

Financial Task Ownership Assessment

Who owns what, the tools in play, and Turnkey's role in each line item | June 18, 2026

6

TURNKEY OWNS

1

OPTIONAL (NP'S CHOICE)

15

SHARED (SPLIT BY CONTROL)

9

NORTHPOINT INTERNAL

The Governing Principle

The cleanest — and most defensible — way to divide this list is by **control function**, not by task type. Turnkey assumes **record-keeping, processing, reporting, and compliance**. Northpoint retains **custody of assets (cash, checks, mail, deposits), authorization of payments, donor relationships, ministry decisions, and system-access governance**. This is not merely a division of labor — it **builds proper separation of duties into the engagement**: the people who touch the money do not record it, and the people who record it do not approve it. That is precisely what a church board expects to see.

What Turnkey will NOT touch

- Counting or handling physical cash, checks, or mail
- Final authorization of payments and payroll
- Donor relationships & pastoral giving conversations
- Editing people/giving records in PCO
- Adding/removing users on bank & card platforms
- Ministry purchasing & scholarship decisions

What Northpoint will hand to Turnkey

- The GL, monthly close & all financial reporting + dashboards
- W-2 / 1099 issuance
- AP & expense processing and coding (ideally consolidated on Ramp)
- Bank / Square / Venmo / Benevity reconciliation
- Giving-health analytics (GivFlow) & annual giving statements
- Weekly cash & board reporting packages

Tools Northpoint Uses — and Turnkey's Access

| TOOL / PLATFORM | WHAT IT'S FOR | ACCESS TURNKEY NEEDS | TURNKEY ROLE |
|-----------------------|------------------------------------|---|-----------------------------------|
| Planning Center (PCO) | Church management + giving records | Read access to giving reports for reconciliation | No (people/donor records stay NP) |
| QuickBooks Online | General ledger / accounting | Full - primary system of record | Yes - owner |
| Bill.com | Accounts payable / bill pay | Processor role (recommend consolidating to Ramp) | Yes - processor (NP approves) |
| Expensify | Expense reports | Admin/processor (recommend consolidating to Ramp) | Yes - processor (NP approves) |
| Square | Card / POS giving + sales | Reporting access | Yes - reporting |

| TOOL / PLATFORM | WHAT IT'S FOR | ACCESS TURNKEY NEEDS | TURNKEY ROLE |
|--|--------------------------------|--|---------------------------------|
| GivFlow | Donor retention analytics | Full access - to build giving-health dashboard | Yes - analytics / dashboard |
| Benevity | Workplace / matched giving | Reconcile deposits (no donor data) | Reconcile / report |
| Venmo | P2P payments | Transaction export | Yes - reconcile |
| Capital One | Credit cards | Statements + payment | Statements (NP owns user mgmt) |
| Frost Bank / Frost Treasury | Banking + wire transfers | Read-only statements | Read-only (NP authorizes wires) |
| Edward Jones | Investment / stock gifts | Gift value for recording | No login (NP owns brokerage) |
| Ramp (recommended) | Cards + AP + expenses, unified | Full - real-time classification + QBO sync | Yes - proposed primary platform |
| Sam's Club / Costco / Amazon / Walmart | Vendor + purchasing | None | No |

Recommendation: Consolidate Cards, AP & Expenses onto Ramp

Northpoint currently runs three overlapping systems — **Bill.com** (AP), **Expensify** (expenses), and **Capital One** (cards). Consolidating these onto **Ramp** would be transformational, and it is a platform Turnkey already operates for other churches we serve.

\$2,500 – \$5,000 / yr

PLATFORM FEES ELIMINATED — RECURRING, EVERY YEAR

+ \$500

SIGNUP CREDIT AFTER FIRST \$1,000 OF SPEND — ONE-TIME

~\$3,000 – \$5,500

ESTIMATED FIRST-YEAR HARD-DOLLAR VALUE

Plus the operational gains:

- **Immediate transaction classification.** Every charge is coded in real time as it happens — the books stay continuously close-ready instead of being reconstructed weeks later.
- **One platform replaces three.** Corporate cards, bill pay, and expense reports unify into a single system — fewer logins, one source of truth, dramatically less reconciliation.
- **No platform cost.** Ramp is free, eliminating Bill.com and Expensify subscription fees.
- **Controls built in.** Card limits, approval workflows, and receipt capture preserve separation of duties and replace the Capital One user-management overhead.
- **Direct QuickBooks sync.** Coded transactions flow straight to the GL, removing manual entry.

Fee range estimated from current Bill.com and Expensify per-user pricing; final figure depends on staff and AP-seat counts (see questions). Recurring savings repeat every year after the transition.

Discovery: 18-Month General Ledger Review

To scope this engagement accurately and onboard cleanly, Turnkey will request the **trailing 18 months of the general ledger** from QuickBooks. This is how we understand actual activity, recurring journal entries that will be required, fund structure, classification patterns, and any cleanup needed before assuming the books.

