

The Garden Club of Georgia, Inc.

District Treasurers' Guide



2025-2027

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This handbook is designed as a reference for each district treasurer in The Garden Club of Georgia, Inc. Following these guidelines will answer many questions and ensure district records are in compliance with accepted financial procedures.

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treasurer@gardenclubofgeorgia.org

GCG Finance Officer
financeofficer@gardenclubofgeorgia.org



The Garden Club of Georgia, Inc, District Treasurers' Guide

Being elected to serve as Treasurer for your district is an honor, and a responsibility, as you are entrusted with maintaining the integrity of your district's financial records. All seven districts are under the corporate umbrella of The Garden Club of Georgia, Inc. Each year all district financial records are combined with those of the GCG Treasurer, Assistant Treasurer, and Headquarters for non-profit tax reporting (Form 990) to the Internal Revenue Service.

To foster financial stability and transparency within the district, comprehensive financial guidelines have been established. These guidelines are designed to streamline budgeting processes, ensure adherence to deadlines, promote effective reporting, compliance with policies and procedures, and provide tips to effectively manage your district's financial records.

Some District Treasurers are using a computerized system, and some have manual systems. These guidelines should be adaptable to both.

OVERVIEW

GCG has policies that are specific to district finances, and there are many additional general GCG financial policies. Familiarize yourself with those and know where to access them for quick reference: www.gardenclubofgeorgia.org (Member Resources/Bylaws, Policies & Procedures). Each District should have financial policies included in their Policies and Procedures document. Those policies must be followed. For financial questions and procedures not addressed in the District Policies, please refer to the GCG Policy/Procedure that addresses the question. The GCG Treasurer and Finance Officer are available to assist you.

There are generally four levels in the approval process of district financial documents, which are determined by appropriate policies and procedures:

- District Director
- District Executive Committee (elected and appointed officers and advisors), authorized to conduct the business of the district between Executive Board meetings

- District Board (executive committee, board chairmen, council presidents), which conducts the business of the district and ratifies actions of the Executive Committee
- GCG Policies (State Treasurer, State Finance Officer, and/or State President)

BANK RELATIONSHIPS

One of your first responsibilities will be to update the authorized signatories on the district's bank account(s). All districts have a checking account; some have savings and/or investment accounts. District policies specify authorized signers as the Treasurer, and typically either the District Director or Co-Director, with only one signature required.

All seven GCG Districts come under the tax umbrella [501(c)3] of The Garden Club of Georgia, Inc. Therefore, the District bank accounts should carry the EIN (Employer Identification Number) for GCG. No District should have its own EIN/TIN (Tax Identification Number).

Setting up or Transferring District Accounts

Districts will usually need an official letter from the GCG Treasurer granting permission for the district to open an account using the GCG EIN. When requesting such a letter, please include the following information:

- Names and district titles of the signers who will be on the account
- Name and address of bank or financial services firm (if GCG is mailing official letter) OR email of banking official if email attachment is sufficient
- Allow at least 3-4 days for the Treasurer to get the letter ready and to the bank via email, a few more days if mailing the letter

Banks to Avoid Due to GCG Established Accounts

The Garden Club of Georgia, Inc., maintains accounts at:

- Bank of America
- Truist Bank

Because the districts use the same EIN as GCG, each district should maintain their account(s) at other banks to have full access to their own accounts, including online access.

Questions:

- **Can the districts enroll in on-line banking and mobile deposits?**
Yes, but the same reporting procedures must be followed as outlined in **Income and Expenses** below.
- **Can Zelle be utilized?**
Yes. Due to mail delivery issues and the fact that members are migrating from traditional methods of banking, Zelle is an alternative for accepting payments to the district.
- **Can a Credit Card be Issued in the District's Name?**
Yes, but specific guidelines regarding its use must be established within the district, and subject to approvals in the district's Policies and Procedures. It is preferred that expenses be paid on a personal credit card and promptly reimbursed. Please contact the GCG Treasurer for guidance.

Reconciliations:

- It is recommended that a **Check Register** be established to record deposits and expenditures as they occur. (**Exhibit 1**) or recorded in your financial software.
- Bank statements should be reviewed and reconciled as soon as they are available.

