account? Go to Maintenance # Edit Accounts and create a local fund account as a sub account under building fund. You will also need to create a bank account for savings. Remember that fund accounts and bank accounts must always match.

Beginning Balances

NOTE: In the Beginning Balances window you will enter the information from your latest balance sheet. If you are not starting with Jewel at the beginning of a new fiscal year, remember that Jewel won't provide receipts for periods for which you haven't entered information. You will need to decide whether to enter the old information into Jewel, or provide a separate receipt using your old accounting methods. If you decide to begin bookkeeping from the current month, your beginning balances will be the numbers you began with at the very beginning of this month, after remitting to the conference at the end of last month. After completing setup, you will then enter in all tithes, offerings, bills paid, etc from the beginning of the month up till now. The other option is to begin Jewel from the very beginning of the year, in which case your beginning balances will consist of the financial summary from January 1. After completing setup, you will then need to enter ALL data since the beginning of the year. The advantage of beginning Jewel from the beginning of the year is that you will only have ONE set of books to keep up with through the rest of the year. It may take a little more time at the beginning, but it will save you time and trouble in the long run to have all your books for the year in one place. If you decide to start with the beginning of the current month, you will need to refer both to Jewel AND the accounting system you used up to this point. When bringing up reports (specifically year-to-date) you will have to refer to both sets of numbers. You will also need to send out two contribution receipts for each donor at the end of the year – one from Jewel and one from your previous accounting system.

Once you have decided at which point in time to start your bookkeeping, you can enter your beginning balances. When entering your balances, note that Jewel assumes that you have remitted to the conference for the previous month and do not currently owe any money to the Conference. When selecting accounts, you may either type in the account (by account number OR account name) or you may click the down arrow to the right of the text box and select from the list. Accounts are listed here alphabetically and then by account number. If you find that you need to edit an account or add another account, you can click on the (+) to the left of the down arrow, which will take you back to the "Edit Accounts" page. When you have finished entering the numbers, make sure that the amount in your Bank Account(s) and Local Funds are equal to each other. Jewel will not let you continue if the bank account and local funds totals don't agree. Jewel also will not accept any Conference fund balances. Jewel assumes that these are remitted each month, so if you have Conference fund balances you will need to remit them before entering your beginning balances, or add a new local fund account called Conference Payable. Then later when entering the check paying these funds, it can be charged to the Conference Payable account, leaving it with a zero balance. After that Jewel will write your Conference Check. Confirm that your figures are correct by clicking "OK" in the upper right corner of the screen, and then click "Yes" in the following screen.

Edit Names

Maintanance, Edit Names

The next step in Jewel setup is to enter the names of all your donors (i.e. tithepayers) and vendors (i.e. utility companies). To add a new name, click the "Add New Name" button, or press F8 on your keyboard. Simply fill in the appropriate information for each name. When entering a vendor name, such as an electric company, that does not necessarily have a 'first' and 'last' name, enter the name of the company in the "Last Name" line. When you have finished entering all names, click OK, located in the upper right corner.

It is recommended that you enter the donor/vendor names manually when you setup Jewel, but there is an option to import names from another file. If you already have a list of your church's donors/vendors in Excel, Word, or from your previous accounting program such as Donation Accounting or LUCIS, you can import these names by clicking the "Import Names Button." If you are importing from an Excel or Word file, you will need to change the file extension name from .xls or .doc to .cvs. To do this, open the file, go to 'File', then 'Save As.' In the 'Save As' Screen, DELETE the previous file extension name and replace it with .cvs and then click "Save." You will also need to change the file type. You are now ready to import your file into Jewel.

 NOTE: You can also merge names in Jewel – such as a husband and wife who donate under one name. To merge names, Go to Maintenance # Edit Names and highlight one of the names you want to merge. Then click Combine Names and follow on-screen instructions to complete merge.
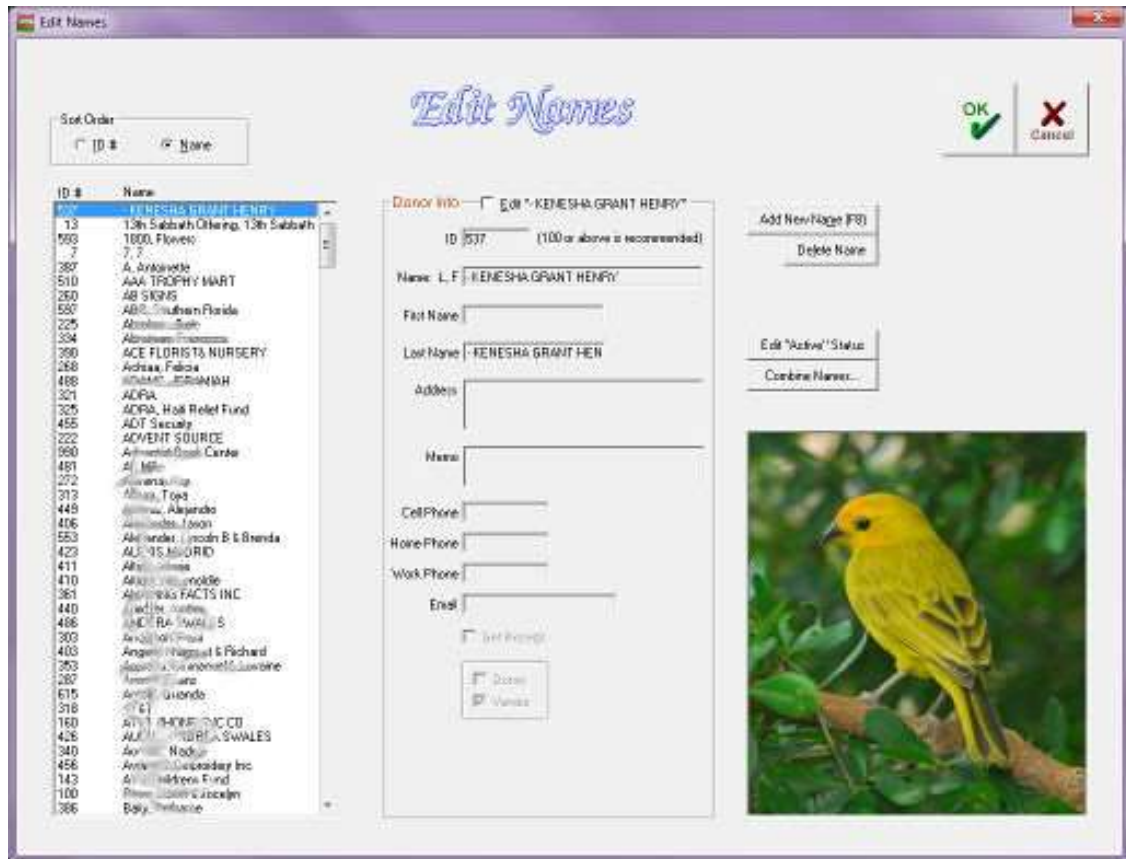
FAQs Can I delete names from Jewel? Yes and No. Yes if there is no data associated with the name. If you attempt to delete a name with data associated with it, Jewel will notify you and not allow the delete. You cannot delete names from Jewel that have information attached to them which cannot and should not be removed.

How do I make names inactive/hide names? You can set names to inactive so they will not appear on reports, or when entering contributions. Go to Maintenance # Edit Names and click the "Edit Active Status" button (located to the right of name information) This will show a box with a check mark beside each name. Uncheck the names you want to hide. This is useful when there are donors who donate very rarely, or maybe only once. It will help to de-clutter your names list for entering envelopes.

Properties

Maintanance, Properties

Fill in your church's address and your name as treasurer. You will also enter your church's Entity ID. To find your church's entity ID, Click on "Select Your Church." The churches are listed here in alphabetical order. Find your church and select it. Your entity ID and church name will automatically be entered.

NOTE: If your church's name is not listed, check your Internet connection (this list is taken from eAdventist). If your church still does not come up after your Internet is connected, contact your conference's clerk and request your church to be added to eAdventist's database immediately. Reports cannot be sent to your conference electronically without the Entity ID.

You can also change defaults in this screen under each tab. It is recommended that you do not change any defaults at this point. Take the time now to just familiarize yourself with the Properties content. You

can change settings later by going to Maintenance # Properties, once you have become more familiar with Jewel. See Part III for a detailed explanation of Jewel Properties. You will be able to use Properties to customize Jewel for your church's needs.

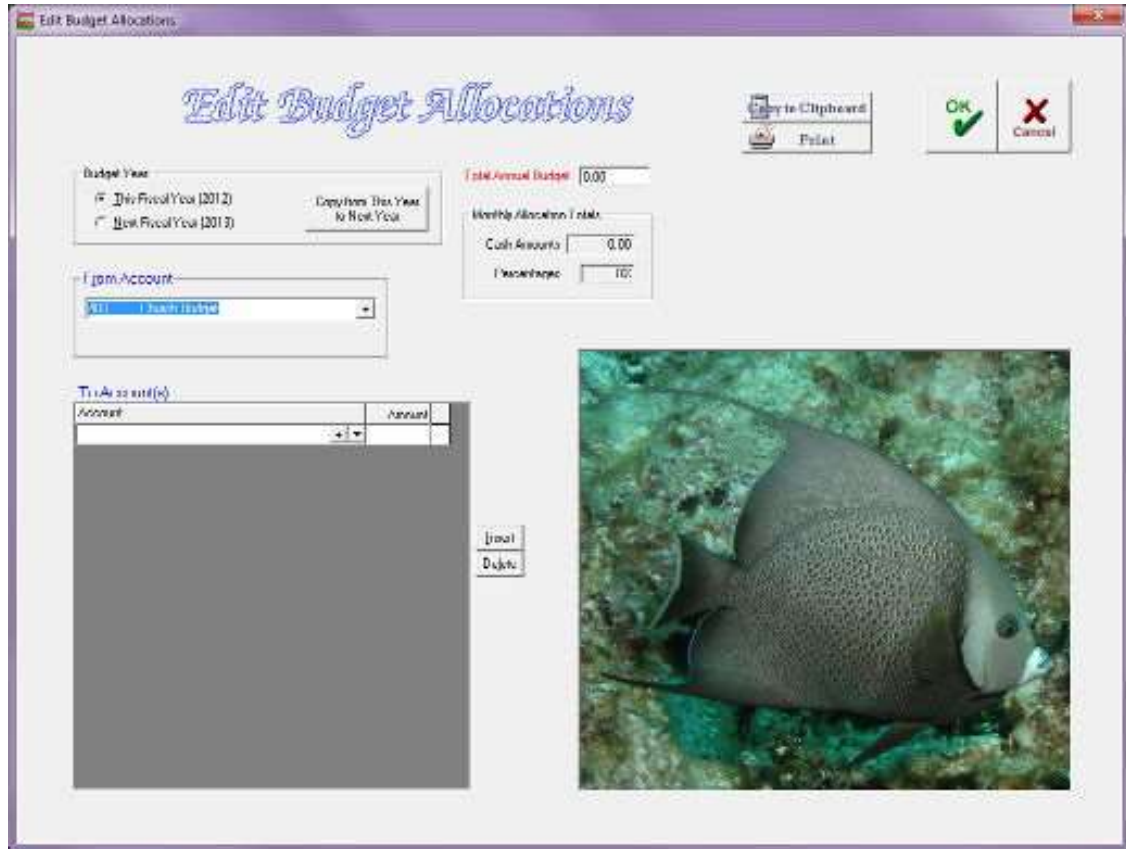# Budget Allocation

Maintanance, Edit Budget Allocations

Why Make a Church Budget?

It is highly recommended by the "Local Church Accounting Manual" that your church set up a budget for each year. Making a budget will help guide your financial decisions as a church and will help you to be more aware of how you are spending your money and whether changes need to be made. The steps for making a church budget are as follows, as described in the "Local Church Accounting Manual." (If you are reading this while setting up Jewel and your church already has a church budget made, please follow the instructions in the next section for entering your budget into Jewel.)

How to Make a Church Budget 1. Start planning your upcoming year's budget in November of the current year. Print a Financial Summary in Jewel (Main Screen # Reports and Graphs # Financial Summary), selecting "This fiscal year to date" as the dates for the report. Multiply the amounts on this report by 1/5 and add to report numbers - this will make up for the amounts spent in the next 2 months. An alternative method is to select the report dates for November of the previous year to October of the current year. Use this report to guide your budget for the following year. 2. Discuss prospective needs for the upcoming year with the church board, and include these possibilities when drafting the proposed budget. 3. If your church budget includes both church expense as well as organizations of the church, be sure to include the organizations in the budget. 4. Make a tentative budget to present to the church board for consideration, modification, and approval.

Jewel allows budgeting in two ways - by dollar amounts, and by percentages. The recommended method is to use dollar amounts, because it is simpler and more accurate. However, you have the option to allocate by percentages. If you choose to use percentages, then the accounts for which you enter a percentage will receive funding only after all the dollar amounts have been allocated. For example, if Church Budget received $1500 during the month, and the Monthly Allocation Total cash amount is $900, the difference of $600 will be divided between the Percentage accounts.

Jewel will use the values you enter to create the reports "Monthly Budget" and "Annual Comparison" which can be used to monitor how your spending compares to your budget throughout the year.

Budget Allocation Set-up

1. On the Menu Bar, select Maintenance # Edit Budget Allocations.

2. Select the year for which you are making your budget. At this point, you can either edit your current year's budget, or enter the new budget for the next fiscal year. You can also copy this year's budget to the new year and then edit the needed changes.

3. Enter the Total Annual Budget.

4. Under "From Account," select the account you are setting up your budget for. This will usually be Church Budget, depending on how your church's accounts are set up. This is the account serving as the source for budgeted funds.

5. Under "To Account(s)," enter the MONTHLY (not annual) amounts budgeted for each account. Select the accounts either by selecting from a list with the down arrow, or by typing in the account name. You can also add accounts by clicking on the small (+) sign next to the down arrow. When typing in the amount budgeted for each account, you can either use percentages (%) or dollar ($) values. To enter percentages, simply type the percent number followed by the percent sign (%). Jewel will calculate the actual value for each month based on total annual budget and the percentage values you have entered. To enter a dollar amount, simply type the amount and Jewel will default to a dollar sign. As you enter the values, watch the "Monthly Allocation Totals" in the middle of the screen. They will change according to the values you enter. When you have finished, "Cash Amounts" should not exceed 1/12th of the Total Annual Budget, and "Percentages" should read either 0% or 100%.

