

# **Embezzlement Prevention Checklist**

## **A List of Suggested Precautions to Protect Oxford Houses from Theft**

- Lock up the checkbook. Provide the key or code to 2 non-signors ONLY. NO ATM OR DEBIT CARDS!!
- Make sure Treasurer is NOT a signor on account.
- NO online banking – paper statements only.
- Always use a rent receipt book. Keep it locked up too.
- Mandatory** monthly audit with President, Secretary and Comptroller (to be presented to the Chapter with the Housing Report)
- “Two Signatures Required” printed on checks.
- Lock box that EES can be deposited into throughout the week.
- Checkbook is only taken out during the weekly House Business Meeting – which is the ONLY time checks should be written.
- New checks should be ordered and sent to the bank to be picked up, not mailed to the house.

**By implementing these procedures we can protect our houses from embezzlement!!**

*These are suggestions from Oxford House, Inc.*

# OXFORD HOUSE, INC.

1010 WAYNE AVENUE • #400 • SILVER SPRING, MARYLAND 20910

TEL: (301) 587-2916 • FAX: (888) 689-6411 • TOLL FREE: (800) 689-6411

FINANCIAL SERVICES OFFICE

## GUIDELINES FOR ESTABLISHING OXFORD HOUSE CHECKING ACCOUNTS

1. **ESTABLISH A NON-PROFIT OR ASSOCIATION TYPE CHECKING ACCOUNT IN THE OFFICIAL NAME OF YOUR OXFORD HOUSE EXACTLY AS IT APPEARS ON YOUR FEIN.**  
Examples:   Oxford House - Elm Street      Oxford House - Douglas  
                  Oxford House - Cherry Hill      Oxford House - Mistletoe  
You may not use "Oxford House" without your House Name.
2. **REQUIRE TWO (2) SIGNATURES FOR WRITING ALL HOUSE CHECKS.**  
Example:         :         Joseph Smith, President and Thomas Jones, Treasurer
  - The phrase "2 Signatures Required" must be printed in the signature block of all checks.
  - Be sure to ask your bank to have this statement printed on your checks.
3. **REQUEST A NEW SIGNATURE CARD WHENEVER NEW OFFICERS ARE ELECTED OR WHEN AN OFFICER LEAVES THE HOUSE.**  
Example:                 Joseph Smith                 Robert Wyman, President  
                                  Thomas Jones                 Mark Nelson, Treasurer
4. **THE FEDERAL (FEIN) TAXPAYER ID NUMBER HAS BEEN OBTAINED FOR YOUR HOUSE.**  
Take the enclosed Memorandum for Bank Use to the bank of your choice with the attached SS-4 Application which includes your FEIN number.
  - If the bank officer you are dealing with has any questions ask him/her to call Oxford House National Headquarters Financial Office (800) 689-6411.
5. **DO NOT REQUEST YOUR BANK TO ISSUE AN ATM CREDIT CARD OR CREDIT CARD. DO NOT AUTHORIZE COUNTER CHECKS OR CASH WITHDRAWALS.**  
  
An ATM credit card - a MOST card and so on - is inconsistent with proper financial Management in an Oxford House and the need to have two individuals sign a check, approved by the members at a house meeting. No oxford House should be issued an ATM card it provides too many temptations.
6. **ORDER THREE-UP DESK SIZE CHECKS.**  
They are harder to misplace and are easier to reconcile.

*If you have any questions about your checking account, please call Oxford House Inc. at (301) 587-2916 or (800) 689-6411*

## Setting Up A Checking Account For An Oxford House

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Each Oxford House must have a checking account. The checking account should be a regular checking account for a non-profit unincorporated association. It must be one that **requires** two signatures on each check. The reminder "2 signatures required" should be printed in the signature block of all checks.

The following check list is helpful to you and the bank in setting up the checking account:

- Checking account for a non-profit unincorporated association.
- Two signatures required on each check.
- Printed on each blank check - in the signature block - should be a reminder "2- signatures required".
- No counter checks should be permitted.
- NO ATM cards should be issued on the account.
- The name on the account is always "Oxford House - [a particular name]; NOT "Oxford House, Inc." The particular name must be exactly as it is on the Oxford House Charter or the IRS form SS4 containing the FEIN.

If the bank has any questions, call or fax Oxford House World Services Office at the numbers listed below. This is a good program and if we all work together we can get the accounts correctly set up. The system has evolved over the Oxford House 24 year history and if correctly set-up it works well.