Line-by-Line Breakdown (31 tasks)

| TASK | FREQ. | PLATFORM | RECOMMENDED OWNER | TURNKEY'S ROLE | WHY |
|--|--------------|-----------------|-------------------|---|---|
| Tax Returns - W2s & 1099s | Annually | QuickBooks | Turnkey | Turnkey owns issuance end-to-end: collect W-9s, classify contractor vs. employee, and generate and file 1099-NEC and W-2s. | Core compliance bookkeeping. Dependent on confirming who runs payroll and on which system (see questions). |
| Monthly Board Reporting | Monthly | QuickBooks | Turnkey | Turnkey delivers an interactive board dashboard - overall church health, key metrics, trends, insights, and budget-vs-actuals - fully customizable. | This is the centerpiece of the engagement. NP presents to the board; Turnkey builds and maintains the live reporting. |
| Quarterly P&L Updates | Quarterly | QuickBooks | Turnkey | Turnkey closes the quarter, finalizes the P&L, and delivers it with variance commentary. | Pure close and reporting - fully owned. |
| Weekly Cashflow Updates | Weekly | QuickBooks | Turnkey | Turnkey delivers a weekly cashflow dashboard - cash snapshots, insights, trends, and forecasts tied to the budget. | Recurring reporting, automated. Replaces the manual weekly cash update. |
| Square Reporting | Weekly | Square | Turnkey | Turnkey pulls the Square report, sorts, records to the GL, and feeds the directors' log. | The task already routes to the bookkeeper - Turnkey assumes it in full. |
| Annual Giving Statements | Annually | PCO | Turnkey | Turnkey owns production of the annual giving statements, in partnership with NP for donor-record verification before release. | Turnkey generates and reconciles statement totals to the GL; NP verifies the underlying donor records. |
| GivFlow - Giving Health Dashboard | Weekly | GivFlow | Shared | Turnkey requests full GivFlow access to build a comprehensive giving-health dashboard, including giving-per-attendee metrics. NP retains lapsed-donor outreach. | Turnkey owns the analytics and reporting; the donor-outreach voice stays with NP. |
| Pay Sales Tax | Quarterly | - | Optional | Turnkey can own filing and payment with the proper access, or calculate the liability and hand it back if NP prefers to retain payment processing. | Owner is NP's choice. Either path requires Turnkey having the correct filing access. |
| Annual Budgeting | Annually | - | Shared | A guided 4-8 touchpoint build aligned to the church's strategy and vision (scoped as a separate advisory engagement) - or a report-only path. See 'Annual Budgeting' section. | Requires reviewing the current budget first to determine whether the full build is a worthwhile investment. |
| Forecasting Discussions | Monthly | - | Shared | Turnkey builds the forecast and leads the analysis. | Cadence to be confirmed - standalone monthly meeting or folded into board reporting (see questions). |
| Review BvA w/ Buck + Staff | Monthly | - | Shared | Turnkey produces the Budget-vs-Actual and variance analysis. | Presentation ownership to be confirmed - Turnkey-presented or develop-and-handoff (see questions). |
| Bill.com | Twice Weekly | Bill.com → Ramp | Shared | Turnkey processes: submit bills, set up vendors, code to GL. NP approves. | Strong candidate to consolidate onto Ramp - see recommendation. Separation of duties preserved either way. |
| Checks / Reimbursements / Random Payments | Weekly | Bill.com → Ramp | Shared | Turnkey routes everything through the AP platform, codes, and records. NP approves. | Eliminates the one-off check path. Ramp would streamline this further. |

