

NAVE · HOW IT WORKS

Finance

One ledger for every dollar that comes in, the year-end statements donors expect, and a light record of what goes out.

For the bookkeeper, the finance council and the pastor

What Finance is, and who switches it on

Finance is the back office behind your parish's giving. It is not the page a parishioner gives on — that is **Ways to Give** and **Online Offertory**, which have their own guides. This is where the office sees the money after it arrives, records what came in by hand, and produces the paperwork.

A tier Nave grants — then your parish turns on

Almost every feature in Nave is on until you switch it off. Finance is the one exception: it stays **off until Nave grants it**, and your parish then turns it on under **Features**. Financial records and tax statements carry legal weight and should not appear on a parish that never asked for them, and the finance back office is the paid tier, agreed with the parish or its diocese.

Until both switches are on, nothing in this guide is visible: the menu entry is absent and a parishioner's **My Giving** page does not exist. On **Features**, the **Contribution Ledger** row reads **Not on your plan** where other rows show a switch — a parish cannot grant itself the tier. Someone following an old link sees "Contribution Ledger is switched off" with a button back to Features, not an error.

The screens

In the menu, under **Giving & Finance**, the entry is **Contribution Ledger**. It opens a page titled **Finances**, and everything else hangs off it:

Finances → Year-End Statements → Campaigns & Pledges → Operating Ledger →

Import Bank Transactions → Annual Budget

The **Online Giving** page — where funds are named and the card processor is connected — sits under the same switch and the same access row.

Who can see money

Finance has its own row in **People & Team** → **Access**, so the office can run the parish without seeing the ledger and the bookkeeper can keep the ledger without running the parish.

Read

"See fund totals, campaigns and year-end statements." Cannot record a contribution, issue a statement or change tax settings. Right for a finance council member or an auditor.

Write

Records gifts and expenses, reconciles donors, edits the tax profile, runs imports. The Add, Modify and Delete switches inside Write narrow it — a volunteer can add gifts but not delete rules.

"Start from a job" offers **Finance** (money only) and **Council** (read-only oversight). The database enforces the same line: financial tables are readable only by people holding Finance, whatever page asks.

Every change to a donor record, a contribution or the tax profile is written to the **Activity Log** by the database itself, with who made it and what it was before; opening **Online Giving** is recorded as "Finance opened". Those entries are kept for two years.

Money in — the contribution ledger

One row per gift, whatever door it came through, so a donor's year adds up in one place. Most of it arrives without anyone typing.

Gifts that arrive on their own

Online donations, per-Mass online offertory, paid Mass intentions and sacrament fees are copied into the ledger by the database the moment they are recorded — no button, no way to forget one. The **Finances** page labels each by **Source**: Donation, Offertory, Mass Intention, Sacrament Fee, Manual Entry.

Only settled money counts: a card payment still pending, failed or later refunded is not in the totals. Fees and Mass offerings are payments for something, so they are marked **non-deductible** — in "Total received", never in "Tax-deductible" and never on a statement's deductible lines.

Result: the three cards at the top — Total received, Tax-deductible (excludes processing fees) and By source — are a live picture of the year, not a report someone had to run.

Recording the Sunday plate

Who: Write on Finance, with the Add switch.

Cash, cheques, envelopes, stock and in-kind gifts go in under **Record a gift** on the Finances page.

1. Enter the **Amount** and **Date received**.
2. Choose the **Method** — Cash, Check, Envelope, In kind or Stock — and the **Fund** if designated. Blank lands in the General Fund.
3. Add the **Donor name** and **Donor email** if known. For loose plate, leave the name blank or write "loose plate".
4. Leave **This gift is tax-deductible** ticked unless it paid for something.
5. Press **Record gift**.

An unreadable, zero or negative amount is refused with a message rather than saved as nothing. Each gift then appears in **Recent contributions** as a Manual Entry.

Donor records, and "Reconcile donors"

A **donor record** ties a person's gifts together — one per giver, with the name that prints on their statement. When gifts exist that are tied to none, an amber notice appears: "*n* contributions are not yet linked to a donor record", with a **Reconcile donors** button.

