Budgeting and Allocations part 4 - The Power of Observation

Eleven years ago, I went to the local animal shelter to pick out a dog. A couple of squatters had moved into the abandoned house next door, and they would randomly appear on our property, asking for water or power for their phone chargers, and since my husband was working out of town all week, I wanted an “early warning system.”

A picture of Maggie on the animal shelter’s website caught my eye. She had been at the shelter so long that her time was nearly up, and when I brought her home, it was obvious that she had been mistreated, since she showed no normal canine responses. No tail wags, no response to physical touch. In fact, she flinched when touched, and her fear response when you tried to hug her was like “trying to hug a chain saw.” (my husband’s words ☺) It was several weeks before she showed signs of recognition or joy, or paid much attention to us at all.

How that has all changed! Maggie now has an honorary “dogtorate” in observing and interpreting what goes on around my house. When I am starting to go somewhere, she looks at my feet to check my shoes, and knows which ones are for walking. If I even think about going for a walk, she senses the change in my movements and begins to laser-focus on me to know when it is going to happen. She notices anything that is different on the property and goes to check it out. Her name is not on the property deed, but she is a faithful steward and misses nothing.

As church treasurer, awareness and observation are good skills for you to cultivate. Be a watchman, a steward of the church’s money and property. A steward doesn’t own, they manage or look after, and you can look out for the best interest of the church’s financial picture in some of the following ways:

You might be the only one who has the information to discover a water leak or a problem in another utility, since you see and pay the bills. Notice and bring to the board’s attention if money could be saved in other areas. By using the “*Trends in Income & Expense - How to research*” *tutorial (#8200),* you can learn to spot changes in your church’s giving and spending, in time to bring it to the church board’s attention.

As you observe the budget allocations each month, if you see a local fund that is going deeper in the hole for several months in a row, ask the board about increasing its allocations. If you see money building up in an expense fund, showing that it was over-allocated, ask to lower its allocations. Are allocations being given to a fund that already has plenty of money? Notice and present options to the board.

If a ministry is consistently using more than the budget it has been given, communicate with the ministry leader and find out if they are aware of their budgetary limit or if they need to ask the board for more funding.

Do you have one or more local funds on your financial summary that haven’t changed for years? Find out where the funds came from originally and what their purpose was. Talk to the board about spending them for their intended use, rather then letting them sit there. Research inactive funds that no one even remembers what they were for. *(Tutorial #8120)*

Are there outstanding deposits or outstanding checks on your reconcile page that are affecting the accuracy of your monthly reports? Learn to void or reverse them. *(Tutorials #7290, 3640, 3590)*

Your powers of observation can be an asset. Maggie would be proud!

For more tutorials on BUDGETING AND ALLOCATIONS, see section 4000 on the gccsda.org auditor webpage.

This information has been brought to you by the Georgia-Cumberland Conference Audit Team
Created by Linda McCabe. Edited 8/25/2025