

Designated Funds Reconciliation Worksheet

Check every designated fund each month and make sure the funds agree with the church's cash.

Church

Month / Year

Prepared by

Designated funds hold money given for a specific purpose. Each month, confirm every fund's activity is recorded, each balance makes sense, and the funds together agree with the cash the church actually has.

1. Fund Activity This Month

Fund	Beginning	+ Gifts received	– Spent	± Transfers	= Ending
General Fund	\$	\$	\$	\$	\$
Building Fund	\$	\$	\$	\$	\$
Missions	\$	\$	\$	\$	\$
Benevolence	\$	\$	\$	\$	\$
Youth Ministry	\$	\$	\$	\$	\$
Memorials	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
Total all funds	\$	\$	\$	\$	\$

2. Check Against Cash

Total of all fund balances (from above)	\$
Reconciled bank balance(s) + petty cash + investments	\$
Difference (should be \$0)	\$

If there's a difference, look for unrecorded bank fees or interest, unpaid bills, or a gift posted to the wrong fund. Churches that record unpaid bills should compare against cash minus those bills.

3. Review Each Fund

Task	Done by	Date
☐ Every designated gift this month was posted to the correct fund		
☐ Every expense charged to a fund matches that fund's purpose		
☐ No fund has a negative balance (spending ahead of money received)		
☐ Transfers between funds were approved and recorded on both sides		
☐ Funds with no activity for 12+ months have been reviewed with leadership		
☐ Unusual items have a short note for the finance report		

A simple monthly process

1. Enter all gifts and expenses for the month, coded to the right fund.
2. Reconcile the bank account(s) first so you know the true cash balance.
3. Fill in the fund activity table from your fund balance report.
4. Compare total fund balances with cash, and resolve any difference.
5. Share fund balances with leadership so everyone knows what money is available — and for what.

Tips for keeping designated funds clean

- **Write down each fund's purpose** and who can approve spending from it.
- **Keep the number of funds small.** Close or combine funds once their purpose is complete (with leadership approval and respect for donor intent).
- **Label giving envelopes and online options clearly** so gifts land in the right fund the first time.

Fund balances without the spreadsheet

ChurchBooks3 is church accounting software built for small churches and volunteer treasurers. Every gift and expense is tied to a fund, so fund balance reports are always up to date. Desktop and Online versions available.

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