6. Click OK to complete your budget and let Jewel store the values you have entered. After presenting your budget to the board, any changes can be made by going back to Maintenance # Edit Budget Allocations, make the appropriate changes and click OK. New changes will then be stored.

At the beginning of each month, Jewel will distribute the totals you have entered. If you are using any Percentages, these will be distributed after the dollar amounts. If Church Budget received is equal to or less than the total dollar amounts, no funds will be distributed to Percentage accounts.

Budget FAQs

I need to change the total projected annual budget amount. Will this affect my dollar ($) amounts? No. This will only affect % amounts. You can make changes to the budget allocation at any time under Maintenance # Edit Budget Allocations.

Can accounts in Budget Allocations be transferred to Conference Funds? No. Budget Allocation is only for LOCAL funds. If you have mistakenly put a conference fund in budget allocation, leave them as local funds, and then make a manual transfer when ready to make a payment to the conference. In order to do this, go to Properties # General Tab and make sure "Allow transfer to Conference" is checked.

Our church does quarterly budget allocations instead of monthly. How can I do this in Jewel, since it is set up for monthly allocations? It is possible to do quarterly allocations in Jewel. Each month you do NOT want to do a budget allocation, change all the dollar ($) amounts to 0, and then fill in the appropriate amounts during the months you DO want to allocate. Your other option is to just leave everything in the budget allocation blank and fill it in each quarter.

Our monthly budget was not met. How does this affect the monthly budget allocation? You can proceed with the monthly allocation. The dollar amounts will be allocated, and the % amounts allocated with the remaining balance. The church budget account will have a negative balance. The negative balance will hopefully be made up for in future months. If not, the church board may need to reevaluate its budget and spending. If Jewel will not even proceed with the allocation due to insufficient funds, you will need to change the total amount to allocate to equal the fixed ($) amounts (there will be none left over for % amounts).

How should I prioritize our church's Budget Allocation? For items that must be paid each month, set up as dollar ($) amounts. Set up items that are only paid if there is sufficient income as percentages (%). (Jewel allocates $ amounts first, then divides the % amounts with left over funds.) The budget allocation can be changed at any time during the month up until allocations have been made. Changes will only affect future allocations.

Chapter 4: Your First Month

Welcome to your first month using Jewel! In this section, we will discuss one of the most common duties you have as a treasurer - entering the church offering from week to week. We hope you will see how Jewel has made a fairly complicated process quite simple - it only takes a few simple steps to complete the offering every week. We will also discuss what you will need to do - and what Jewel does for you - at each month end.

Receiving and Handling Offerings

Counting the Offering

The very first step in the weekly duties of the treasurer is to have the church offering counted. The offering must be counted by at least two Church Board-approved individuals (one of which may or may not include the treasurer). It may either be counted immediately after collection, or at a later time during the week. If it is to be counted later, the offering must be kept under two different locks until it is counted and taken to the bank for deposit. It is of utmost importance throughout the process involving the physical cash and checks, that the principle of dual custody is followed. This means that the money is always to be handled by two people. At no point is the money ever to be in the hands of only one person. This is meant as a safeguard to you the treasurer, as well as to anyone else involved in handling the money. It is a means to prevent dishonesty, help avoid accusations, and to catch potential counting errors.

Regardless of when the money is counted, and who is counting, these are the steps to follow:

Note: Steps 6 through 10 can be done with the Deposit Slip in Jewel. See "Deposit Slip" below.

1. Offering is collected and taken to a secure place (either under lock or counted directly).

2. Carefully count the amount of loose cash in each offering and make a tithe envelope listing the amounts for each offering.

3. Alphabetize tithe envelopes, with the envelope just made for loose offering on the top.

4. Open the envelopes one at a time, ensuring that the amount written on the check and/or the amount of cash is the same as written on the tithe envelope. This is the most important step in the process!

5. It is important to know how much cash is in each envelope and if there is a check. On each envelope, we suggest writing a "C=" followed by the amount of cash. Make a check mark, = followed by the check number.

6. Pool all the cash and coins from the envelopes and the loose offering together and count the total. The total should be equal to the sum of individual offerings and envelope cash.

7. Next, add up all checks.

8. Grand total should be equal to the sum of all bills/coins plus the total from the checks.

9. Using an adding machine make a tape of the totals of all envelopes to determine the total of the deposit. Write the offering date on the tape, bundle and store with these envelopes.

10. Make a Deposit Slip and deposit the money in your church's checking account - this should be done as soon as possible.

Typically, the point at which the treasurer's job begins is at step 6. Steps 1-5 are taken care of either by the deacons or two other approved individuals. Details of this process may vary from church to church, so just use these steps as a basic guide.

Start New Offering - Recording Offering in Jewel

To begin entering a new offering, click the NextStep button when it reads "Start New Offering." In the window that opens, select the date the offering was collected. Jewel automatically brings up the offering date of the Sabbath after your last offering entry. If you need to change the date, use the up and down arrows or type in the appropriate date manually.

Note: Offerings MUST be entered in chronological order. Jewel will not let you enter offerings out of order.

If you are not using the Deposit Slip feature of Jewel, enter the offering total here, as calculated by counting the offering and then click OK. If you ARE using the Deposit Slip, click OK now and the offering total will be calculated in the Deposit Slip.

Deposit Slip

On the NextStep button

The deposit slip in Jewel is a great way to simplify the counting process. At this point, as seen above, you will have all the cash pooled together, an alphabetized stack of checks, and the empty tithe envelopes. The goal now is to recount all of the cash to ensure that no mistakes were made in the first steps of counting. You will come to a grand total, which should equal the total already arrived at by the previous counting.

On the Deposit Slip Screen in the upper left corner, note the offering date, date of deposit, and the bank you will be depositing into and change if needed. Now, notice there are columns for coins, bills, and checks. Enter in the total number of pennies, dimes, dollar bills, etc in the respective text box. The same happens with the checks. Enter each check, pressing enter after each to make a new field and Jewel will calculate the check total. Entering the check number is optional, but can be helpful when entering contributions. As you will see in the right hand side of the screen, Jewel will then calculate a grand total for you. Compare this with the sum of the totals from the previous counting, ensuring that they are equal. Once finished, you can click Print Deposit Slip in the upper right hand corner. Use this deposit slip when depositing the money in the bank. When you have finished and printed, click OK. You should not have to make any changes if everything was entered correctly, but if for some reason you do need to change a value, you will still be able to return to Edit Deposit Slip and make changes. Click OK to save changes.

Contribution Entry

On the NextStep button

In this step, you will be entering the data from each individual tithe envelope. Jewel will use this data to make financial reports (thereby keeping track of budget and cash flow) and to make receipts at the end of the year for each donor. If you entered the offering date incorrectly, you can correct it in the box in the upper left. Check the Edit box, then make your date change. Your envelopes should now be empty, and in alphabetical order with the loose offering envelope on top.

Follow these simple steps for entering envelopes:

1. First, select the donor. Your first envelope will be loose offering, so select the appropriate loose offering ID Church or Sabbath School) either by typing in the name, or clicking the small down arrow at the end of the text box and selecting from the list. You may also go back and add donors at this point. Simply click the (+) sign next to the down arrow. This will take you to the "Edit Names" screen where you can either make changes to existing donors or add new ones. Click OK after making changes, and you will be returned to the Contribution Entry screen.

2. Next, select the appropriate account(s) this envelope is for. Example: First, you are entering the Sabbath School Loose Offering. You will likely have two accounts – SS Expense and SS Missions. Entering one at a time, select SS Expense and enter the respective amount donated. Then select SS Missions and enter the respective amount donated, and so on for any other accounts. Press Enter on the keyboard after entering an account to open another account line. As with selecting the donor name, either type in the account name (or number) or click the down arrow and select from the list. You can also Edit/

Add accounts by clicking the (+) sign, which takes you to the Edit Accounts screen. Click OK to save changes, and you will be returned to Contribution Entry.

3. Jewel will automatically start a New Envelope as soon as your fund total matches the total amount in the envelope. If you try to select New Envelope before the totals match, a text box will come up informing you of the difference. Make the appropriate adjustment, and then it will allow you to start a new envelope.

4. Follow these steps for all envelopes, being very careful to enter the correct amounts into the correct accounts.
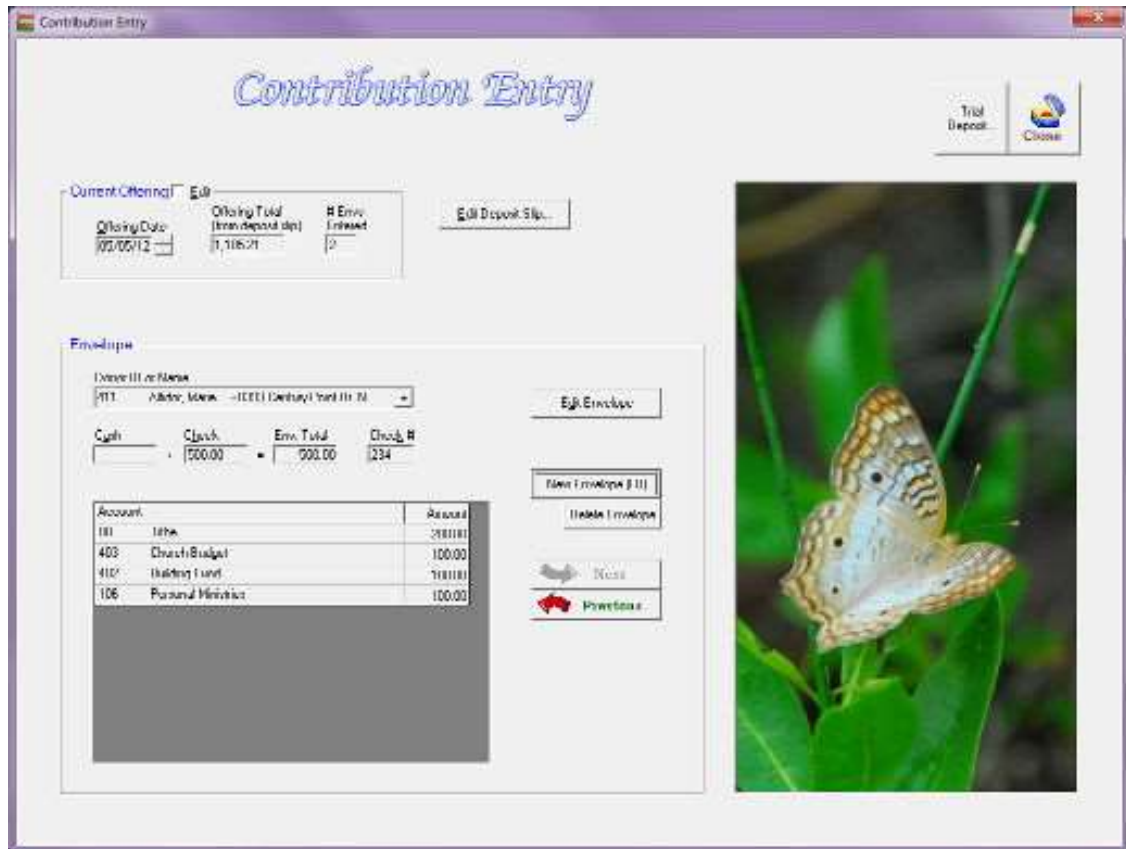

Trial Deposit

If your envelope total equals the offering total, a trial deposit may not be necessary. However, if an adding or entry error has been made, Trial Deposit will aid you in finding that error. Note that Jewel will alert you if there is a difference between the envelope and offering totals. Click "Trial Deposit" in the upper right corner of the Contribution Entry screen. Compare the adding tape (from counting) with your envelopes with the Trial Deposit screen, which will show you all the envelopes you have just entered. Once you have found the error, double click on the name in the Trial Deposit list or click the "Make Corrections" button in the middle of the screen. This will return you to Contribution Entry. Scroll through the envelopes using "Next Envelope" and "Previous Envelope" buttons and make the necessary adjustments. Once the corrections have been made, the offering total should equal the envelope total and you are ready to Make Deposit. You may also want to review the Trial Deposit even if there is no difference between envelope and offering totals, just to make sure that no other errors have been made. Review the screen, then click "Make Deposit" once satisfied that all data has been entered correctly.
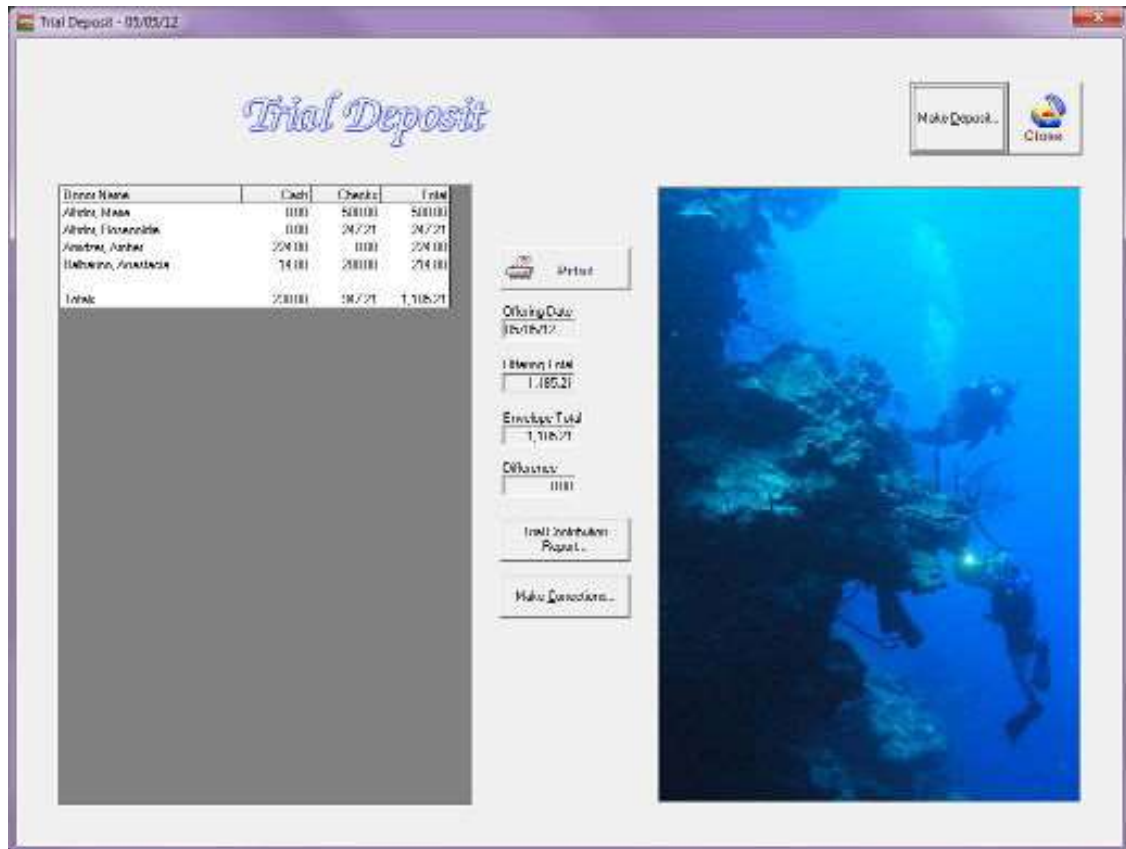
Make Deposit