Pressing it groups loose gifts by **email first, then by name** (capitals, accents and punctuation ignored), creates a record for each new giver and links the gifts. Two rules keep it safe: a gift with neither name nor email is never merged with anyone, and once linked, a gift's statement follows the record — so a mistyped email on one cheque no longer splits a donor into two statements that each under-report the year.

The record has a place for a **tax-receipt name** and an **envelope number**, but neither has an editing screen yet; "Envelope" under Method records how a gift arrived, not its number.

Funds, and what a parishioner sees

A fund is a designation — General, Building, School. The list is kept on the **Online Giving** page (name, description, order, active), and the same funds serve every part of Finance: the fund a gift goes to, the fund a campaign counts, the income line in the budget, the fund a bank line is categorised to.

A signed-in parishioner's **My Giving** page shows every gift on record for them, their deductible total for the year, any pledges with a progress bar, and a **Print / Save my statement** button. Gifts reach them through their linked donor record or through the gift's email matching the one they sign in with — so to make an envelope giver's cheques appear on their own page, record the gift with the email they use for Nave.

Year-end statements, campaigns and pledges

The statement is the reason most parishes want a unified ledger — every January, every giver expects one. Campaigns turn one-off giving into commitments you can follow.

First, the parish tax profile

At the foot of the Finances page, **Parish tax profile** holds what a statement must carry: **Legal name**, **EIN**, the mailing address, and the **Signatory name** and **title**. Until the legal name and EIN are on file, Year-End Statements says "Complete the parish tax profile before issuing statements" and every statement carries a draft banner.

Issuing the statements

Year-End Statements opens on **last year**, the year you are closing. It lists every donor with at least one deductible gift — largest total first — with their gift count and deductible total. **View** opens one statement in a new tab; **Print all *n* statements** opens every statement in one print view, one per page, ready for envelopes. Donors with a Nave account print their own from My Giving — the same document.

Statements are **not emailed** today. Print for the post, and point account-holders to their portal.

What the statement says

The parish's legal name, address and EIN; "*Year Annual Contribution Statement*" and the donor's name; the deductible gifts by date, oldest first, and their total. If the donor also paid fees or Mass offerings, a smaller "Total received (incl. non-deductible fees)" line appears beneath — for their records, kept out of the deductible figure.

The closing paragraphs follow what the year contained: the standard line that no goods or services were provided except intangible religious benefits; if any single gift was **\$250 or more**, the line that this letter is the written acknowledgment the IRS requires; and if there were fee payments, that those are not deductible. The signatory closes it.

Honest status. The wording of those IRS paragraphs is Nave's reviewed template and is still awaiting sign-off by counsel. Until then, treat printed statements as drafts for your own review; the on-screen draft banner exists for this reason and does not print.

Campaigns

Campaigns & Pledges lists your drives with dates and goal. **New campaign** asks for a name, optional description, the **Goal**, the **fund whose gifts count**, start and end dates, and whether to **show a public progress bar**.

Link a fund: every settled gift to it between the campaign's dates counts toward the goal automatically, pledged or not; without one, the page warns that gifts will not count on their own. A public campaign shows a progress bar on the parish's Ways to Give page, and **Show publicly / Make private** on the detail page changes that at any time.

Pledges, and how "behind" is decided

On a campaign's page, **Record a pledge** takes the donor's name and email, the **total pledged**, the intended frequency and the pledge's start and end. The table shows **Pledged**, **Given**, **Expected to date** and a status:

- **On track** — given at least what a straight line from start to end expects by today.
- **Behind** — short of that line while the window is open.
- **Lapsed** — the window has ended and the pledge is still short.
- **Fulfilled** — the full amount given. **Cancelled** — withdrawn with the Cancel link; it leaves the totals.

"Given" is the donor's settled gifts to the campaign's fund inside the pledge's dates, matched by donor record or email. Frequency is a note of intent — the arithmetic is by days, so a \$50-a-week pledge and a \$5,000-over-three-years pledge are judged alike.

The summary counts pledges behind, lapsed and fulfilled, so the council sees the shape of a drive at a glance.

Money out — the operating ledger, the bank file and the budget

Your diocese most likely mandates the general ledger the parish's audited books live in. Nave does not replace it. This is the light, parish-facing layer — what was spent, against what plan — that exports cleanly to the book of record.