BUDGETING

Each district must adopt a budget for the fiscal year **May 1** through **April 30**. Best practices will have the budget adopted prior to the beginning date. Some districts begin the year with a budget that has been approved by the District Board at their Winter Board Meeting, then the budget is approved by the full membership at the Annual Meeting in October. Other districts prepare their budget immediately following the end of the fiscal year with final approval given by the District Board at their Summer Board Meeting. The individual district's financial policies determine district procedures.

How Do I Get Started?

- It is the District Treasurer's responsibility to prepare the district's budget, with input from others.
- Contact members of the Executive Committee (District Officers) for input into the budget as many of the district expenditures will come from their areas of responsibility.
- Begin with a District Budget Worksheet (**Exhibit 2**). This worksheet can be adjusted to fit the district's specific requirements.
- The first column is the prior year's budget.
- The second column is the prior year's actual.
- The third column is used to record the current year's budgeted figures.
- The fourth column is for comparison of budget to prior year.
- Begin with known factors; i.e., beginning bank balance, \$500 annual payment from GCG, etc., and build it from there.
- Approval of the budget will be in accordance with the district's Policies.

INCOME

Tracking income accurately is a critical part of record keeping for the district. Some districts use specific software programs, and some find other ways to document the flow of funds. The GCG Treasurer records every entry of income to a specific category when consolidating the corporate financial records for annual tax return reporting.

- It is recommended that an **Income Journal (Exhibit 3)** spreadsheet be utilized to record deposits from the Check Register and distribute the amounts to specific income accounts or record the deposits in your financial software. Checks should be deposited in a timely manner.
- Most receipts will be for only one income category, for instance District Meeting registrations, but some may be allocated to more than one income category.
- All checks should be made payable to the district. Occasionally, checks are mistakenly made out to the Treasurer or Meeting Registrar. When this occurs, the individual should endorse the back of the check to the district and the Treasurer applies the endorsement stamp for deposit.
- All checks payable to the district should be sent to the Treasurer. In cases of meeting or event registrations, the Treasurer may not be the Registrar receiving the checks. In this case the checks should immediately be forwarded to the Treasurer for deposit.

- Photocopies of all checks and deposit slips are required, or you may scan and retain electronically until the fiscal year end.
- GCG will send every district \$500 each year (usually in May-June), which is restricted to the expenses of their District Director.

EXPENSES

Expenses should be recorded in a timely manner. It is recommended that an **Expense Journal** spreadsheet be utilized (**Exhibit 4**) to ensure that expenses are properly categorized.

- A photocopy of all the checks written is required. Occasionally it will not be possible to do so; for instance, paying a caterer on site at a District Meeting. In such cases, take a photo of the check with your phone.
- Checks written to vendors must be supported by an invoice.
- Checks written to members must be submitted with the district's Expense Reimbursement Form, with receipts attached.
- Donations to GCG must be accompanied by the appropriate form on the website.
- Donations to others for memorials, etc., should include a transmittal letter outlining the details of the gift. If an acknowledgement is received, attach it to your copy of the letter and check.
- What if there is no receipt?
Occasionally it is not possible to be given a receipt; i.e., when cash tips are given to delivery or service people. If it is a reasonable expense and your District Director approves, then it is permissible to pay.
- All expenditures require District Director approval. How your District's Policies and Procedures are written will determine the procedure that you should follow.
- Budgeted expenditures may be paid prior to approval of the District Director.
- Unbudgeted expenditures need approval of the Executive Committee prior to payment and ratified at the next meeting of the full District Board.
- Email approvals of a majority of the Executive Committee are sufficient. Just attach a copy of the responses to the check copy and other supporting documents.
- Pay all expenses promptly and post to the **Check Register** and **Expense Journal** or record the check in your financial software.

District Director Expenses

District Directors, as part of the responsibility of their position, are encouraged to attend District Meetings for the other six districts, for which they incur personal expenses. GCG provides \$500 to each district which is restricted to pay for or reimburse the Director for meeting and travel expenses. It is up to each district as to whether they reimburse their director for additional expenses. If this is the case, estimated excess expenses should be included in your budget.