Reconcile

This step completes the process of entering your offering. When you click "Make Deposit", the Jewel software makes the appropriate accounting entries according to the envelopes you have entered. Jewel will enter the total into your checking account record, and distribute funds into your church and conference funds as indicated on each envelope. The envelopes entered will not actually appear on your records in Jewel until this step has been completed. On the Trial Deposit screen, click Make Deposit in the upper right corner (after checking your numbers--Jewel will not allow you to complete the deposit until the offering/envelope totals are equal!). You can still make changes on this screen, if necessary. Clicking Make Corrections here also takes you back to Contribution Entry. Review the information shown on the Make Deposit Screen. You can change the deposit date, memo, and checking account information if necessary under Deposit Info. If all information is correct, go ahead and click "OK" in the upper right corner. This will complete the recording of the deposit in Jewel. Note that it is not necessary to "Make Deposit" in Jewel before physically making the deposit in the bank. The purpose here is that Jewel now knows which funds the money (taken to the bank) belong to. ("Cancel" will return you to the main screen - you can finish making the deposit later.)
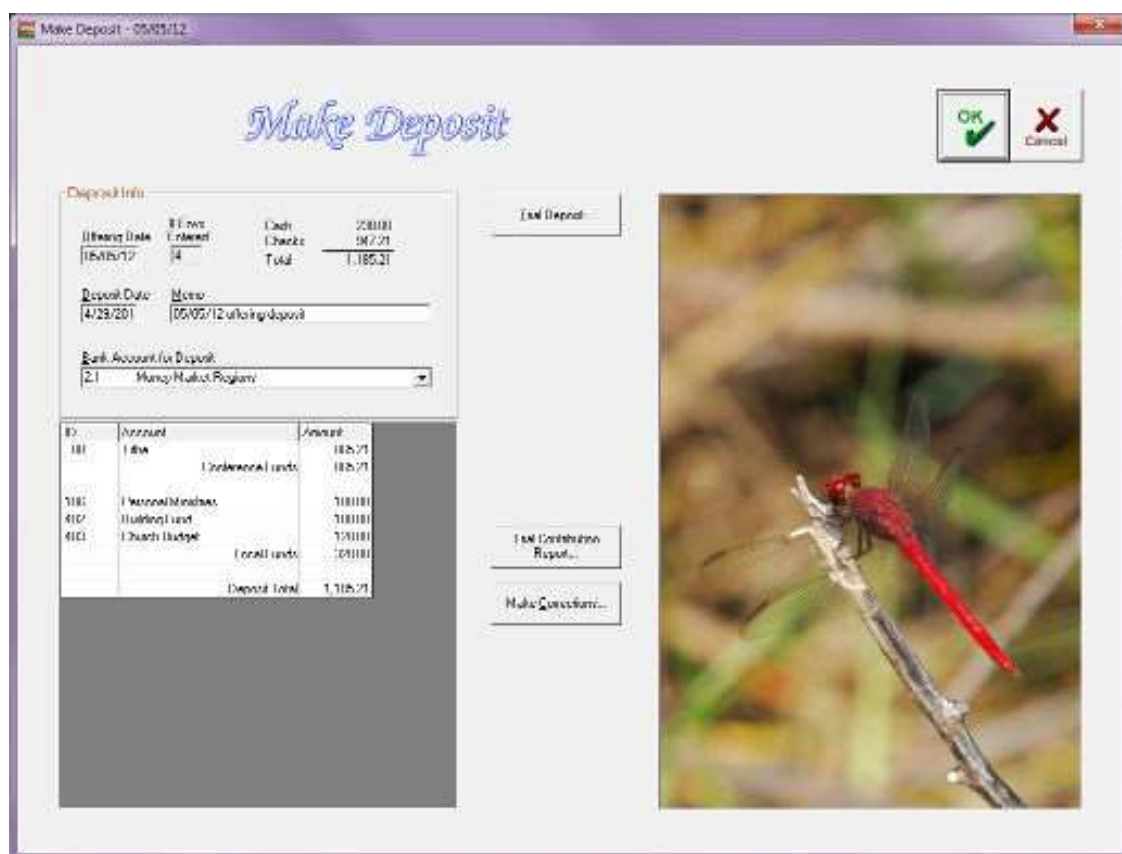
Month End

There are five steps to follow at the end of each month. These are:

1. remit to conference
2. make budget allocations
3. reconcile bank accounts
4. print monthly reports
5. back up data

In this section, we will discuss how these steps are performed in Jewel. There are two ways to begin the month end process. The easiest and most common is that after you have clicked "Make Deposit" for the last Sabbath of the month, a text box will come up asking if this is the last offering of the month. If it is, click 'Yes' and you have begun the month end process. The next step button will say "Remit to Conference". However, if you mistakenly clicked No, or if you have had to make changes after the last offering, you will need to tell Jewel that you are ready for month end. There are two ways to do this. Click the next step button (which says Start New Offering). You will notice a gray box in the middle which says "No more offerings in (current month)". Click this button to start the month end process. You can also go to Offerings in the top menu (Menu Bar) and select "No more offerings."

Remit to Conference

At the end of each month, after the last offering has been entered, you are to send to the Conference all Conference funds which have been collected over the month. Under no circumstances are funds intended

for conference use to be removed and used for local church purposes. To complete this step in Jewel, click the Next Step button (which should say Remit to Conference). The screen which comes up is very similar to what you will see in the section "Write Checks." This is the actual check you will send in to the conference. Jewel has already calculated how much you owe the conference for this month, as well as how the funds are to be disbursed at the conference (note list of accounts with respective values in bottom half of check). You should never need to change the amount! Click on Edit Check to change check number or date. Make sure your printer is turned on and is connected to your computer. Also, check to make sure the appropriate check-making paper is in the printer. On the Remit to Conference screen, ensure that the "Print Check" is check marked, then select OK. When you click OK, your check will print AND be recorded in Jewel. Now, sign the check and it is ready to send in, along with the check stub showing disbursement of funds. If you write your checks by hand, you will still want to print this check (on plain paper) as it provides the remittance report for the Conference.

NOTE: Do NOT try to write your remittance check under "Write Checks". Multiple problems can occur if you try it this way. For one thing, you will not be able to select Conference Funds in the "Write Checks" screen. "Write Checks" is ONLY for local funds. Also, if you mistakenly make your Conference remittance check in "Write Checks" you will notice it being deducted from a local fund. Again, this is because "Write checks" is only intended to be used for your LOCAL church funds - not conference funds. So, when making conference remittance, your only two options are to use the check Jewel makes out for you at the end of each month (NextStep # Remit to Conference) or go to Accounting # Make Manual Remittance.
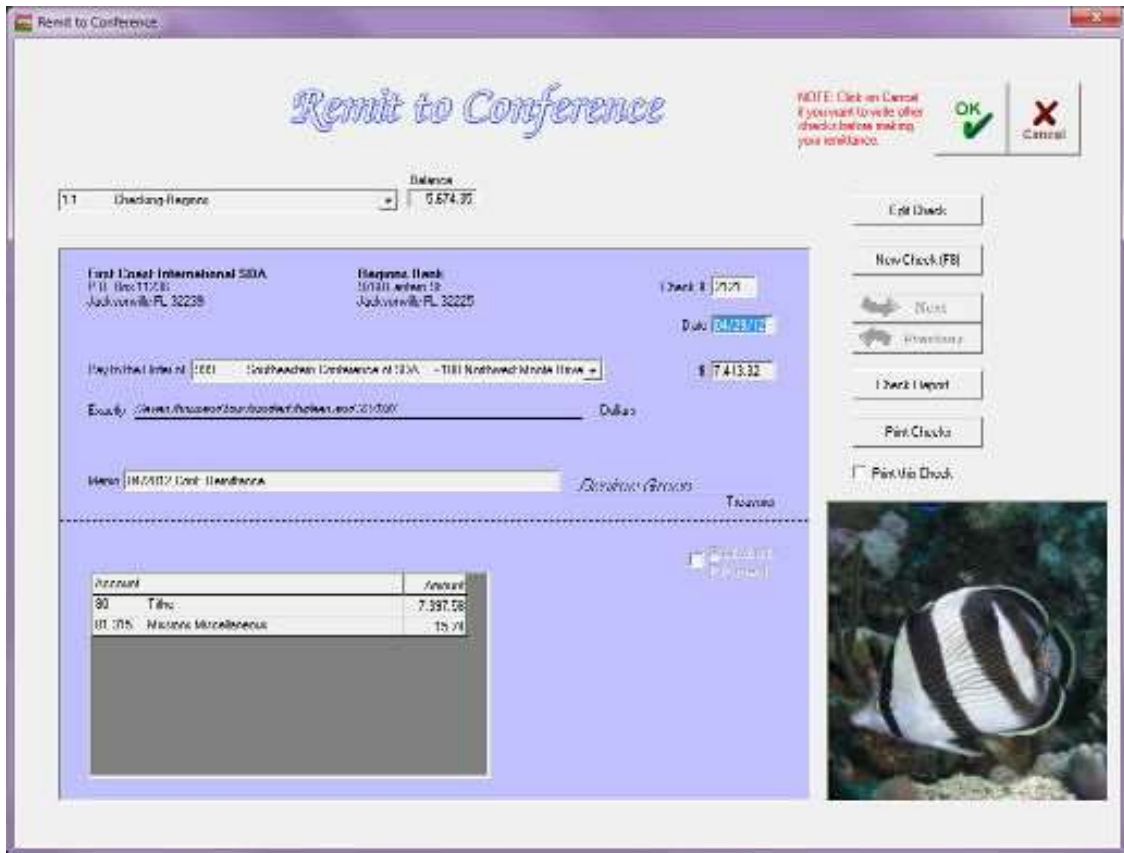
Manual Remittance

At times, you may need to make a Conference Remittance at a time other than Month-End. For example, your conference may need funds from your church before the close of the month. In order to do this, you will need to make a manual remittance. Go to Accounting # Make Manual Remittance. As with the end of month remittance, Jewel will automatically calculate this remittance check based on the funds you have

received so far in the current month. You can change the check amount if desired by clicking on Edit Check. Jewel will deduct this amount from the regular month-end remittance. Once you have entered the appropriate amount, or confirmed the calculated amount, make sure "Print this check." is marked, and click OK. The remittance check will be recorded and your check will print. You will still be prompted to make another remittance at month end to pay the remaining balance to the conference.

Make Budget Allocations

If you set up a budget at the beginning of the year, your next step will be to confirm those allocations for the next month. This screen shows the budget for the next month based on what you have entered. It is now asking you to confirm your budget. Simply click OK. Jewel will now disburse the money from Church Budget into each of the accounts listed for the month you are closing. If you do need to make changes click Cancel, go to the menu bar at the top of the main screen, select Maintenance # Budget Allocations and make necessary changes - remember changes should be approved by the church board.

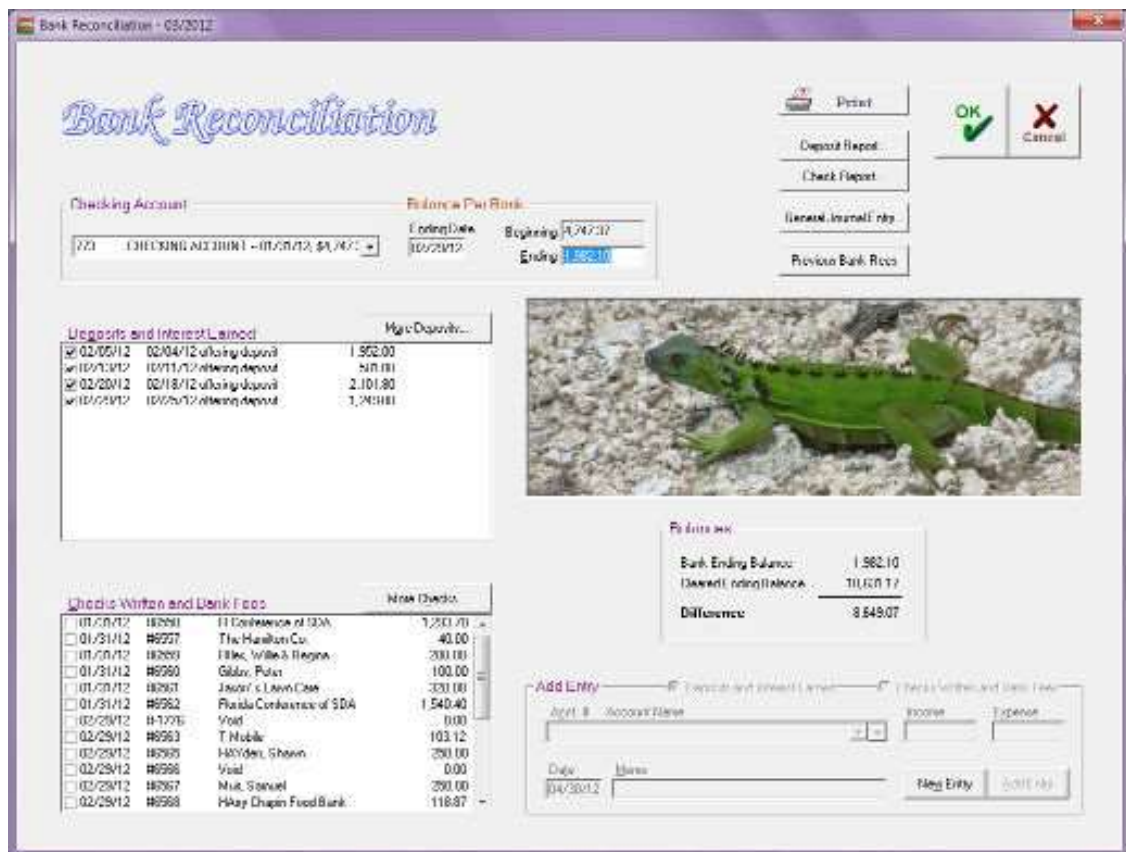# Bank Reconciliation

Reconcile

Reconcile

If you have any bank accounts that have not been reconciled since the last month-end closing, you will be prompted at month-end to reconcile. It is very important to keep your records balanced with the bank. This will help catch any errors as well as ensure that any bank fees or interest earned are entered into your records in Jewel. Please note that while this is done monthly, it does not necessarily have to be completed before you close the month. If the bank statement for your current month does not arrive until the beginning of the next month, it is fine to go ahead and close the month. Simply perform the bank reconciliation promptly upon receiving the bank statement - it does not matter at what point you are in the month with your other bookkeeping. Be sure to reconcile ALL your bank accounts, if you have multiple, including savings accounts.

