

Dual Counting of Sabbath Morning Offerings Why and How

Q: Why do we need more than one person counting the offerings? Can't we just trust our treasurer? (*Tutorial #5570*)

A: Dual counting of both the loose offering and the contents of the tithe envelopes protects the donations from loss or theft, but also protects the treasurer from accusation.

Q: How many counters do we need?

A: Two people counting per Sabbath is sufficient in many churches. A church can have more if they have enough cash coming in to warrant it. You can have a schedule so there is a rotation if you choose, and the treasurer can be part of the count team. Most churches don't give blanket permission to any deacon or deaconess, but choose individuals, since counting tithe envelopes is involved and some may not be deemed confidential enough.

We have tried to standardize the counting process here in the conference (standard cash count and tithe envelope verification forms - *Tutorials #1040, 1130*) so that all the bases are covered, for the following reasons.

Reason #1: To simplify and shorten the counting process on Sabbath. The loose offering is spread out and divided into piles. Dimes, quarters, ones, fives, etc. Each counter separately counts how many in each pile and records it on the count sheet. 3 pennies, 8 quarters, 12 ones, 2 fives, etc. Then they look to see if both sides of the sheets agree. If they don't, the pile in question is re-counted. If they do, they sign it and are done. They do not need to come up with an offering total.

So now we have a quick and easy, twice-counted record of how many of each type of coin and bill. In small churches where "No one wants to help count the money", there are members who are more likely to be willing if they know how simple it is and that they don't actually have to total the offering, just the number of each type of coin or bill.

This loose offering count sheet, properly filled out before the offering leaves the church, enables the treasurer to take the offerings home and prepare the deposit at a later time. Because there is a signed (by two people) record of how much was in the plate, it can be compared with the actual deposit in case of questions.

Reason #2: For a resource, if your total and the bank's total disagrees. There are times when the bank teller ends up with a different count. Sometimes coins do roll. And bills stick together. And if it is a few pennies, it is not worth spending a lot of time on. But say it is \$20 or \$50 different. And you know that there was a \$50 bill in the cash bag. If you are there when the teller is counting it, you can be more confident of your totals and ask for a recount.

If the deposit was put in the overnight box so you were not there when the teller counted it, you can then go to the bank and talk to them about the difference. I have seen times where the treasurer went to the bank and a credit was given because the bank's end-of-day count confirmed that there was an error somewhere.

If you only have a vague memory of a count but nothing written down, it is more likely you would say, "I thought I counted it right, but....."

Reason #3: For written documentation, in case a fraud investigation ever is needed. Think of it like this. In a medical practice, detailed charts are kept. Hours are spent writing down all kinds of things, and then more hours are spent filing, updating, maintaining and storing those files. (at least before the age of computers) Most of the time, those notes will never be read by anyone. But if a lawsuit were to happen, those charts will be invaluable to the investigators. Every word will be examined and every date scrutinized.

It is the same thing here. If a fraud is ever suspected or reported, those count sheets are part of a web of evidence that can help the auditor with their job. If the bank counts \$20-40 less than the church counts every few weeks, that would be a red flag. And the count sheets would tell us who we need to speak with about a certain week's offerings.

The Tithe Envelope Verification Sheet is for much the same purpose. In many churches, loose offerings were being counted by two, but the tithe envelopes were always taken home and counted. Alone. With no accountability. Why double count the loose offering and leave the treasurer unprotected with the tithe envelopes, which usually contain more money than the dimes and quarters? If a donor writes that they put \$500 cash in their envelope, but you are alone and you only find \$200, the donor could say that you took the rest.

Numbering the envelopes takes the focus away from the names on the envelopes, and makes the verification faster. The point is to leave a written record, verified by two people, of what the donor says is in the envelope and what was **actually** in the envelopes, should a question ever arise.

So then, once the count forms are filled out and documentation is complete, the deposit can be prepared by the treasurer at the church or at home.

NOTE: Encouraging and training your members to use Adventist Giving is the best way to fraud-proof your offering process and to save time in collecting, counting and entering the offerings. Helping less tech savvy members download the AG phone app, set it up with an account and learn to use it is a good way to help them transition, increasing AG use.

Corresponding videos: 5.1 – What are Internal Controls. Find at <https://www.gccsda.com/auditing/10963>
5.2 – Dual Counting of Tithes and Offerings Illustrated.
5.3 – Bank Rec Comparison Steps Illustrated
7.1 – Eight Reasons to Use Adventist Giving
7.2 – How to Promote Adventist Giving to your Members

For more tutorials on FRAUD PREVENTION FOR CHURCHES, see section 5500 on the gccsda.org auditor webpage.

*This information has been brought to you by the Georgia-Cumberland Conference Audit Team
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