- \$500 Annual Allowance from GCG is Restricted to District Director's Expenses.
- Reimbursement may be made with proper documentation.
- Reimbursable expenses are for meeting registration fees, hotel, and meals. GCG does not reimburse for mileage or gas expenses.

- Reimbursement may be made for the Director's full registration package for the GCG Annual Convention. It is preferable for the district to send the registration, but when this is not practical, the Director can send it and be reimbursed, with proper documentation.
- Expenses incurred for meetings and events within the Director's own district are usually not reimbursable unless authorized by the district's Policies and Procedures.

RAFFLE

Most districts conduct raffles at their October Annual Meeting, or at other times during the year. The Garden Club of Georgia applies for a raffle license that can be used by each of our districts if the steps listed below are followed:

- The Garden Club of Georgia applies for a raffle license through Clarke County, which is the location of GCG Headquarters. We pay one fee which will cover GCG and all seven districts.
- Do not apply for a raffle license locally.
- The GCG Treasurer will send each District Treasurer and District Director a Pre-Raffle Information Form and a Clarke County Consent Form to complete and return to her promptly.
- The GCG Treasurer will complete the application process using the information the districts provide, and send the districts a copy of the license, which covers the calendar year.
- The current raffle license must be displayed at every raffle.
- Clarke County does not permit more than one raffle per day.
- Immediately following the raffle, a Raffle Reconciliation must be sent to the GCG Treasurer for consolidation and reporting back to Clarke County, using the form that will be provided to report your results.

TAX REQUIREMENTS

Tax-Exempt Status:

- Since GCG is a 501(c) 3 non-profit organization, the districts are also.
- Donations are deductible by the donor (as allowable by law) as long as no goods or services are received.
- Funds received for meetings, raffles, etc. are not deductible.
- Some vendors offer discounts for non-profits and require proof of status. Contact the GCG Treasurer for documentation.

Sales Tax

- GCG and the districts are not exempt from paying sales tax on purchases for our use.
- For items purchased for resale (such as fundraisers at your district meeting) tax is not paid on those items at the time of purchase. The vendor will require documentation, which you can request from the GCG Treasurer.
- Sales tax must be added at the time of sale for items purchased for resale.
- Sales tax rates are determined at the rate of the county where the customer takes delivery. For example, when shipping items you collect sales tax of the county it is shipped to. If items are sold and possession taken at a meeting, use that county rate.

- Taxes on items sold must be documented and remitted to the GCG Treasurer by December 15 as the GCG Annual Sales Tax Report is filed and paid in January for the preceding year. Contact the GCG Treasurer for the Sales Tax Remittance Form.

W-9 Forms

Request for Taxpayer Identification Number and Certification. The purpose of this form is to obtain the correct taxpayer identification number (TIN) for businesses, or social security number (SSN) for individuals, to report on an information return the payment to a payee of at least \$600 during the year.

- GCG and the districts are to require a W-9 Form from individuals and non-incorporated businesses to whom we are paying in excess of \$600 during the calendar year; i.e., speakers, caterers, etc.
- We should have the completed form in hand prior to releasing the check.
- Attach the W-9 to the invoice and check copy, and send to the GCG Treasurer at year-end.
- There may be times when we are requested to provide a W-9 to a business that is sending funds to the district. Contact the GCG Treasurer for documentation.

REPORTING

It is the responsibility of the District Treasurer to accurately report the financial position of the district to its officers and members, as well as the GCG Treasurer and Finance Officer

District Reporting

- Post the totals of each category on the Income Journal and Expense Journal to the corresponding category on a statement of income and expense or process the appropriate reports in your financial software.
- The May 1 Beginning Balance plus Income, Less Expenses will result in a Net Operating Profit or Loss, which should correspond to the reconciled balance in the Check Register.
- At a minimum, you should provide a financial report at the following meetings and at any other time requested:
 - Meetings of the Executive Committee (as called)
 - Meetings of the District Board (winter and summer board meetings)
 - Annual District Meeting (October)