Here are the steps to follow when performing your Bank Reconciliation:

1. On the Jewel main screen, click Reconcile.

2. In the top left text box, under Bank Account, select the account you are reconciling.

3. Look at your Bank Statement and find the Ending Date and Ending Balance for this period. Enter these in the Ending Date and Ending Balance text boxes located beside the bank account name.

4. Notice that all of the transactions you have performed since the last reconciliation show up under Deposits/Interest Earned and Checks Written/Bank Fees. Going by your bank statement, click beside each transaction which the bank has processed - a check mark will appear indicating that the transaction is cleared.

5. If there are any entries on the bank statement which have not been recorded in Jewel, such as interest earned or bank fees, you must make record of it in Jewel. To do this, see the lower right corner of the Reconcile screen where it says "Add Entry." Click New Entry and enter in the appropriate information. Choose either Deposit and Enterest earned or Checks written and Bank Fees. If it is a bank fee, enter the amount under Expense. If it is interest earned, enter the amount under Income. Once you have entered the information, click Add Entry. The entry will now show up under the window you selected.

6. After check marking all transactions shown on the statement as well as adding entries, check to make sure under Balances (just beneath picture) that the Difference between the bank ending balance and the cleared ending balance is zero. If it is not zero, you will need to look for any missing/extra entries and make the necessary corrections. If you need to review your Deposits and Checks in more detail, click on the appropriate button in the upper right corner. You may also click on Print for a hard copy making it easier to locate errors

7. Once the Balance is zero, you are done! At this point, click OK and print your reconciliation for your records.

8. Note that you must click OK to complete your work. If not ballanced clicking Cancel will bring up a text box asking if you want to save your work.

FAQs

Can old bank reconciliations be viewed/printed? Yes. From the Main Screen QuickLinks, select "Reconcile." In the Reconcile window, click the button "Previous Bank Recs." Here you can select the desired bank reconciliation for viewing and/or printing.

I'm trying to do a bank reconciliation, but there are no checks showing up! What happened, and how can I fix it? Make sure the date at the top of the Bank Reconciliation screen matches the ending date on the bank statement. Your checking account may have been accidentally changed to a Local Fund. It can be changed back by going to Maintenance, Edit Accounts. Click on your Checking Account then to the right under Account info look to see what Type it is. If it is not correct, click in the Edit box. Click on type Bank Account (Checking, Savings). Highlight another account by clicking on it OR click OK to accept this change and leave.

Print Monthly Reports

Next, a text box will pop up stating that you are about to print monthly reports and close the month. Typically, the monthly reports you will need to print include: Contribution Report, Deposit Report, Checks Written, Transfer/Allocation Report, Financial Summary (month AND year-to-date). Jewel is pre-set to print these reports. However, you can always change which reports will print by going to Maintanance, Properties # Reports Tab (see Chapter 7). Check with your Church Board to find out which reports they require.

As noted in the text box, you cannot make any changes after the month has been closed. Make sure you have entered ALL contributions, and written all your checks for the month BEFORE completing this step. You may review any reports before closing by going to Reports and Graphs and selecting the report desired. The only way to make corrections would be for you to make a correcting entry in the following month, or have your auditor make the correction for you (see Appendix). As with printing your remittance check, make sure your printer is turned on and connected and that it has enough regular printer paper. When you are ready, click Yes in the Month-End reports text box. The month end reports will now print. In the next text box, click Yes once you are satisfied that the reports have printed correctly. Depending on your conference requirements, you may need to send a copy of some of these reports with your remittance check. Ask your auditor which reports they require. You are to keep a copy for your records as well, though you will still be able to access them in Jewel.

Back Up Data

Personal Back Up

Your next step is to make a back up of the data you have entered for the month. This will ensure that, even if something goes wrong with your software or your computer, you will have your data stored elsewhere, so as to not lose it. You can use any storage method you would like, such as a CD-ROM or memory stick. Simply insert the storage device into the appropriate space on your computer, then click Back Up Data by the NextStep button. Jewel will now write your data to the storage device. If error message comes up that Path cannot be found, go to Maintenance, Properties, General Tab and click on Browse button to select the path needed. Click Ok to leave. Try making the backup again. Keep your back up devices in a safe place but NOT with the computer.

Send Back Up to Conference

If Jewel is set up with your Conference, you will also be sending a back up to your Conference. This is your report to the Conference and just one more assurance that you will not lose your data. You will need to have an Internet connection. All you need to do is click the NextStep where it says "Send Back Up to Conference", and your backup will automatically be sent. If it does not come up at the NextStep, go to Maintenance # Properties # Internet Tab, check the box next to "Send Month-End Backup to Conference Server". It should now be brought up in NextStep during your Month-End process.

Month End FAQs

I am at Month End, but my NextStep button still says "Start New Offering." How can I start my month-end procedure? Click on Start New Offering, then check "No more offerings". Click OK, and your NextStep button should now be on "Remit to Conference."

How do I back up my database to a memory stick/flash drive? Insert the Flash drive into the computer.Go to Maintenance # Properties # General Tab and click on brouse, choose Computer. Highlite the flash drive

path under devices with Removable Storage. Click OK to select path. Copy to Disk Path now should match the letter the computer assigned (E:\). Click OK to leave. Now when you click on Backup on the NextStep button or click on File # Copy to Disk, the backup will go to your flash drive.

I accidentally closed the month too soon. Can it be reopened? Yes. Contact your auditor/tech support. They can reset your NextStep button and allow you to finish and reclose the month.

My monthly remittance did not make it to the conference, or otherwise need to write a new remittance. How do I reverse the first check and write a new one? If you are still in the current month, you will first need to Void the lost check. To void the check, go to Reports & Graphs # Check Report and select the lost conference remittance check. Click on the Edit Check button and type "Void" by Pay to the Order Of. Click OK. Now that the first check is voided, go to Accounting # Make Manual Remittance and write a new conference remittance check. Jewel should calculate the remittance to be the same amount as the voided check (unless further contributions have been made in the current month). Check to make sure the calculated amount is correct, and complete the remittance by printing the check and selecting OK. Click Edit Check to make any changea in the check number, date, or amount. If the month has already been closed, you will need to use a different process to reverse the lost check. To reverse the conference remittance, go to Accounting # Make Manual Remittance and Edit the check that comes up so it reflects the accounts and amounts of the check you wish to void. However, all amounts should be negative (minus in front of the amount). Remember we are reversing the lost check. Change the memo: to void ch#___. Click on Electronic Payment and finish by clicking OK. Now go to Accounting # Make Manual Remittance click on Edit Check and recreate a new check with all the accounts and amounts of the lost check. Edit memo to state that it is a replacement of check #____ and Conference Remittance for the month of _____.

When printing my month-end reports, I found a duplicate deposit (same deposit twice). What do I do? You may have accidentally entered the same week twice. In any event, call your auditor/tech support.

Chapter 5: More Accounting Processes

In this chapter, we will discuss the other duties you will be taking care of throughout the year. These include writing checks, transferring funds, general journal entry,and NSF check reversal. We will also guide you through the process of closing out the year as well as how to handle a local church audit.

Ongoing Duties

Write Checks

As discussed in the first chapter, disbursement of funds is one of the key components of the treasurer's work. This task is performed in one simple step in Jewel. It is found in the main menu Quick Links and is called "Write Checks." Writing checks in Jewel actually performs two key functions. One is to actually write the check to print and use. The other function is not quite so obvious. The action of you typing in the information to make your check is actually stored in Jewel and recorded wherever necessary in the bookkeeping. When writing checks, always remember that funds are only to be used for their intended purpose. Also, before you write the check, look at your financial summary to ensure that you have a sufficient amount of money available. The most common checks you will be writing consist of utility bills for the church. These type of payments are to be paid out of the church expense account, and if you have a more detailed budget, will come out of a "Utilities" sub account. Other checks you write will be for church organizations. These checks will come out of organization funds. When writing checks for an organization, the check is usually written to the vendor they are purchasing from, rather than to the organization leader. Note that you can write checks in a new month without having closed the previous month. Okay, now let's talk about how it's actually done!

From your main screen Quick Links in Jewel, select "Write Check."

1. Notice that the check shows the name/address of your church and bank as you have recorded them in Properties. If Church formation is incorrect, go to Maintenance # Properties # Church Info tab and make necessary corrections. If Bank information is incorrect, go to Maintenance # Edit Accounts and edit the necessary account BEFORE writing your checks.

2. You will need to enter the beginning check number on the FIRST check you write. After that, the check number is automatic and you should never need to change it.

3. The date is automatically set to today's date, according to the date on your computer's system. You can also set Jewel so that it brings up the date of the last check written. To set this default, go to Maintenance # Properties # General Tab # Check Options. You can change the date, but just remember that depositing a post-dated check is ILLEGAL.

4. Type in the Payee, or choose from the list using the down arrow. Remember you can use the (+) sign to add a new name and return to writing your check.

5. The dollar amount of the most recent check written to this vendor will be automatically entered. If necessary, change this amount to what you need THIS check written for. After typing in the correct amount, press Enter. Notice that the amount automatically shows up in writing.

6. Enter a Memo in the memo text box, indicating what the check is being written for.

7. Choose the Account the check is to be taken from.

At this point, you can either print this check (check "Print this Check" then click the button "Print Checks") or write more checks (click the button "New Check", or press F8). You can print multiple checks after

writing them, making sure "Print this Check" is checked, and clicking "Print Checks" when you are finished writing all your checks.

Important: If you still want to write your checks manually, you can. But you MUST write the check in Jewel as well so that the check information can be stored and kept in Jewel's records. This is necessary to keep your books accurate and reliable!

Make Electronic Payment

Rather than writing a check, you may need to simply record that a payment has been made out of a church account, without using a check number – an online purchase for example. You will need to make what we call an "electronic payment." Go to Write Checks, select the vendor to write the check to, then locate "Electronic Payment" found to the right of the accounts on the check stub. Click to check "Electronic Payment." "Make Electronic Payment" now appears at the top of your window. The procedure is exactly the same as for writing checks. The only difference is that no check number will be used.
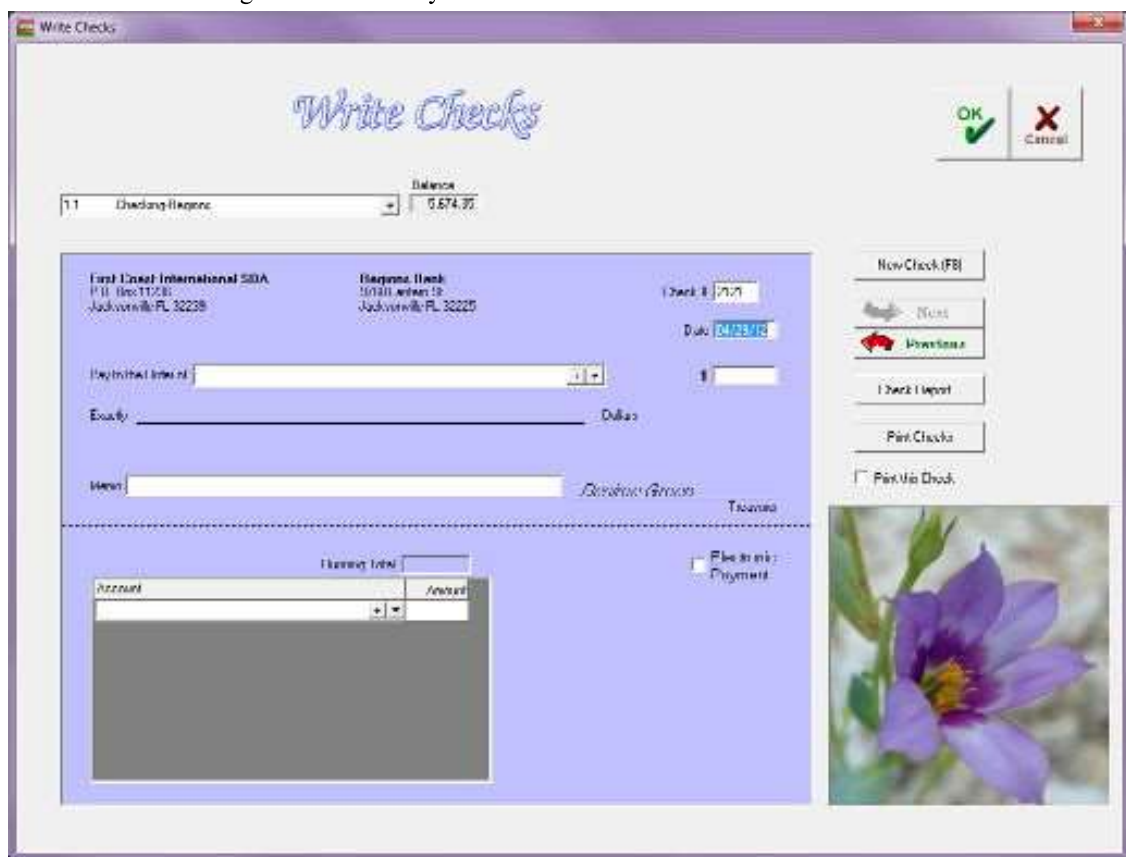
FAQs

What check format does Jewel use? Same as Quickbooks format which is one sheet with check at top and 2 stubs.

Can I delete a check in Jewel? No. However, you CAN void checks. Voiding a check will remove the check number from the sequence and will not affect the balance. To void a check, select the check from the Check Report, edit check, and then type "Void" in the line beside "Pay to the Order Of". Click Make Electronic Payment.

