Dan Bishara Consulting Firm

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Church Treasurer Review

Grace Fellowship Church (Sample) · Operating Account ****2087 · Period ended 11/30/2026

SAMPLE: fictional organization, people and data, prepared to demonstrate the service.

Status: RECONCILED. Difference $0.00.

15 of 16 bank lines and 14 of 17 book entries matched automatically. 6 reconciling items; 3 journal entries proposed. Fraud checks: 10 tests run, 8 red flags, 3 high priority.

1. Reconciliation

Bank side	Amount	Book side	Amount
Balance per bank statement	75,867.00	Balance per general ledger	83,035.49
Add: deposits in transit	8,940.00	Bank items not yet recorded	(190.89)
Less: outstanding checks	(1,962.40)	Book errors to correct	0.00
Adjusted bank balance	**82,844.60**	**Adjusted book balance**	**82,844.60**

2. Fraud red flags

The reconciliation balances, but a balanced reconciliation does not prove money is safe. These items need an explanation and support. They are questions, not accusations.

Priority	Item	Amount	What to do
High	Payments to people or businesses linked to officers: Ruth Mensah - name matches Senior Pastor's household (Rev. David & Ruth Mensah)	(2,000.00)	Confirm the relationship was disclosed and the payment approved by people with no interest in it.
High	Payments to people or businesses linked to officers: Ruth Mensah - name matches Senior Pastor's household (Rev. David & Ruth Mensah)	(1,350.00)	Confirm the relationship was disclosed and the payment approved by people with no interest in it.
High	Offering count sheets vs. amounts deposited: Counted 7,105.00 on 11/15 by T. Reed (alone); recorded and deposited 6,605.00	(500.00)	Money is missing between the count and the deposit. Interview the counters and the person who took the deposit to the bank.
Medium	Round-number payments ($1,000+ in multiples of $500): Ruth Mensah	(2,000.00)	Match to an invoice and confirm the goods or services were received.
Medium	Payees not on the approved vendor list: Ruth Mensah	(2,000.00)	Verify the vendor exists (tax ID, address, phone) and who approved adding them.
Medium	Payees not on the approved vendor list: Ruth Mensah	(1,350.00)	Verify the vendor exists (tax ID, address, phone) and who approved adding them.

Priority	Item	Amount	What to do
Medium	Cash withdrawals, debit-card and peer-to-peer payments: DEBIT CARD PURCHASE AMAZON MKTPLACE	(389.99)	Obtain receipts and the business purpose; confirm who holds the card.
Medium	Offerings held more than 2 business days before deposit: Offering counted 11/08, deposited 11/13 (5 business days)	5,980.50	Deposit within 1-2 business days; cash held longer is at risk.

Checks performed: 10 tests run; 6 found items. The full list of tests is on the Fraud Checks tab of the workpaper.

3. Reconciliation items needing your attention

Priority	Issue	Item	Amount	What to do

Normal timing items (deposits in transit and recent outstanding checks) are listed in the workpaper and should clear next month.

4. Proposed journal entries

Proposed only. Nothing has been posted. Each entry needs support attached and approval by the reviewer before posting.

Entry	Account	Debit	Credit	Description
PJE-01	6160 Merchant / Processing Fees	95.68		TITHELY DEPOSIT
	1010 Cash - Operating		95.68	
PJE-02	6160 Merchant / Processing Fees	85.21		TITHELY DEPOSIT
	1010 Cash - Operating		85.21	
PJE-03	6150 Bank Fees	10.00		MONTHLY SERVICE FEE
	1010 Cash - Operating		10.00	

5. Next steps

- Ruth Mensah - name matches Senior Pastor's household (Rev. David & Ruth Mensah): Confirm the relationship was disclosed and the payment approved by people with no interest in it.
- Counted 7,105.00 on 11/15 by T. Reed (alone); recorded and deposited 6,605.00: Money is missing between the count and the deposit. Interview the counters and the person who took the deposit to the bank.
- Reviewer signs off in the workpaper once entries are approved and posted.

Basis: This report is an accounting reconciliation and fraud red-flag review. It is not an audit, review or other attestation engagement, and no assurance is expressed. Red flags are matters to investigate, not conclusions that wrongdoing occurred. Full detail is in the accompanying Excel workpaper.