### Oxford House World Services

1010 Wayne Avenue, Suite 400  
Silver Spring, Maryland 20910

Telephone (301) 587-2916 • Facsimile (301) 589-0302

Oxford House \_\_\_\_\_

To whom this concerns:

On \_\_\_\_\_ a meeting was called for election of new officers for our unincorporated association. As a result our signature card must be updated. The following person(s) must be removed from the current signature card:

- 1) \_\_\_\_\_  
(Name, Officer Position)
- 2) \_\_\_\_\_  
(Name, Officer Position)
- 3) \_\_\_\_\_  
(Name, Officer Position)

The following persons are to be added to the new signature card:

- |                                      |                 |
|--------------------------------------|-----------------|
| 1) _____<br>(Name, Officer Position) | _____ Signature |
| 2) _____<br>(Name, Officer Position) | _____ Signature |
| 3) _____<br>(Name, Officer Position) | _____ Signature |

Having had a democratically held election these individuals have been entrusted to sign all financial instruments for Oxford House \_\_\_\_\_

This form should be accompanied by the House Meeting Minutes.

Sincerely:

Secretary \_\_\_\_\_

President \_\_\_\_\_

**NOTE: Bank Of America will waive all service fees upon request!!**

## Articles Of Association

### Article I Name and Organization

The name of this association is Oxford House - \_\_\_\_\_. Oxford House - \_\_\_\_\_ is designated an unincorporated nonprofit association created under the laws of the State of \_\_\_\_\_.

### Article II Intent and Purpose

It is the intent of Oxford House - \_\_\_\_\_ to become a chartered member of the local Chapter of Oxford House, Inc., and thereby subject to the charter conditions of Oxford House, Inc. which are: 1) The house must be self-run on a democratic basis; 2) The house must be financially self-supporting; and 3) Any resident who drinks alcohol or uses drugs must be immediately expelled from membership. Oxford House - \_\_\_\_\_ consists of six or more members joined by mutual consent for the common, non-profit purpose of providing a democratically run, self-supporting, drug and alcohol free home.

### Article III Office and Duration

1. The office of Oxford House - \_\_\_\_\_ shall be located at \_\_\_\_\_.
2. The duration of Oxford House - \_\_\_\_\_ shall be perpetual.
3. The death, removal, or resignation of any officer or member of Oxford House - \_\_\_\_\_ shall not result in the dissolution of Oxford House - \_\_\_\_\_.

### Article IV Structure and Membership

Oxford House - \_\_\_\_\_ consists of individuals dedicated to the daily operation of a democratically run, self-supporting, drug and alcohol free home to enhance member recovery from alcoholism and drug addiction.

Oxford House - \_\_\_\_\_ is a purely voluntary organization, and a membership in Oxford House - \_\_\_\_\_ becomes effective upon an 80% majority vote of existing members on acceptance of a new member and a one-time payment in an amount set by a quorum of then existing members of the organization. Oxford House - \_\_\_\_\_ does not discriminate on the basis of race, color, sex, age, religious affiliation, handicap, national origin, or other personal factor.

## Article V Association Leadership

Oxford House - \_\_\_\_\_ shall be populated by at least five (5) officers including but not limited to: President, Secretary, Treasurer, Comptroller, and Coordinator. The name and total number of officer positions will be determined as the group requires, changeable as circumstances necessitate. One-half of the then-existing membership constitute a quorum of Oxford House - \_\_\_\_\_. Officers may be elected semi-annually by nomination and a majority vote of at least a quorum of the organization.

## Article VI Accounting and Records

The fiscal year of Oxford House - \_\_\_\_\_ shall be January 1 through December 31 of each year. All minute books, correspondence, and other records of Oxford House \_\_\_\_\_ shall be preserved by the Officers. Records that have ceased to be of use for the conduct of the affairs of Oxford House - \_\_\_\_\_ may be turned over for preservation to a depository by it, or discarded.

## Article VII Dissolution

In the event of dissolution of Oxford House - \_\_\_\_\_, its property, funds, and other assets shall be transferred to whatever organization or organizations operated exclusively for charitable purposes as Oxford House \_\_\_\_\_ may determine.

IN WITNESS WHEREOF, the undersigned have executed these Articles of Association on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
President

ATTEST:

\_\_\_\_\_  
Secretary