The Operating Ledger page

Four totals for the year — **Income** (settled gifts), **Spent (paid)**, **Committed** (approved and paid together), **Net** — then a **By fund** table of each fund's income, spend, net, budget and percentage used. Spending counts only once an expense is marked paid; an approved-but-unpaid bill sits in Committed so the balance is not flattered.

Below, **Expenses**. **Add expense** takes payee, amount, date, fund, account, method (Check, ACH, Card, Cash), a reference or cheque number and a note. A new expense starts **Pending**; the row offers **Approve**, then **Mark paid** — a light approval step, not procurement. There is no receipt upload.

Two setup panels sit at the foot for Write holders. **Chart of accounts** is your list of expense (and income, asset, liability) categories, each with an optional **diocesan code** so the export lines up with the chancery's chart. **Budgets** sets one annual figure per fund, which drives the Used column above; the line-by-line plan is the Annual Budget page.

Import Bank Transactions

Who: Write on Finance.

Download a statement from online banking as **CSV**, **OFX** or **QFX** and upload it here (linked from the Operating Ledger). Nave reads the date, description and amount columns and skips anything it has seen before — "re-uploading the same file is safe". There is no live bank connection; the file is the whole mechanism, by design.

Each transaction is a card — money in green, money out red — with a status: **Unmatched** (nothing decided), **Categorized** (a fund and/or account assigned, by hand or by rule), **Matched** (a money-out line has become a paid expense) or **Ignored** (a transfer, say; hidden from the list). Choose a fund and account and press **Categorize**; for money out, **Create expense** adds a *paid* expense dated the day it posted, payee from the bank description, and marks the line Matched.

The import does not create contributions — deposits can be categorised, but giving reaches the ledger through the sources above, not the bank file. **Auto-categorization rules** save the repetition: when a description contains this text, assign this fund and account. A new rule applies at once to everything still unmatched, and to every future import.

Annual Budget

Annual Budget is the line-item plan parishes actually write. Income lines are your funds; expense lines are your expense accounts. Each shows **Budget**, **Actual** so far, a **Used** bar and the variance, with totals and a **Projected surplus / deficit** beside **Actual so far**. Actual income is settled gifts by fund; actual expense is paid expenses by account.

1. Set the **Fiscal year start** month once. July is the default (the diocesan norm) and years read "FY 2026–27"; a January start labels them plainly.
2. Type a figure beside each line and press **Save budget** — one save covers every line.
3. Or **Start from last year**: copy the prior year scaled by a percentage (3% is offered), then adjust.
4. **Print budget** for the finance council or the annual report to parishioners.

Export to the book of record

Export year CSV on the Operating Ledger downloads one dated file the bookkeeper posts into QuickBooks, ParishSOFT or whatever the chancery mandates, without re-keying: Date, Type (Income or Expense), Account, Fund, Party, Amount (income positive, expense negative), Memo, Reference. Income rows are settled gifts — under "Contributions", or "Fees & offerings" when non-deductible; expense rows are paid expenses only. Read on Finance is enough to download it. This export is the seam: Nave is the operating layer, the chancery's system stays the audited book.

Questions the office asks

The pastor has full access, but Finance is missing from the menu

Access decides who may open a page; the plan decides whether the page exists. Look under **Features**: if Contribution Ledger reads "Not on your plan", Nave has not granted the tier yet. If it shows a switch, it is off — turn it on.

A donor says their statement is short

Three usual causes. A cheque was recorded under a different email or spelling, so it sits on a second donor — press **Reconcile donors** and look for the stray in Recent contributions. A Mass offering or fee was expected on it — those show as received but are never deductible. Or the gift carries another year's **Date received**: the statement follows that date, not the day it was typed.

Can a parishioner see the ledger?

No. My Giving shows a person only gifts tied to their own donor record or sign-in email, through a door that reveals nothing else. The ledger, other donors, expenses and the budget are visible only to people holding Finance in Access, and the database refuses everyone else regardless of which page asks.

We changed a fund's name — do old gifts move?

Gifts are recorded against the fund itself, not its name, so a rename changes every past line, statement and export at once. Deactivating a fund keeps its history; it simply stops being offered for new gifts.

Who changed this figure, and when?

Open the **Activity Log** under Governance. Every change to a donor record, a contribution or the tax profile is written there by the database, with the person and the previous value — not something a form can forget to do.