

Margaret Master Chart of Accounts

Purpose: This Chart of Accounts (COA) is designed to: - Support merged bank accounts while preserving fund integrity - Align directly with the annual budget - Comply with GASB, GFOA, and Alabama statutory requirements - Prevent misuse of restricted funds (Gas Tax, Fire, ARPA, Water) - Scale for future grants, capital projects, and additional utilities

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HOW TO READ AND USE THIS CHART OF ACCOUNTS

Overview

The City of Margaret uses a structured, dimension-based Chart of Accounts designed to:

- Protect restricted funds
- Ensure legal compliance
- Align directly with the adopted budget
- Improve reporting transparency
- Support long-term financial governance

This Chart of Accounts replaces legacy coding structures and eliminates inconsistent departmental usage.

It is built around a **multi-dimensional structure**, not just account numbers.

The Four Core Dimensions

Every transaction in QuickBooks Online uses four structural components:

Dimension	Purpose	Answers the Question
Company	Legal entity	Which entity is involved?
Account (FF-AAAA-DD)	Fund + Natural + Department	What type of transaction is it?
Location	Physical asset or system	Where did it occur?
Class	Budget / program category	Why was it spent?

Each dimension serves a different control purpose.

No dimension overlaps another.

1. Company (Legal Entity)

The City operates two legal entities:

Company 1 – Governmental

Includes:

- General Fund
- Gas Tax
- Fire Tax
- Grants / ARPA
- Capital Projects
- Court
- Corrections
- Reserves
- Debt Service

Company 2 – Public Utilities (Enterprise)

Includes:

- Water
- Sewer
- Utility Capital

- Utility Debt

This separation ensures enterprise activity is not mixed with governmental activity.

2. Account Structure (FF-AAAA-DD)

Every account follows this format:

FF-AAAA-DD

FF = Fund

Identifies the legally restricted funding source.

Examples:

- 01 = General Fund
- 02 = Gas Tax
- 03 = Fire Tax
- 06 = Utility
- 10 = Court
- 11 = Corrections

Funds are structural. They cannot be overridden by user preference.

Restricted funds must never use General Fund accounts.

The Fund segment (FF) is the primary legal control.

Class and Location cannot override fund restrictions.

If an expense is coded to Fund 02 (Gas Tax), it is legally restricted to gas-tax-eligible purposes regardless of Location or Class.

AAAA = Natural Account

The natural account defines the type of revenue or expense.

Examples:

- 5110 = Salaries
- 5310 = Professional Services

- 5400 = Electricity
- 5500 = Repairs & Maintenance
- 5610 = Fuel
- 5800 = Capital Outlay

The natural account answers:

What was purchased or earned?

DD = Department

Department codes identify operational responsibility.

Examples:

- 10 = Administration
- 20 = Police
- 30 = Fire
- 40 = Public Works
- 90 = Court
- 95 = Corrections

Department coding is structural for reporting but does not replace Location.

Department code 00 is used only when the expense is legitimately non-departmental (e.g., audit, insurance, debt service, transfers, citywide subscriptions).

It should not be used as a default coding shortcut.

Example Account Breakdown

01-5500-30 Repairs & Maintenance – Fire

- 01 → General Fund
- 5500 → Repairs & Maintenance
- 30 → Fire Department

This tells us:

The General Fund paid for a Fire Department repair expense.

3. Location (Where)

Location identifies the physical asset or system impacted.

Examples:

- City Hall
- Fire Station 1
- Public Works Shop
- Water Treatment Plant
- Fire Apparatus
- Citywide

Location answers:

Where did the money physically apply?

Department ≠ Location.

For example:

- Department: Fire
- Location: Fire Station 2

This allows capital tracking and maintenance reporting by facility.

4. Class (Why)

Class is used only when necessary and aligns to the adopted budget.

Classes track:

- ARPA
- Grants (Federal / State)
- Capital Projects
- Debt Service

- Infrastructure Programs
- Council Discretionary

Class answers:

Why was the transaction incurred?

Class is not used for:

- Vendors
 - Departments
 - Routine operating activity
-

Interfund Transfers

Transfers between funds are not operating revenue or expense.

They use:

- 4800 series → Transfers In
- 5805 series → Transfers Out

These preserve structural integrity between funds.

Transfers are equity movements between funds and are reported separately from operating revenues and expenses.

What This Structure Prevents

This Chart of Accounts prevents:

- Gas Tax being used for General Fund expenses
- Fire Tax being used outside Fire
- ARPA being mixed with operating expenses
- Court collections overstating revenue
- Utility funds being used for governmental costs

The structure enforces compliance at the account level.

