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| Club \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Club Audit Form and Instructions |
| Tax Year\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_2020\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

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Audit Instructions

To perform your audit, first prepare by accumulating the records required from your financial institutions and from your club bivio records.

Assemble the records needed to complete each of the 7 audit steps and assign each step to an independent committee to perform.

Perform the records comparison and note any discrepancies found. There are 7 steps to the audit process:

1. Verify cash balances and number of shares of stock –start of tax year
2. Verify cash balances and number of shares of stock-end of tax year
3. Verify income received
4. Verify expenses recorded
5. Verify stock transactions
6. Verify accuracy of member contributions
7. Verify accuracy of withdrawals

Discuss discrepancies with the club and the club treasurer, determine what is required to correct them and make the corrections agreed to.

Have everyone sign the forms in the correct places and file the completed forms with your club records.

Put your feet up and relax or have a party to celebrate!

Have fun in the upcoming year investing with your friends!

Records Required

(Hard Copies or Online Access)

# From Financial Institution

* Monthly statements

Dec-Previous tax year through Dec-Current tax year

* Trade Confirmation Records

Individual or Summary List

* Dividend and Interest Transaction Records

From Statements or Summary List

* Checks written

Copies or Summary List

* Deposits and Withdrawals

From Statements or Summary List

* Realized and Unrealized Gain/Loss Reports

# From Club

* Receipts for expenses
* Verification of member deposits by members

From club member review of year end Member Contributions and Withdrawals report

* Monthly meeting minutes

Authorization of Expenses, stock transactions, withdrawal discussions

* Partnership Agreement

Terms for Paying Withdrawals

Allocation of Expenses

* Club bivio records

Valuation reports-12/31/2019, 12/31/2020

-Cash balances and Shares Owned

Transaction History Report-12/31/2020

-Transactions grouped into categories

Income Statement-2020

-Shows dividends by company, Interest and Expenses recorded

Withdrawal Reports 2020

-For all members who withdrew during year

Transaction Lists (from Accounting>Accounts>transactions)-1/1/2020-12/31/2020

Dates and amounts in chronological order

Member Contributions and Withdrawals Report-2020

Transaction Ledger Report 1/1/2020-12/31/2020

Capital Gain/Loss Report 12/31/2020

Investment Lot Cost Basis Reports – dated right after the dates of any reorganizations

Club Name: *Yankee Chapter Model Club* Date: *Jan 9, 2021*

# *Step 1*-Check end of year cash balances and number of shares-prior tax year

bivio Valuation report dated 12/31/2019

Brokerage statement 12/31/2019

Compare cash balance and number of shares of stock

* Records Agree
* Discrepancy Noted (Stop Audit and resolve issues)  
  Description\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
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# *Step 2-*Check end of year cash balances and number of shares current tax year

bivio Valuation report dated 12/31/2020

Brokerage statement 12/31/2020

Compare cash balance and number of shares of stock

* Records Agree
* Discrepancy Noted   
  Description\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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# *Step 3-*Verify Income Received

bivio Income Statement dated 2020

Brokerage Statement 12/31/2020

Compare total Dividends (Qualified + Money Market)

Compare Total Interest

bivio Transaction History report dated 12/31/2020

Brokerage dividend transaction list 1/1/2020-12/31/2020

Compare dividend transactions-date, amount and company

* Records Agree
* Discrepancy Noted   
  Description\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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# *Step 4-*Verify Expenses

bivio Income Statement Report dated 2020

Brokerage Summary List of Checks written or copies of checks *(see Fidelity stmts 9/30 & 8/31)*

Verify expenses actually paid

Verify receipts for all expenses recorded

Verify all Expenses authorized by club in club meeting minutes

Verify expenses correctly recorded as deductible or non deductible.

bivio file storage (receipts, meeting minutes)­­

bivio Transaction History Report 12/31/2020

Club Partnership agreement

Verify expenses allocated as club requires

* Records Agree
* Discrepancy Noted   
  Description\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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# *Step 5-*Verify Stock Transactions

bivio Transaction Ledger Report dated 12/31/2020.

Brokerage trade confirmation summary report 1/1/2020-12/31/2020

Confirm transaction dates, security name, number of shares of stock, purchase/sale

price, total cost or proceeds

bivio Capital Gain/Loss Report 12/31/2020

Brokerage Realized Gain/Loss Report 12/31/2020

Compare Acquisition dates, sale date, sales price, cost basis and gain/loss amount

Note any wash sales shown on brokerage report

bivio Investment transactions list for particular stock

For any sales where specific tax lots were sold (other than FIFO) confirm that the correct lots are included in the bivio records

bivio transaction history report 12/31/2020

Brokerage statements for month reorganization occurred

bivio Investment lot cost basis report – dated right after date of reorganization

Brokerage Unrealized gain/loss report

Confirm reorganizations entered correctly. (contact bivio support if necessary)

Confirm cost basis of all shares involved agrees with what broker shows after reorganization.

* Records Agree
* Discrepancy Noted   
  Description\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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# *Step 6-*Verify Member Contributions

bivio Member Contributions and Withdrawals report dated 2020

Club partnership agreement

Brokerage Deposit transaction summary list 1/1/2020-12/31/2020 or monthly statements

Verify Club members have confirmed amounts contributed-

Have members sign off on report

Verify Payments entered using correct Valuation Date

Verify Deposits made in brokerage account

bivio Transactions History report dated 12/31/2020

Verify entries have been recorded as payments, not fees or miscellaneous income.

* Records Agree
* Discrepancy Noted   
  Description\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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# *Step 7-*Verify Withdrawals Paid Correctly

bivio Withdrawal reports for year being audited

Club partnership agreement

Verify valuation date used to calculate withdrawal payment agrees with Partnership Agreement

Verify transaction date is date check was given to withdrawing partner

Verify records properly reconciled before processing withdrawal report (No post withdrawal adjustments)

* Records Agree
* Discrepancy Noted\*   
  Description:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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\*(note that if a withdrawal has been paid, it may be impossible to correct discrepancies. This will be up to your club to determine. However, you should still note discrepancies as recommendations for future improvement)

Action Taken to Correct Discrepancies

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Treasurer Signature and Date:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Audit Committee Signatures and Date:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Submitted to the club on, Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_