| TASK | FREQ. | PLATFORM | RECOMMENDED OWNER | TURNKEY'S ROLE | WHY |
|--|--------------------|---------------------------|-------------------|--|--|
| Expensify | Weekly | Expensify → Ramp | Shared | Turnkey administers, processes, and codes reports and sends reminders. NP approves. | <i>Prime candidate to fold into Ramp - one platform for cards, bills, and expenses (see recommendation).</i> |
| Capital One (users + payments) | As Needed (Weekly) | Capital One | Shared | Turnkey records statement activity and schedules the card payment. | <i>Ramp card controls could replace this user-management overhead - see recommendation.</i> |
| Process Benevity | Weekly | PCO | Shared | Turnkey owns the financial reporting to align the books; Turnkey does not own donor/user data. | <i>NP keeps the platform and donor-matching side; Turnkey reconciles the deposits.</i> |
| Process Campaign Funds (Top 5 / Austin) | Seasonal | - | Shared | Turnkey records campaign gifts and reconciles to the campaign total. | <i>Need more detail on what the process actually involves (see questions).</i> |
| Stock In-take / Updating PCO | As Needed | Edward Jones | Shared | Turnkey records the stock gift in QBO at fair-market value on receipt date. | <i>NP owns the brokerage relationship and donor record; Turnkey books the financial entry.</i> |
| Process Mosaic w/ Wire Transfers | Seasonal (Summer) | Frost Treasury | Shared | Turnkey reconciles and records the wires (NP-led). | <i>Wire initiation requires an authorized NP signer; need more detail on the process (see questions).</i> |
| Frost Bank (deposits + balance to Buck) | Weekly | Frost Bank | Shared | Turnkey automates the weekly balance reporting and reconciles deposits. | <i>Physical cash/check deposit stays with NP; reconciliation and reporting are Turnkey's.</i> |
| Venmo Management | Weekly | Venmo | Shared | Turnkey exports transaction logs, categorizes, and reconciles. | <i>Need to understand frequency and purpose of Venmo activity vs. Bill.com / Expensify (see questions).</i> |
| Communication / Coordination w/ Lacey | As Needed (Weekly) | - | Shared | Turnkey maintains a defined weekly handoff cadence and shared task tracker. | <i>Need to confirm Lacey's role (see questions).</i> |
| Process General Offering | Weekly | Mail / PCO / Giving Boxes | NorthPoint | Turnkey reconciles the recorded deposit to the GL only. | <i>Physical cash/check counting stays with NP's counting team - a custody control. Turnkey never touches the cash.</i> |
| Updating Giving Info / Donor Q&A | As Needed | Email / Text | NorthPoint | None - out of scope, pending clarification of what this entails. | <i>Need to understand expectations before drawing the line (see questions).</i> |
| First-Time Giver Notes & Appreciation | Weekly | PCO | NorthPoint | None - out of scope. | <i>Pastoral/donor care; PCO workflow owned by NP.</i> |
| Process Mosaic into PCO | Seasonal (Summer) | Go Method / PCO | NorthPoint | Turnkey reconciles totals only. | <i>Giving data entry tied to people records stays with NP. Need detail on the process (see questions).</i> |
| Manage Church Purchasing (Amazon/Walmart) | Weekly | Amazon / Walmart | NorthPoint | Turnkey records the expense; no purchasing authority. | <i>Ministry purchasing decisions stay internal.</i> |
| Camp 75 Payment Plan Management | Seasonal (Summer) | - | NorthPoint | Turnkey provides AR aging / balance-due lists to support outreach. | <i>Family outreach for balances is relational - NP-owned. Need process detail (see questions).</i> |
| Camp 75 Scholarship Update | Seasonal (Summer) | - | NorthPoint | Turnkey provides the financial figures for the director. | <i>Ministry budgeting decision; Turnkey supplies the numbers.</i> |

| TASK | FREQ. | PLATFORM | RECOMMENDED OWNER | TURNKEY'S ROLE | WHY |
|-------------------------------------|-----------|----------|-------------------|----------------------|--|
| Manage Sam's Club / Costco Accounts | As Needed | - | NorthPoint | None - out of scope. | Vendor membership admin, not bookkeeping. |
| Mail (for checks) | Weekly | - | NorthPoint | None - out of scope. | Physical mail custody stays with NP for control. |

Annual Budgeting — Two Paths

Path A — Full Build

Strategy-aligned budget development

A guided process of roughly **4–8 touchpoints** to develop a budget aligned to the church's strategy and vision. This is genuine advisory work — scoped and engaged separately with an **advisory & development fee**, which Turnkey is glad to take on.

Prerequisite: Turnkey reviews Northpoint's current budget as it stands today to determine whether the full build is a worthwhile investment for the church.

Path B — Report-Only

Northpoint develops, Turnkey reports

If a simpler path is preferred, Northpoint develops and shares the budget, and Turnkey loads it and **reports against it** through the monthly board dashboard (budget-vs-actuals, variance, trends).

No advisory fee — this is folded into standard reporting.

Questions for Northpoint

- Payroll:** Who is managing payroll today, and on what system? Does Northpoint own that system, or does the payroll processor? (W-2 issuance depends on this.)
- Staff count:** How many staff — employees and regular contractors?
- Attendance:** What is your average weekly attendance? (Feeds the giving-per-attendee health metrics.)
- Square volume:** What is the monthly volume of Square transactions, and roughly total monthly revenue?
- Venmo:** How frequently are Venmo transactions happening, and what is their nature and purpose — and how does that differ from what runs through Bill.com / Expensify? (Helps confirm the Ramp consolidation case.)
- Sales tax:** Would you like Turnkey to own sales-tax filing and payment, or calculate the liability and hand it back for Northpoint to remit?
- Forecasting cadence:** What frequency do you actually want for forecasting touchpoints — a standalone monthly meeting, or folded into the monthly board-reporting discussion?
- BvA presentation:** Would you like Turnkey to own the presentation of the budget-vs-actuals, or develop it and hand off for your team to present?
- Seasonal processes:** Can you expand on what is involved in Campaign Funds, Mosaic processing, and Camp 75 (payment plans + scholarships)?
- Giving info:** What exactly is expected under "updating people's giving info / respond to questions"? We want to understand the scope before drawing the line.
- Who is Lacey?** Confirm her role so the weekly coordination has a clear counterpart.
- Go Method transition:** What is the timing of the Go Method → PCO transition?