Why are two different check numbers showing up on my printed checks? And how do I fix it? Go to Maintenance # Edit Accounts # Checking and look at the Micr line. Make sure it reads "nnnn" instead of

a real number. These last four digits represent a check number, so if there is a real number entered - that is the extra number showing up on your check. To fix it, change the numbers to "nnnn". Your checks should now print with the correct check number.

I have two checks with the same check number. How did this happen, and how do I fix it? The most likely explanation is that the 1st check was written, but you did not click OK or Next Check. Then you wrote another check over that same one and only the second check was recorded. Fix: Enter the 1st check again in Write Checks and explain the duplicate check number in the Memo line, then make electronic payment.

My checks are not lining up right when printed. How do I adjust the alignment? Go to Maintenance # Properties # Reports Tab. In the lower half of the screen, find the section "Report and Check Calibration." Type in numbers for how far over in each direction you think it needs to move, following the scale given on to the right (1/16 = 90; 1/8 = 180; 1/4 = 360). After keying in appropriate numbers, click Print Calibration Page. Make further adjustments until it is lined up appropriately. Note that these adjustments move the entire content, you can't change individual lines of the check.

Transfer Funds

On occasion, you may need to transfer funds from one account to another. For instance, say your Pathfinder group needs $50 more than they have in their account right now to make an important purchase. If the church board has approved the transfer, you can take $50 out of one account and put it into the Pathfinder Fund. To transfer funds in Jewel, follow these simple instructions:

1. Click on Transfer Funds on the main screen.

2. Look in the upper left corner. The date defaults to today's date. This can be changed if you need the transfer to show up under a different date. Now type in the memo - noting any information you may need to identify this transfer, such as what the money is actually going to be used for.

3. You have the option to transfer in or out of multiple accounts. This is in case you need to take money from multiple funds and put into one OR take money from a single account and divide it among multiple funds. Notice the text just beneath the date. Select whichever method you would like to use by clicking the small white circle beside your preferred option. Notice how the screen changes when you select either one. It will expand the TO or FROM accounts so that you can enter multiple accounts. If you are making a transfer from a single account into a single account, it does not matter which of these is selected.

4. Now, select the account(s) the money is being transferred *out* of - either by typing it in or selecting from a list with the down arrow. Then for each account type in how much money is to be transferred.

5. Next, select the account(s) the money is being transferred *in* to and how much money is to be transferred in. The amount being transferred IN must be the *same* as the amount you transferred *out*. You can't take $50 out and transfer in $60!

6. When finished, click OK and you're done! Jewel will make the appropriate adjustments in the records. Be careful not to click Cancel - this will remove all the information you just entered. Clicking OK will save and complete the process.

If at any point you have made an error and just want to start over, click the "Cancel Edit" button. This will delete all the information you just keyed in and let you start a new transfer. You can also look at a record of previous transfers by clicking "Transfer Report" button. Also, notice the insert and delete buttons in the center of the screen. This is so you can delete or insert a single account, rather than completely starting over. To delete, select the account you need to remove, then click delete. To insert an account, either press ENTER after the previous account keyed in, OR click the insert button.
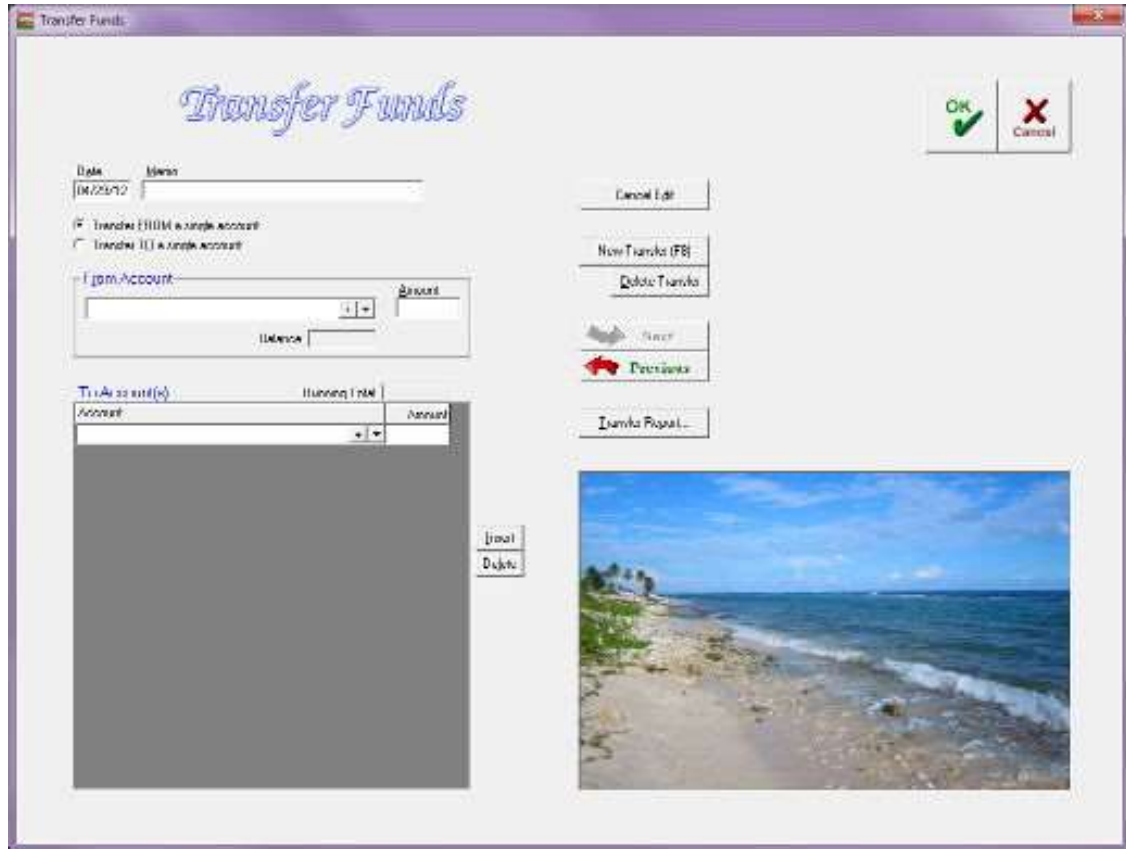
General Journal Entry

Accounting, Make General Journal Entry

If you need to make an accounting entry for a transaction which does not fit anywhere else in Jewel's accounting process, here is where you can make that entry. The General Journal is for entering items such as bank fees or interest earned.

Note: Do NOT use General Journal Entry for: Contributions/Deposits, Fund transfers, checks, NSF reversals, budget allocation, or bank reconciliation.

To make an entry:

1. Select Accounting from the Main Menu, then select Make General Journal Entry.

2. Type in the appropriate date (Jewel defaults to today's date).

3. Type a Memo describing the transaction. It is very important to type a memo for every General Journal Entry so you will be able to keep track of what the transaction was for.

4. Choose Deposits and Interests Earned for an increase in funds OR Checks Written and Bank Fees for a decrease in funds.

5. Select the correct bank account, and enter the amount being added (Income) or subtracted (Expense).

6. Select the appropriate church fund(s) and enter the Income or Expense for each account.

7. To complete the entry, click OK or "New Entry."

Note: The total taken from or added to your local funds must be EQUAL to the amount you are subtracting/adding to your bank account.
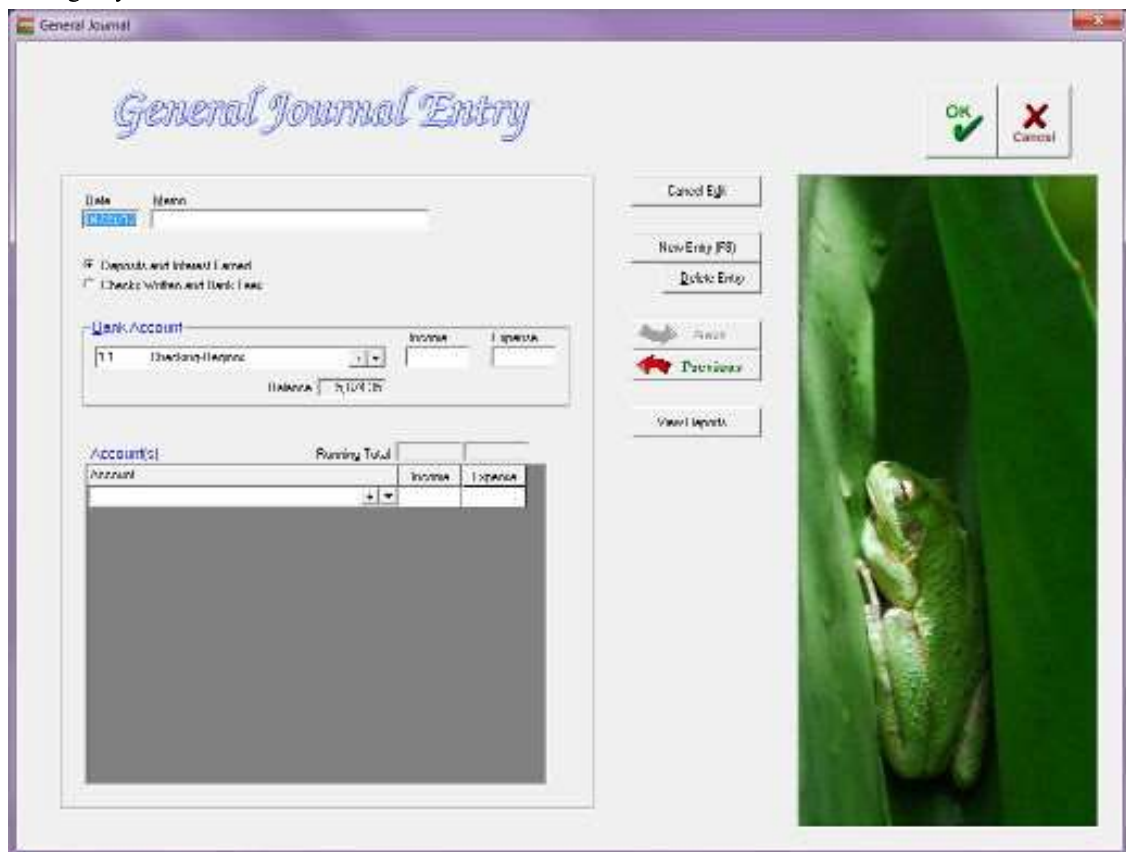
NSF Check Reversal

Offerings, NSF Chec Reversal

The NSF Check Reversal's purpose is to keep record of non-sufficient fund checks (bounced checks) and their corresponding bank fees, if applicable. Here, you can find the appropriate check, credit accounts for changes needed, and add any expenses charged to your account due to bank fees. An NSF Check reversal can be performed at any time. It does not even need to be done within the month the check was written.

To access the NSF Check Reversal screen, go to "Offerings" in the Jewel menu. Click on the top menu item, "NSF Check Reversal." In this screen, notice that there is a window listing the checks which have been deposited.

Follow these simple steps to perform an NSF Check Reversal:

1. *Time Period* Select which time period of checks you would like to view, either the last 3 months or all checks. The checks shown in the box below will change according to the time frame you choose.

2. *Sort Order* This option helps you find the check you are looking for. You may select whether to sort by date, donor, check number, or check amount.

3. *Choose a Check* Highlight the check to be reversed by clicking over it with your mouse. The line you have selected will change to a blue background. Make SURE you select the correct check!

4. *Enter Bank Charge* If your bank does not charge a fee, simply leave this box blank. If your bank has charged a fee for the NSF check, enter that amount here. Select which account to take the charge from and enter the amount charged. The date shown is the date you are making this record. The Memo that appears may be sufficient to describe this transaction.

5. Now click OK to complete the NSF check reversal.
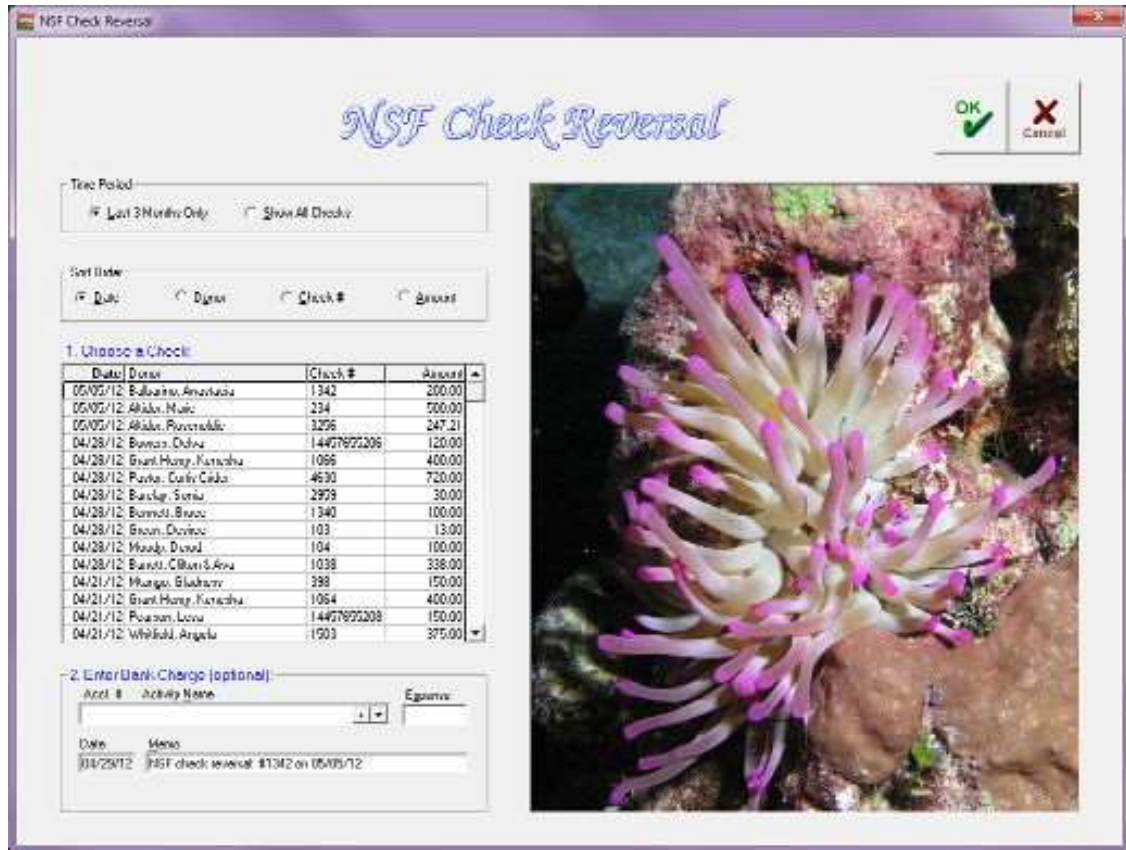
Year End

There are two year ends you will encounter – the Fiscal and the Calendar. Most likely these will coincide at the end of December of each year. However, some churches may have a fiscal year ending some other time during the year – usually in July. For the fiscal year end, you will be required to make a budget allocation (if your church has made a budget), print year- and month-end reports, and back up data. For the calendar year end, you will follow the same steps for month end with the addition of printing a 1099 Report and printing and distributing contribution receipts. Whether you are performing a fiscal year end, calendar year end, or both – Jewel has made the process quite simple. Below is a discussion of how Jewel guides you through the process.