Reporting to GCG Treasurer/Finance Officer

The annual reporting to GCG is due by June 1 following the end of the fiscal year. Copies of all documents may be made, or the original documents may be sent. Due to US Mail concerns, it is recommended that documents be sent Priority Mail in order to have tracking information. The following is the list of required documents (original or copy) for the fiscal year May 1-April 30:

- Copy of bank statements for all accounts for every month
- Copy of bank deposit slips (not bank deposit receipt)
- Copy of every check written along with supporting invoices attached
- Copy of every check written along with District Request for Reimbursement Forms and receipts attached
- Copy of every check written along with appropriate GCG donation form

- Copy of reconciled Check Register
- Copy of Income Journal
- Copy of Expense Journal
- Copy of Year-End Financial Statement
- Copy of Annual Budget
- Copy of Minutes showing approved recommendations by the Executive Committee or District Board for any expenditures not included in the district's budget.

Post Fiscal Year Information:

It is very important to remember that once the fiscal year has closed and the district's financial information is sent to the GCG Treasurer/Finance Officer, those records are permanent and cannot be changed. The ending balance for one year is the beginning balance for the next.

Occasionally requests for expense reimbursements that were budgeted for the previous year are not received until the beginning of the new year. We cannot back date and record them in April; they must be recorded in the year in which the check is actually written.

This is the basis of "cash" vs. "accrual" method of accounting.

CONVENTIONS

Our Districts are on a seven-year rotation for hosting GCG annual conventions. There are specific guidelines for the hosting district treasurer when this occurs, and they will be issued at that time.

IMPORTANT DATES AT A GLANCE

- **January/February** – District Winter Board Meetings
- **April 1** – Reminder to district officers/chairmen to send all reimbursement requests by April 25
- **April 30** – Close books for Current Fiscal Year
- **June 1** – District Financial Reports to GCG Treasurer/Finance Officer
- **June 1** – GCG Annual Allowance (\$500) Mailed to District Treasurers
- **July 1** – Pre-Raffle Information and Consent Form sent by GCG Treasurer
- **August 1** – Due Date to Return Pre-Raffle Information/Consent Form to GCG Treasurer
- **August** – District Summer Board Meetings
- **October** – District Annual Meetings
- **November 1** – Due Date to Send Post-Raffle Information to GCG Treasurer
- **December 15** – Due Date to Send Sales Tax Detail and Check to GCG Treasurer (if applicable)

(Other Dates Specific to Individual Districts)

EXHIBIT 1 – Check Register (Download from <https://gardenclubofgeorgia.org/wp-content/uploads/2025/08/District-Check-Register-Exhibit-1.xls>)

Date	Ck. No.	Description	Payment	Cleared	Deposit	Balance
5/1/2025		Beginning Balance				677.36
5/12/2025		Deposit		x	1	678.36
5/29/2025	2349	Suzie Smith	1	x		677.36
		May Totals	1		1	677.36
6/9/2025		GCG Annual Allowance		x	500	1177.36
		June Totals	0		500	1177.36
7/5/2025		Misc. Donations		x	100	1277.36
7/15/2025	2350	Suzie Smith	150	x		1127.36
		July Totals	150		100	1127.36
Date	Ck. No.	Description	Payment	Cleared	Deposit	Balance
8/1/2025						
8/31/2025						
		August Totals	0		0	1127.36
Date	Ck. No.	Description	Payment	Cleared	Deposit	Balance
9/1/2025						
9/30/2025						
		September Totals	0		0	1127.36
Date	Ck. No.	Description	Payment	Cleared	Deposit	Balance
10/1/2025						
10/31/2025						
		October Totals	0		0	1127.36
Date	Ck. No.	Description	Payment	Cleared	Deposit	Balance
11/1/2025						
11/30/2025						
		November Totals	0		0	1127.36
Date	Ck. No.	Description	Payment	Cleared	Deposit	Balance
12/1/2025						
12/31/2025						
		December Totals	0		0	1127.36
2026						
Date	Ck. No.	Description	Payment	Cleared	Deposit	Balance
1/1/2026						
1/31/2026						
		January Totals	0		0	1127.36
Date	Ck. No.	Description	Payment	Cleared	Deposit	Balance
2/1/2026						
2/28/2026						
		February Totals	0		0	1127.36
Date	Ck. No.	Description	Payment	Cleared	Deposit	Balance
3/1/2026						
3/31/2026						
		March Totals	0		0	1127.36
Date	Ck. No.	Description	Payment	Cleared	Deposit	Balance
4/1/2026						
4/30/2026						
		April Totals	0		0	1127.36
		ENDING BALANCE, APRIL30, 2026				1127.36