Once you have completed the last offering of the fiscal/calendar year end, Jewel will begin guiding you through the year end process with the Next Step button.

Budget Allocation

Budget Allocation is performed at the fiscal year end (or calendar if at the same time). Please refer to the section on Budget Allocation under Jewel Set Up for detailed guidelines on developing the budget, as well as entering the budget in Jewel. At each fiscal year end, Jewel will ask if you would like to set up next year's budget. If so, click Yes when prompted and enter in next year's budget. If it has not yet been prepared, click No. You can still enter the budget later by going to Maintenance # Edit Budget Allocations. There is also a button Copy From This Year to Next Year in Maintenance, Edit Budget Allocations. This will duplicate this year's budget into next year. The budget can then be edited instead of entering all the accounts again for the new year.

Contribution Receipts

Contribution Receipts must be printed and distributed at the end of each calendar year, regardless of whether the fiscal year has ended as well. Jewel automatically prints these receipts during the year-end process in December. Before printing, be sure to have your signature scanned and entered in Maintenance, Properties, Church Info Tab. The receipts are to be distributed promptly for the donors' records and tax returns. If folded into thirds, the receipts fit double window envelopes so can either be mailed or have the donors pick up. Note: If you have a donor who is also a vendor, ONLY their contributions will show on this receipt. The receipt will not have information about checks written TO the donor/vendor.

Form 1099 Payments

In the United States, the IRS requires organizations to provide a Form 1099 to any vendors who were paid more than a specific amount for specific purposes during the year. Jewel allows you to select the payments that apply to this requirement, and generate a report.

Print Reports

As with month endings, there are several reports to be printed at this time. If you are doing only a calendar year end, Jewel will print the regular month-end reports. If you are performing fiscal year end, Jewel will print both month end as well as year end reports. Ensure your printer is powered on and has a sufficient paper supply. Keep these reports for your records and send copies to the conference as needed. Verify with your conference auditor which reports they require to be sent in. To select/change what reports to print, go to Maintenance # Properties # Reports Tab and select reports to print for the desired time period and select how many copies to print.

Back Up Data

Follow the same process here as for month-end. Once again, this is a safeguard against losing your data. Having your information in a separate place ensures that you will not lose it! You may use a CD-ROM, memory stick, or any other suitable storage device. Follow the prompts in Jewel to back up your data. For spicific instructions on setting the backup path, go to Month End FAQs on page 30.

Receipt FAQs

My receipts are printing backwards in batches. How do I fix it so it prints in the right order? Your printer is printing the last page first. In Jewel, go to Reports tab in Properties and change number of pages per print job to 1 page only.

A donor made contributions this year but no receipt was printed. Why? And how can I print one? Go to Maintenance # Edit Names. Highlight the name on the left. Click the Edit box in the middle of the top and make sure that "Get Receipt" is checked. If it is unchecked, that is why no receipt was printed. Check "Get Receipt", then go to Reports and Graphs # Receipts # Single Donor and Print the receipt.

The Local Church Audit

Each local church is typically audited once a year. An audit may sound ominous, but it doesn't have to be! The purpose of a local church audit is simply to ensure that the books are being kept accurately. Everyone makes mistakes – an auditor is there to help find them! Remember that the auditor is your friend. Yes, they are looking for errors, but they are also there to encourage you and help you do your work better. They can help guide you in the right direction and teach you better ways of doing your treasury work. The auditor's job is to be a help to YOU!

When it comes time for your church to be audited, your auditor will contact you and set up a time. You will need certain records and documentation ready for your auditor. You will need all records for the time period since your last audit. Having these records prepared in an easily-accessible and organized fashion will help your audit to go smoothly and quickly. If you need tips on how to stay organized, contact your auditor and they can help you. The audit process may vary by conference, so we recommend that you get in touch with your auditor and find out from them exactly what they expect from you during the audit.

Have the following documentation prepared for your auditor:

1. Bank statements for all accounts (including checking AND savings).
2. Tithe envelopes.
3. Paid invoices.
4. Board minutes.
5. Backup of Jewel database.

Although not required, here are a few things you can do to make the audit even easier for your auditor:

1. Make sure all bank accounts are reconciled.
2. Organize your paid invoices by date (or at least by month).
3. Using rubber bands, have tithe envelopes grouped by week, and then banded together by month.

FAQs

How long are Church Records to be kept on file? In general, follow these guidelines. However, you will need to check with *your* Conference auditor to make sure they do not have different regulations. Tithe Envelopes: Can be destroyed after the audit and after receipts have been given to Donors for that time period. Bank Statements and Paid Invoices: Keep for 6 years. Monthly Report printouts: Permanent Church Records - never to be destroyed.

Part 3: For Future Reference

Table of Contents

Chapter 6: Reports

The purpose of this chapter is to give you a description of each report provided by Jewel. These reports are made automatically, with no extra work from you. Jewel simply takes the data that you have entered week to week and organizes it in these reports, providing a clear picture of your church's financial status currently, as well as compared to the last couple of years. Jewel is capable of storing many, many years of data.

There are a few common elements throughout most of these reports. Firstly, as you look through them, notice in the upper left corner of each report is a section titled Dates. Here, you can select from a list of date ranges by clicking the down arrow. These include ranges such as this month to date, last month to date, last fiscal year, etc. You can also choose to see a report of a more specific date range. If so, just to the right you can type in the beginning and end dates of the report you would like to see. As you change the date, notice that the report below changes according to the time frame you have chosen. The other functions common to all of the reports are Copy to Clipboard and Print, both located in the upper right corner of the screen. Clicking Copy to Clipboard enables you to copy the report and paste it into another document, such as Microsoft Word. Simply right click in the new document and choose Paste, or select Paste from the menu at the top of your text editor. The Print button enables you to print the report. You can also select how many copies of the report you would like printed, by clicking the up and down arrows in the small text box beside the Print button. Also, notice especially in the first column of most of the reports, some of the text is too lengthy to fit in the area provided for. If you want to see all the text, simply move your cursor over the header line between the first column and second column. The cursor will change into a different symbol. When it does, click and drag the column to the right until you can see all of the text. You can also make the columns smaller with the same process, but by dragging the line to the left.

Financial Summary

Reports and Graphs, Financial Summary

This report is likely the one you will encounter and use the most. It is generally reported monthly and annually and Jewel will print the Financial Summary as part of Month- and Year-End reports. This is an excellent summary of all the financial transactions which have taken place during the time period you have selected. The financial summary is very useful for presenting to the church board, and you may want to consider printing out a copy to distribute to each board member. This report is the equivalent of what you may have heard referred to as a "Balance Sheet." The first section of the report shows all Bank accounts which refers to your Assets. The money amount in your bank account(s) must be equal to the amount listed under Local Church Funds (Assets = Liabilities + Fund Equity). The middle section shows Local Church Funds, which is the equivalent of your Fund Equity. This shows how the money you have in the bank is to be spent in your church. The third section is the Conference Accounts. This is the equivalent of your Liabilities (these are funds you owe to another party). If the report you are viewing was after the close of a month or year, the ending balance should be zero. If not, it means you have not remitted all conference funds yet. As you look at this report, notice that it shows all deposits made, checks written, as well as any funds transferred between accounts. It also shows your beginning and ending balances. Notice to the right of the date selection box there are is an option to select either Summary or Detail. The report defaults to Summary, which only shows all parent accounts. If you click on Detail, the report will show all of the sub accounts falling under the parent accounts and the specific transactions taken place in each.

Monthly Budget

Reports and Graphs, Monthly Budget

This report is only useful if you have made a budget allocation for your church budget. It shows you on a month by month basis how your actual spending compares to what was budgeted for each month. It also shows a year-to-date (YTD) comparison so you can see how your spending compares overall to the budgeted amount since the beginning of the year. This report is fairly self-explanatory, but we will discuss

what each column of data shows. The first column to the left is the Accounts which have been budgeted for under Church Budget. The second column entitled "Month Actual" shows the amount of money which has been spent on each account. Say you wrote a $100.00 check for your electric bill for the current month. This check will show up under the Month Actual beside the Utilities account. The next column over is Month Budgeted, which tells you the amount which was budgeted for this month (calculated by Jewel when performing Budget Allocation). The next column is Difference, which tells you what the difference is between what you have spent and what was budgeted for each account. The next three columns show the same information, but for year-to-date. This may also be a very useful report to present to the church board to illustrate how your church is doing regarding following the planned budget. Near the bottom is a summary of Church Budget income and income from all other funds as well as funds spent and difference for current month and year-to-date. The last line shows a total of all funds at the beginning of the year, beginning of the current month, and end of the current month.

Contribution Report

Reports and Graphs, Contributions

This report shows how much money has been contributed during the selected time frame, and which accounts the monies were donated to. You can either view all accounts, or select only one to view. Do this by clicking the down arrow by the text box in the upper left corner, and select which account you would like to view. This report defaults to showing All Accounts. This report also defaults to a detailed report, showing the contributions by donor and date. However, you can also look at a Summary report which adds up the totals donated from each donor for all dates within the time frame selected and shows you how much total was donated to each account for conference and local funds. The detail report does have a summary at the bottom of the report as well. Besides Detail and Summary, a contribution report by Donor can be selected. One line per donor will be displayed for the time period showing Tithe, Other Conference, Local and Total of all giving. When viewing the detail report, notice that your cursor changes to a magnifying glass when you are over any of the entries. This means then when you click, it will take you to the contribution entry screen for the entry you clicked on. You can use this either to view the entry screen, or to actually make changes. You may have noticed while looking at the Contribution Report, that the wrong amounts may have been keyed in to the account. You can correct this by clicking on that entry and making the appropriate changes in the Contribution Entry screen. However, if you use this method to change how much was in each account you MUST make a change to the total amount contributed on the envelope and the total deposit.

Deposit Report

Reports and Graphs, Deposit

The Deposit Report shows all deposits you have made into your checking account(s) during the selected time frame. This includes offering deposits as well as any interest earned. If you have multiple bank accounts (such as checking and savings), you can choose to view any of these individually by clicking the down arrow in the upper left corner text box and selecting the desired account. This is an easy way to view only the deposits made, and how each deposit was divided into the church accounts. As with the contribution report, you can click on any deposit which will take you to the Edit Deposit screen for the respective deposit. You can also make corrections here if needed, by clicking Make Corrections on the Edit Deposit screen, and then making the appropriate changes in the Contribution Entry. Any new changes will be stored, overriding previous entries. However, remember if you change the total amount deposited - you MUST make corrections to how much was put in each account - the total MUST agree with what has already been deposited into your bank account.

Check Report

Reports and Graphs, Check

This is a report of all checks which have been written during the selected time frame. This will also include any bank fees, etc which were keyed in as a General Journal Entry. As with the deposit report, you can also choose which account to view in the upper left corner. Notice to the right of account and date selection is a box entitled Sort Order. Here you can choose in what order you would like your checks to be sorted in. You can sort by date, check number, payee, or account. Notice that your cursor turns into a magnifying glass over this report as well. By clicking, you will be taken to the actual check written. You can make changes, by clicking on Edit Check if the month has not been closed. You may want to view the details of the check, such as the memo written. This is a convenient way to view the check.

Transfer/Allocation Report

Reports and Graphs, Transfer/Allocation

This report shows you all the transfers which have been made between accounts. Also, if you have made a budget allocation for the year, this report will show the allocation as well. The memo will indicate the allocation and what month it was for.

Contribution Statistics

Reports and Graphs, Contribution Statistics

This report summarizes church giving patterns. For each fund which received contributions during the report period, several pieces of information are shown:

• *Donors:* The number of donors or families who gave to this fund. (A husband and wife, for example, are a family, not two individual donors, if they are listed together in the Names List, and receive a single receipt.)

• *Donor %:* The percentage of donors who gave to this fund, out of all donors who gave anything for any fund.

• *Amount:* The total amount contributed to this fund.

• *Amount %:* The percentage given to this fund, of the total contributed to all funds.

• *Per Capita:* The per capita (average) amount given by those who donated to this fund.

• *Average:* The average amount given to this fund by all donors who gave for any fund.

One useful calculation that can be made from this report is Church Budget as a percentage of Tithe. This can also be seen in graphical form by choosing Reports and Graphs, Graphs, Percentage Comparison.

Account Journal

Reports and Graphs, Account Journal

The Account Journal is basically a summary of the deposit report and checking report combined – showing all monies which have been deposited into or taken out of your checking account. It will also show fund transfers and budget allocations. The first column "Type" shows what type of transaction it was – if it was a check, the check number will show here; if it was a deposit, this column will say "DEP"; if a transfer "TRAN". The next column is date, showing what date the transaction took place. The To/From Account column lists the account the transaction took place for. Under Amount, the amount added or subtracted is listed. Positive numbers under this column indicate a deposit or interest earned. Negative numbers indicate checks written or bank fees. The Account Journal should match up exactly with your bank's records. The dafault account for Account Journal is the checking account. By clicking on the down arrow in the upper left had corner box, any account can be chosen. Detailed entries will be displayed for only that account for the specified time period.

Receipts

Reports and Graphs, Receipts

This is a report of all contributions, listed by donor and in the form of the Contribution Receipts you will send out at the end of each calendar year. Printing contribution receipts is included in the "Next Step" process of calendar year end, but you may need to look at and print the receipts at other times during the year. If for some reason a donor wants to see their donations so far in the year, you can print their year-to-date contribution receipt from this report. When you click on Receipts on the Reports & Graphs main screen, a dialog box will come up asking which receipts you would like to view. You have the option of viewing all, a single donor, or a range of donors. Fill in the appropriate range and click OK. If you are viewing All receipts, they will appear in alphabetical order. Each ****** line indicates a page break. This means that when you print, all the information between these lines will print on its own page. The dates can be changed for specific time periods. Also, Detail can be slected before printing.

Lists

Names

Reports and Graphs, Names

The Names List is a record of all donors and vendors. You can view donors, vendors or both. You can also view names by hidden or active status. This list shows donor/vendor ID number, address, phone number, and codes. These codes indicate whether they are a donor(D) or vendor(V) and whether or not they are to receive receipts at year end(R). You can also edit any name by clicking on it - you will be taken to the Edit Names screen where you can make appropriate changes.

Accounts

Reports and Graphs, Accounts

The Accounts List is a record of all accounts listed in Jewel for your local church as well as your local conference. This list can be sorted by ID number or account name. For each account, this list shows tax-deductible status (TD) and Non-posting (NP) status. You can edit an account from this report by clicking on the account you want to edit. You will be taken to the Edit Accounts screen.

Comparisons

Reports and Graphs

Monthly Expense

This is a report comparing your current monthly expenses with the same month's expenses from the last year. There is also a year-to-date(YTD) comparison. This is useful for finding spending trends and catching any significant differences in spending from year to year.

Annual

This report is just like the Monthly expense report except that it is comparing the entire year with previous years. This is more useful for finding overall spending trends. You can compare your spending with up to two years previous from the current year.

Bank Reconciliation

Reconcile

The Bank Reconciliation report shows the cleared and outstanding items in a bank account during a statement period. Reconciling is important because it ensures that your books and the banks' books are in agreement. The report is printed each time you complete a bank reconciliation, but can be viewed or printed again later.

This report can be reached by clicking "Reconcile" on the main screen, then clicking the "Previous Bank Recs" button. You can then choose the account and the period you wish to see.

Form 1099 Payments

Reports and Graphs, Form 1099 Payments

This report assists in the preparation of IRS Form 1099, which in the United States must be provided to each vendor who has been paid more than a specified cumulative amount during the year. First select the time period you want. Click on the Choose Form 1099 Payments button Highlite a vendor. This screen will allow you to choose the payments that apply to Form 1099 for the vendor. When finished adding all the vendors that need a Form 1099, just click on Print to create a hard copy of the report. From this list you will have information necessary for the Form 1099.

Graphs

Reports and Graphs, Graphs

This is yet another convenient method of presenting your church's financial status. This is an excellent tool to help visualize your church's finances. You can view graphs of contributions, percentage comparison, and donor counts. As with all other reports, you are able to select the time frame you would like to view. You can also view by account - conference, local, individual, or all accounts. Notice that you can change the format of your graph to either line, bar, area, step, or pie chart. Whether or not you use this will depend on the preferences of your church board and how you would like to present your data to them.

Reports FAQs

Can I transfer Jewel reports into an Excel or Word document so I can change the report format? Yes. All you need to do is select the report and click Copy to Clipboard button (or Ctrl+C) and then Paste (or Ctrl+V) into your Excel document.

Chapter 7: Customizing Jewel - Properties

Maintenance, Properties

In this section, we will discuss how to make Jewel work for your church's specific needs. Jewel has many customizable options which you can adjust as needed. All changes can be made from Jewel's Properties screen. You can get to Properties by going to Menu Bar # Maintenance # Properties.
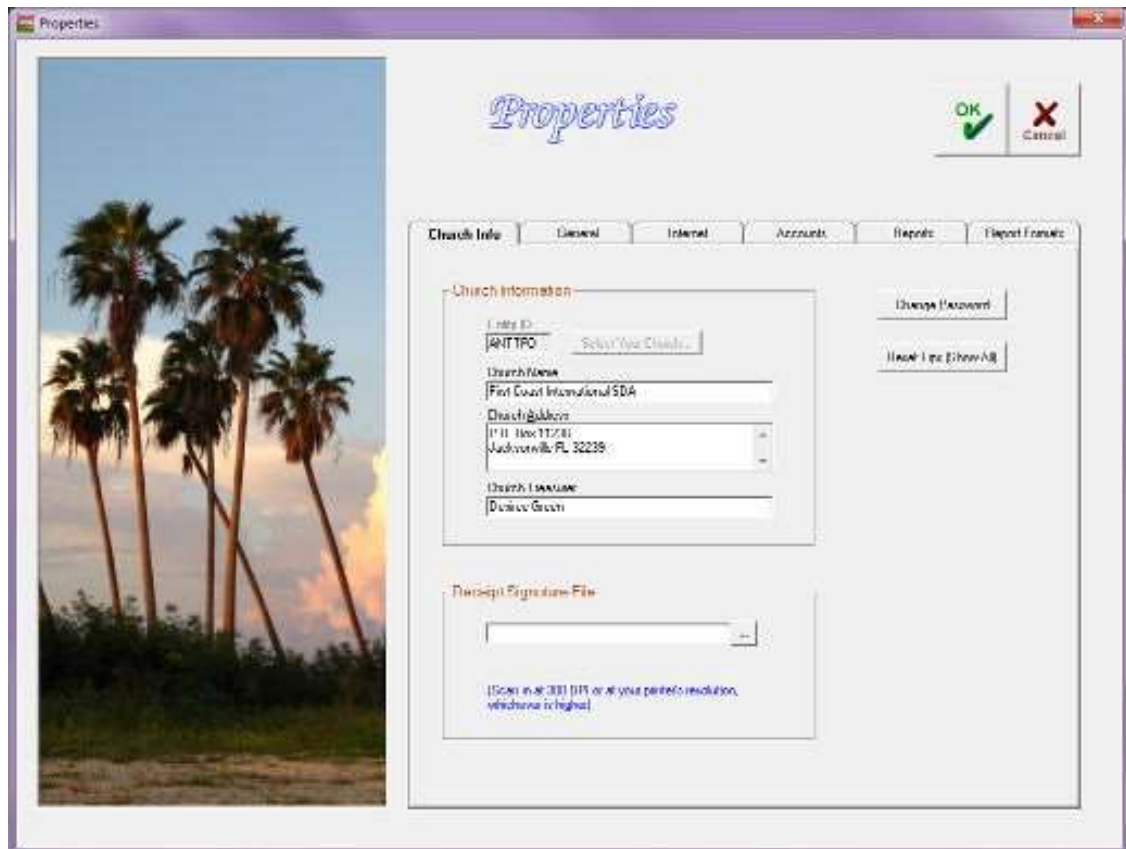
Church Info

Maintenance, Properties, Church Info Tab

Your church name, entity ID, address, and treasurer's name should have been filled out during your initial Set Up. If you need to make any changes, this is where you will update that information. If you have a password set, this is also where you can change your password. Simply click on "Change Password," and follow instructions for creating a new password.

Notice the area below Church information: Receipt Signature File. This is the feature that allows you to save your scaned signature to be printed on the receipts. This can save you a lot of time at the end of the year! If you would rather sign your receipts manually, simply leave this area blank. If you would like to scan in your signature, follow these instructions:

1. Create a bitmap (.bmp) file of your signature. Scan your signature at 300 DPI or at your printer's highest resolution - whichever is higher.
2. Crop the BMP file to its smallest possible size without clipping out any of your signature.
3. Save the BMP file (a good place would be the Jewel directory: Documents\Jewel.)
4. Click the "..." button at the end of the Receipt Signature File box and select your signature file.
5. Your signature should now appear in the text box and will be printed on all contribution receipts.

General

Maintenance, Properties, General Tab

Back Up Path

At the end of each month, you will create a personal back up of your database. In this text box, you will select the drive for your database to be backed up to. Click on the Browse button at the end of the box. Choose Computer. Under Devices with removable Storage, highlight the Drive you are using for the backup. Click OK. The path should now be listed in the Copy to Disk Path box. It must be typed in this format: e:\ (letter colon backslash). Click OK to leave Properties.

When you click on Backup on the NextStep button or click on File, Copy to Disk the backup should go to the appropriate drive.

Options

The following sections will likely be ones you will be making adjustments to the most. We will describe here what each of the options does and how to change them for your needs. Simply click to check or uncheck options depending on if you need them or not.

Maintenance, Properties, General Tab, General Options

Use Deposit Slip: This option provides use of the Deposit Slip which adds up the amount of the cash and checks and provides a slip for use when making the deposit at the bank.

Allow Transfers Between Conference and Local Accounts: If this is checked, you can use Conference funds in the Transfer Funds window. This is only necessary in exceptional circumstances, since by definition all Conference funds are normally forwarded directly to the Conference. Any changes to Conference funds made in Transfer Funds will not be reflected on the donor's receipt. It is important to turn this feature off when you are done using it to prevent an accidental transfer of Conference funds.

Show "Print Setup" Before Printing: Unchecked, this feature allows printing without using the "Print Setup" window. Jewel uses the default printer set up in Windows.

Maintenance, Properties, General Tab, Checks

Print New Checks: Click to put a check mark in the box if you normally want to print the checks you enter into the computer. If you do NOT want to print the checks, do not check this box. If you are hand writing your checks, you may not want Jewel to print your checks.

Use Date from Previous Check: Check this box if you wamt the date on Write Checks to default to the current date.

Using Pre-Printed Checks: Check this box if you are printing your checks on Jewel but the checks are preprinted with the bank name, check number, "Pay to the Order of:" etc.

Print Memo on Check: Use this option to utilize the checks memo feature on the bottom left hand corner of the check or to turn it off. Either way, the memo will still print on the check stub for your records.

Maintenance, Properties, General Tab, Contributions

Sort Envelopes by Order Entered: Check in this box if you wish the Trial Deposit report and the Contribution Report to print out sorted by the order that you entered the envelopes. Leave the box blank to print the envelopes in alphabetical order.

Always Show Donor Address: When you enter envelopes, you can have Jewel show the address of the donor. If this box is not checked Jewel will only display an address for donors with the same last names.

Require Check Numbers for Contributions: The NSF Check # feature of Jewel will not function if check numbers are not entered. However, if you choose NOT to enter each donor's check number, and lose the NSF Check # function, then click to remove the check mark. Check #'s will display on year-end receipts if entered. Having this box checked (using check #s) will require the check number to be entered each time a donation by check is entered in Contribution Entry.

Fiscal Year and Closing Dates

Use the drop-down menu to select the month which starts your church's fiscal year. The fiscal year is the 12-month period (cycle) your church uses for the church budget. This has no effect on the calendar year and Donor receipts, which will always print out in January.

Click on the Close ......Fiscal Year button to do the annual closing manually. If this button is not on your screen, it is because it is not now time to be performing an annual closing (as set in Maintenance, Properties, General Tab.)

Here, you can also choose the method you will use to zero out your sub accounts at year-end. Churches on the Combined Budget system usually use "Budget Sub Accounts Only," others zero out "All Sub Accounts."

Internet

Maintenance, Properties, Internet Tab

The Internet properties allow you to send your database, month-end reports, and remittance reports to your Conference electronically. Note: To use the Internet features, you MUST have an Internet connection (Internet Service Provider). If you are on the web, you have what you need!

Send …. to Conference Server

Click to place a check mark in the boxes for "Send Month-End Reports to Conference Server" and/or "Send Remittance Report to Conference Server" if you would like to send your reports electronically. These reports will NOT be sent to the conference at the end of each month unless you have these options checked.

Conference Server Address

This is the name of the Internet server that receives your backups and reports. You won't need to change this unless you are specifically asked to by your conference tech support.

ACH Funds Transfer

Check this box to permit the Conference to withdraw funds from your bank account instead of writing a check for your Conference Remittance. If the box is not checked, you will need to print your remittance

check and mail it each month. However, if your Conference office is using Jewel, they have the ability to receive your remittance check electronically. If this is the case, they will give you instructions on how to set it up. *Note:* If you are interested in using ACH, contact your conference to find out if they are working on it, and let them know it would be a benefit to you!

Accounts

Maintenance, Properties, Accounts Tab

Under the Accounts tab, you can select Default Bank Accounts for deposit and checking, where to remit Conference funds, and the order you wish accounts to appear when doing Contribution Entry. If you are outside the USA, you can also choose currency type here. The option to use 4-digit account numbers (1 is 0001) can be selected here

Banking Information

Default Deposit Account: Click the down arrow and select the bank account where contributions will be DEPOSITED. This will generally be your main Checking Account. If you have not yet added a checking account, and need to make a new one, click the (+) sign to be taken to Edit Accounts. You can add a new account, and then return to properties to select that account.

Default Checking Account: Click the down arrow and select the bank account where Checks will be written from. (This is usually the same as the Deposit Account.)

Remit To: Click the down arrow and select your local Conference for checks to be remitted to each month.

4-digit Account ID's

Account 1 will become 0001; account 500 will become 0500, by checking this box.

Currency

Type in the currency you use (Dollars, Pounds etc). The only place the currency symbol is used in Jewel is for Checks. The Symbol is set by Windows under Start # Control Panel # Regional Settings.

Default Account Order for Contributions

This section allows you to adapt Contribution Entry to your own personal needs to make the weekly entries faster and easier to use. The set of fields you see here is exactly what Contribution Entry will look like when entering envelopes. Jewel has a preset order that the accounts will appear in, as you enter envelopes. Usually Tithe is first, followed by Combined Budget, etc. You may re-arrange or add to this list according to your needs. Contribution Entry will bring up accounts in the order they are listed here. Do not attempt to list all accounts in this list – only enter the most frequently used accounts. All others will be available in alphabetical and numerical order. After using Contribution Entry for a few weeks, you may wish to come back here and make further changes.

How to adjust account order:

To add to the end of the default account list, select the last account and press Enter until you have the number of account fields you need. Click the down arrow to select the appropriate accounts in the desired order.

To insert an account in the middle of the list, select the account you want the new account ABOVE. Click insert, and a new field will be entered above the selected account.

To edit previously entered accounts, simply select the account and click the down arrow to choose a new account, or click the (+) sign to edit the current account.

To delete an account, select the account you want deleted, and click Delete.

NOTE: The Insert and Delete buttons are changing the account order - it will not delete the account from Jewel.

Reports

Maintenance, Properties, Reports Tab

In the accounting process you will be printing periodic reports, monthly, year-end, etc. This tab lets you choose when these report periods happen, and which reports to print. This is also where you can make printer adjustments if your printer does not place the print in the correct position on the paper. If your board prefers account #s as the first column on the Financial Summary, use this option.