EXHIBIT 2 – Budget (Download from <https://gardenclubofgeorgia.org/wp-content/uploads/2025/08/District-Budget-Exhibit-2.xls>)

District Actual at 04/30/2025 Compared With 2025-2026 Budget							
					Year Ended 04 30 2025 Budget	Year to Date 04 30 2025 Actual	Budget Over (Under) Previous Year Actual
						2025-2026 Budget	
BEGINNING BALANCE, May 1, 2025					479	479	(37)
INCOME (SAMPLE)							
	GCG Annual Allowance				500	500	0
	Flower Show Fundraiser				2,300	2,600	(2,600)
	District Meeting Basket Raffle & Donations				1,500	2,700	(2,700)
	District Meeting Registrations				4,000	3,720	(3,720)
	Penny Pines/Natural Disasters				68	68	(68)
	Transfer From Savings				2,800	1,500	(1,500)
	Total Income				11,168	11,088	500
EXPENSES (SAMPLE)							
					Budget	Actual	Budget Over
					04 30 2025	04 30 2025	2025-2026
							(Under) Actual
	District Flower Show				4,259	3,900	(3,900)
	District Meeting 100 x \$35				3,500	3,400	(3,400)
	Website Maintenance and Domain				1,120	750	(750)
	Office Supplies/Check Printing/Postage				100	100	(100)
	Grants, Gifts and Donations				600	600	(600)
	GCG Scholarships				1,000	1,000	(1,000)
	District Director/Convention Expense				200	190	(190)
	GCG Allowance Restricted to District Director Expense				500	730	(730)
	Outgoing Director Gift				100	100	(100)
	Board Meetings				200	100	(100)
	Penny Pines/Natural Disasters				68	68	(68)
	Deep South Convention				0	666	(666)
	Total Expenses				11,647	11,604	0
ENDING BALANCE April 30, 2026					0	(37)	463

EXHIBIT 3 – Income Journal (Download from <https://gardenclubofgeorgia.org/wp-content/uploads/2025/08/District-Income-Journal-Exhibit-3.xls>)

Date	Received From	Flower Show Donations	Basket Raffle	Table Designs	GCG	District Mtg. Registrations	Miscellaneous	Transfer From Savings	Total	Intra-Company Transfers
5/12/2025	Mary Jones						\$ 1.00		\$ 1.00	
6/29/2025	GCG Annual Allowance				\$ 500.00				\$ 500.00	\$ 500.00
7/5/2025	Daisy Garden Club	\$ 100.00							\$ 100.00	
4/30/2026										
	TOTALS	\$ 100.00	\$ -	\$ -	\$ 500.00	\$ -	\$ 1.00	\$ -	\$ 601.00 \$ 601.00	\$ 500.00

EXHIBIT 4 – Expense Journal (Download from <https://gardenclubofgeorgia.org/wp-content/uploads/2025/08/District-Expense-Journal-Exhibit-4.xls>)

Date	Payee	Ck. No.	Flower Show	District Meeting	Board Meetings	Donations	Scholarship	Website	District Director	Supplies	Total	Intra-Company Transfers
5/29/2025	Suzie Smith	#2349								1.00	1.00	
7/15/2025	Suzie Smith	#2350	150.00								150.00	
4/30/2026												
	Total		150.00	-	-	-	-	-	-	1.00	151.00	-
											151.00	
			Flower Show	Dist. Mtg.	Bd. Mtg.	Donations	Scholarship	Website	Director	Supplies	Total	Intra-Company Transfers