Most churches use the reports as already listed. You may wish to leave these settings as they are. Check with your auditor and your church board to find out what reports are required for each time period. These report settings can be changed at any time. Any report can be printed at any time without being in this list by going to Reports and Graphs, finding the appropriate report, and clicking the Print button. If a report is in one of these lists, Jewel will require it to be printed before going on to other procedures. So, if you do not want a report every time, do NOT put it in this list.

Select Automatic Reports

Choose the report period you would like to change by clicking on the down arrow and selecting the appropriate time period. Your options are: Offering Reports, Monthly Reports, Quarterly Reports, Fiscal Year Reports, and Calendar Year Reports. Most churches will only have Monthly, Fiscal, and Calendar Year-End reports.

To add or delete a particular report, use the Add or Delete buttons.

Add

1. Click on Add to add a report to the Time Period showing.
2. Choose a Report type by clicking the down arrow and selecting the type of report desired.
3. Choose a Time Period by clicking the down arrow and select the appropriate time period.
4. Click up or down arrows to determine the number of copies to print.
5. Click OK to accept your changes, or Cancel to NOT accept changes.

Delete

1. Select the report you would like to be deleted and click on Delete.
2. In the message box, click Yes to delete the report or No to not remove the report from the list.

Copies to Print

Click the up or down arrows to increase or decrease the number of copies to print of the selected Report Type.

Report and Check Calibration

When printing reports, you may find that your printer did not place the print in the correct position on the paper. Printer adjustments are made by nudging the print area left or right, up or down on your paper. This

adjustment is especially important if checks are printed from Jewel. You may need to calibrate each time you change printers. Therefore, it is neither necessary nor recommended to use more than one printer for Jewel. The most critical adjustments are needed for the printing of checks. Reports will usually print OK if the checks are adjusted correctly.

How to Adjust Alignment Print a check on a regular check blank. If the print needs to be moved on the form then follow the procedures below. When choosing a value for nudging the print, follow these length guidelines: 1/16 inch = 90; 1/8 inch = 180; ¼ inch = 360 CAUTION: Be careful about the placing of paper in the printer. Be sure the tray is holding it firmly. If the sides are not snug, the paper will print differently from sheet to sheet or even turn slightly as it goes through. Be particularly cautious of sheet feeders. Keep the side guides snug against the paper, and the paper all the way in before printing. *Horizontal Nudge:* Click on the Left or Right selection buttons to indicate the direction you need the print to move on the paper. Type a value to nudge the print. *Vertical Nudge:* Click on the Up or Down selection buttons to indicate the direction you need the print to move on the paper. Type a value to nudge the print. *Print Calibration:* Click the Print Calibration Page button to print a test pattern. It will help you determine the need of further adjustments. Repeat this process until the print is properly located. *Pages per Print Job:* Lower the number of pages to print at a time in a print job if you are receiving "out of memory error" while printing. All your work will still be printed-the computer will just send fewer pages at a time to the printer.

Report Options

Show Account ID on Financial Summary: Check this box to have account ID's before the account names on the Financial Summary

Print Jobs

Pages Per Print Job: The number in this box determines how large batches are sent to the printer. If your printer options are set to print last page first, the number in this box should be 1.

Report Format

Maintenance, Properties, Report Format Tab

Printed reports can be customized to your needs. Each individual report can be adjusted to how you need it to look. Here, you can change paper orientation, margins, fonts, font size and column width for each printed report. The settings for each report are usually set so the printed report fits on one page. If you wish to change settings, write down the default settings so you can use them again if the changes are not acceptable

How to Adjust Report Formats Start by choosing the report you wish to adjust, and then click to place a check mark by Edit. *Font Name:* Choose the desired font. The list you see here is of the fonts installed on your computer. *Font Size:* Select a font size - remember, the larger the number, the larger the size and the more space it will use on the page, requiring wider columns. *Orientation:* Click the Portrait button to print a vertical report or the Landscape button to print a horizontal report. *Column Widths:* Key in the number of centimeters to use for the width of each column. *Margins:* Type the desired width of each margin (distance from the edge of the paper.) The numbers are in centimeters. Depending on your printer, there may be various unprintable areas. Be sure to print a test report to ensure all of the report is printed. *Print Test Reports:* Click Print Test Reports to print a test report to see how your changes look. If you are not satisfied with the results, continue to adjust the settings again and try another test print.

Chapter 8: Mortgage Record Keeping

Tracking Loan Balances

Three accounts and four sub accounts need to be set up. Main accounts are capitalized and sub accounts are lower case. Other account numbers may be substituted.

- MORTGAGE PAYMENT (901)
- MORTGAGE PAYABLE (60)
- Principal Paid (60.1)
- Interest Payable (60.2)
- MORTGAGE REDUCTION (900)
- Principal Reduction (900.1)
- Interest Added (900.2)

Set up Accounts

1. Go to Maintenance and select Edit Accounts.
2. Select new account button.
3. Highlight account type as local fund.
4. Type in ID number.
5. Type in account name (capitalize main account).
6. Uncheck tax deductible box.
7. Mark sub account box for accounts 60.1 and 900.1
8. Select down arrow button, scroll and select proper main account

- 60.1 (Principal Paid) main account is MORTGAGE PAYABLE
- 60.2 (Interest Payable) main account is MORTGAGE PAYABLE
- 900.1 (Principal Reduction) main account is MORTGAGE REDUCTION
- 900.2 (Interest Added) main account is MORTGAGE REDUCTION

Set up Initial Balances

1. Go to Accounting and select "Make General Journal Entry."
2. Under memo type "loan setup."
3. Leave button filled for deposit and interest earned.
4. Select bank account as checking. Do not enter anything for income or expense (this allows $0 entry).
5. Under accounts, type "60 (MORTGAGE PAYABLE)" and under expense, type in the mortgage principal. Type in "900 (MORTGAGE REDUCTION)" then under income, type in the mortgage principal (same as previously).

Recording Mortgage Payments

Follow these two steps to record mortgage payments.

Step 1

To record the mortgage payment, write a check to record the full payment. Charge to account 901 (MORTGAGE PAYMENT). Donations or transfers for the mortgage are also deposited in this account.

Step 2

To record the reduction of the mortgage principal and the addition of the accrued interest from your mortgage statement:

1. Go to Accounting and select "Make General Journal Entry".
2. Under memo type "principal and interest applied to mortgage".
3. Leave button filled for deposit and interest earned.
4. Select bank account as checking. Do not enter anything for income or expense (this allows $0 entry).
5. Under accounts, type "60.1 (Principal Paid)" then under income type in the principal amount. Under accounts, type in 60.2 (Interest Payable) then, under expense type in the interest amount. Under accounts, type in 900.1 (Principal Reduction) then under expense type in the principal amount. Under accounts, type in 900.2 (Interest Added) then under income type in the interest amount.

Chapter 9: Frequently Asked Questions

General FAQs

Can Jewel be used on a network? Yes. However, if two or more computers are doing the same function, such as entering contributions, then the computer that started the operation must be the one to close/finish the operation.

Can Jewel be used for the bookkeeping of an Independent Ministry? There is no tithe or remittance check used. Yes. You will need to void the Conference remittance check when it comes each month to avoid skipping a check number.

Can I have more than one database on one program of Jewel? Yes. You'll just need to make sure the file names are different, and be careful to put the correct data into the correct database. To open different databases, go to File # Open Database. Select the database you would like to open, then click Open. This is only to be done for groups or companies associated with your church. A separate church will need to purchase their own copy of Jewel.

How do I restore a backup? Go to File # Utilities # Restore Full Backup. Change directory to where the backup is stored (usually the Jewel directory, but it depends on what you have named it) and select the backup (.jlb) file, then click open. The full backup of your database is restored to Jewel as soon as you click open.

How do I record gains and/or losses for investment funds? This is done during your monthly reconciliation of your investment fund account. In the reconciliation screen, select the appropriate account for your investment fund. Then, in New Entry at bottom right corner, enter the interest (Income for gain, Expense for loss), add a Memo, and click Add Entry. Make sure to click OK when the reconciliation is complete, and the gain/loss entry will be recorded. You can also record investment gains/losses by making a General Journal Entry. You can use this method if you want to record them at a different time from when you are performing your monthly bank reconciliation.

Help!! My Jewel software won't open!! You will need your original Jewel CD. First, back up your database. You should be able to find it in your Jewel directory on your computer - simply save your database on external memory (memory stick, CD, etc). Then uninstall Jewel (go to My Computer # Control Panel # Add/Remove Programs). Once Jewel is uninstalled, reinstall Jewel from the your original CD and restore your backup database (File # Utilities # Restore Full Backup).

Can I run Jewel on a Mac Computer? Yes. But you will need to run it in a Windows Emulator. Contact the business you purchased your Mac from, and ask about a Windows Emulator for running software designed for Windows.

When I try to open my database, an error message comes up saying the file has been moved, deleted, or renamed. How can I open my database? On your Windows toolbar, go to Start # Search, then type your church's name.mdb and search in all files and folders. When the database is found, move it to the directory under My Documents named "Jewel." You should now be able to open your database as usual in Jewel.

What is the recommended screen resolution for running Jewel? The minimum screen resolution for Jewel is 1024 by 768 pixels. It is recommended to set the DPI to 96, and font size to normal. Jewel should work just fine on any normal screen resolution. If you are using a netbook however, we recommend you use an external monitor.

How much history can my Jewel database hold? As much as you need it to! It's only limit is the size of your computer's hard drive, which should be quite adequate. Data files take up a very small amount of memory.

I am installing Jewel on a new/different computer. However, when trying to install, my security system flagged Jewel as a virus. What do I do? This is likely due to the file: WINVNC.exe It is a file within Jewel that is used for desktop sharing. Look at your security system and find out this is the file being flagging. If so, it's fine to go ahead and install. Jewel does not have a virus! Your security system may find the WINVNC.exe file a security threat because it is part of a system which would allow another user to have access to your desktop.

I can't open my database received from the auditor. And/or there is a Windows error message when trying to open database directly from my memory stick. Why can't I open the database? You are probably trying to open the database with something other than Jewel. Remember: Your database can ONLY be opened IN JEWEL! You will get error messages when trying to open it any other way.

It is not month-end, but I want to make a back up of my database. How can I perform this process? From Jewel's Menu Bar, go to File # Copy to Disk. This will back up your database to the drive specified under Maintenance # Properties # Copy to Disk Path. This is the same location you back up to at month end, so if you are using a different drive from your month end backups, you will need to change the Disk Path name.

Making Corrections

How do I correct a Donor name in a closed month?

1. Go to Start New Offering and change the date to the first day after the last offering you entered (if you have entered March 6 offering, then change the date to March 7.
2. Leave the offering amount blank.
3. Bring up the incorrect name in Contribution Entry. Put a minus sign (-) in front of the cash or check amount. Put a minus (-) in front of all the amounts that were entered on that envelope.
4. Click "No" when Jewel asks if you want to do a Trial Deposit.
5. Now, still in Contribution entry, bring up the correct name. Enter the envelope as usual.
6. Go on to Make Deposit and complete the Deposit. (You should have zero for all offerings because you added on one envelope and subtracted on the other.)

How do I void a check in a closed month?

1. To void a check that has already been entered into the computer, go to Write Checks and click on choose the same name for Pay To the Order of as the check to be voided.
2. Click on Make Electronic Payment on the Write Checks window.
3. Enter the check amount being sure to indicate a negative amount(- in front of the amount.)
4. On the Memo line indicate the check number being voided.
5. Choose the Account to be reversed from.
6. Enter the Amount, with the (-) sign, for each Account.
7. Click OK, or New Check.

How do I correct a Check written in the current month? Go to Reports & Graphs # Check Report and Select (double click) the check you need to correct. Then click on Edit Check, make the necessary corrections and click OK.

How do I correct a Conference Remittance check? First, you will need to void the incorrect remittance check, by selecting the appropriate check from the Check Report, then edit check, and enter Void in pay to the order of, then click make electronic payment. Once the check is voided, go to Accounting # Make Manual Remittance and enter the correct amount for the remittance check. Click OK to complete the record and print the corrected check.

I've entered a week's contribution in the wrong order - how do I fix it? Okay. For the sake of explaining, let's call the weeks, week 1 and week 2. You have accidentally entered week 2 BEFORE entering week

1. We are assuming Week 2 was entered under the correct date. What you'll need to do is go ahead and enter week 1, but under a date AFTER week 2's offering (ie Week 2 was March 6, so enter week 1 under March 7). After you have completed week 1's offering, go to the Deposit Report, select Week 1's deposit, and change the offering to the correct date. If you have entered more than one offering in the wrong order, you will need to either send it to your auditor to fix the dates, or just leave them in the wrong order and make a note of it on your month-end reports.

I accidentally put money in a conference account that should have been a local account. How do I transfer the funds to the appropriate account? Does this affect someone's year-end receipt? If so, go to correct an offering instructions. If does not change a donor's receipt, you will need to enable transfers from conference accounts. Go to Maintenance # Properties #General tab. Under the section "Options", find the option that says "Allow Transfers Between Conference and Local Accounts" and place a check by it. Now you can go to Transfer Funds and make the appropriate transfer from conference to local funds. Make sure to go back to Properties and Uncheck the allow transfer from Conference option, to avoid accidentally making an incorrect transfer in the future.

How do I correct an offering in a current month?

1. Go to Reports and Graphs # Deposit Report.
2. Double click on the Deposit that needs correction.
3. Click on the Make Corrections button, then click on Trial Deposit.
4. Double click the envelope that needs to be corrected.
5. Click on Edit Envelope and make the necessary correction.
6. Click Close.

You can reprint your weekly report, or just pencil in the change on the report that you printed earlier.

How do I send my database to my auditor/tech support for corrections? There are times when you will need the auditor/tech support to make corrections for you. This is done by sending your database to your auditor/tech support. They will make the necessary corrections, and then send the corrected database back to you. Follow these instructions when sending/receiving from your auditor or your tech support:

How to Send/Receive From Auditor 1. First you will need to contact your auditor/tech support either by phone or e-mail and let them know what corrections need to be made. 2. Go to File # File Transfer # Send to Auditor. Jewel will check for an Internet connection, and will immediately send your database to your auditor. 3. Wait for your auditor to complete the database correction. Wait for them to contact you - via phone or email - to let you know the database is ready to be received. 4. Now go to File # File Transfer # Receive From Auditor. Again, you will need an Internet connection for this step as well. Clicking on "Receive from auditor" will replace your current database with the corrected database from your auditor.