What This Structure Enables

The system allows:

- Clean audit trails
 - GASB-compliant reporting
 - Budget-to-actual reporting by department
 - Fund-level cash control
 - Asset-level maintenance tracking
 - Grant transparency
-

Governance Rules

1. Every expense should have:
 - Account
 - Location
 - Class (when required)
 2. No new accounts may be created without:
 - Finance review
 - Budget alignment confirmation
 - Executive approval
 3. No “Miscellaneous” categories are permitted.
 4. Restricted funds must use restricted accounts.
-

Summary

This Chart of Accounts is not just a list of numbers.

It is a structural control system designed to:

- Protect taxpayer funds
- Increase transparency

- Improve financial reporting
- Ensure long-term fiscal discipline

All users are expected to follow this structure.

1. Design Principles

1. **Expenses are the dominant use case**
 - The COA must make expense coding intuitive and fast
 2. **Fund integrity must be structural**
 - No reliance on users remembering restrictions
 3. **Minimal daily complexity**
 - No required Class entry on every expense
 4. **Two companies, one master logic**
 - Governmental entity
 - Utility (Enterprise) entity
 5. **Future-proof**
 - Grants, ARPA, capital, audits, reporting
-

2. Dimension Strategy

What Each Dimension Means

Dimension	Purpose	Structural?
Company	Legal entity	Yes
Account (FF-AAAA-DD)	Fund + Natural + Department	Yes
Location	Asset / facility / vehicle / infrastructure system	Yes
Class	Budget category	Reporting Control (Required for certain transactions)

Dimension	Purpose	Structural?
Customer	Department reporting (optional)	Reporting only

3. Legal Entities (Companies)

Company 1: City of Margaret (Governmental)

- General Fund
- Gas Tax
- Fire Tax
- Grants / ARPA
- Capital Projects
- Debt Service
- Reserves
- Council Discretionary
- Court Fund
- Corrections Fund

Company 2: City of Margaret – Public Utilities (Enterprise)

- Water
 - Sewer
 - Utility capital
 - Utility debt
 - Customer deposits
-

4. Locations

Locations represent WHERE the money is spent.

Location List

Government Buildings

- City Hall
- Police Station
- Fire Station 1
- Fire Station 2
- Fire Station 3
- Public Works Shop
- Annex Building
- Parks - Dillard
- Parks – Wilson
- Community Center
- Undeveloped Property

Utility Infrastructure

- Water Treatment Plant
- Sewer Treatment Plant
- Water Distribution System
- Sewer Collection System
- Water Meter Pit
- Sewer Lift Stations
- Water Towers
- Utility Offices

Major Rolling Assets (Optional)

- Police Vehicles
 - Police Car #
- Fire Apparatus
 - Fire Truck #
- PW Equipment Fleet
 - PW Truck #

Citywide

- Citywide (for true non-asset spend)

5. Classes

Purpose of Classes

In QuickBooks Online, Classes are used to align actual expenses with the adopted budget and to provide functional clarity across funds and departments.

Correct Class Philosophy

Accounts = What

Department (DD) = Who

Location = Where

Class = Budget Line

No overlap.

Classes should represent:

- Grants
- Special programs
- Capital projects spanning departments
- ARPA tracking
- Economic Development initiatives
- Discretionary Council projects

Class Design Rules

1. Classes align directly to the annual budget
2. Classes are stable year-to-year
3. Classes do not encode Fund
4. Classes do not encode Department
5. Classes must match adopted budget categories
6. No vendor names allowed
7. No “Miscellaneous” or “Other”

Class List

CORE Classes

- ARPA
 - Grant – Federal
 - Grant – State
 - Capital Project – Streets
 - Capital Project – Utilities
 - Economic Development
 - Council Discretionary
 - Debt Service
 - Inmate Program
 - Infrastructure Program
-

Relationship Between Dimensions

Dimension Meaning		Example
Account	Fund + natural expense	01-5500-00 Repairs & Maintenance
Location	Physical Asset	City Hall
Class	Program / budget line	ARPA
Company	Legal entity	City vs Utility

6. Master Chart of Accounts

Dimension Controls

Company	Legal entity
Account	Fund + natural classification
Location	Physical Asset
Class	Budget program

Account Number Format

FF-AAAA-DD

- FF = Fund
 - AAAA = Natural account
 - DD = Department (00 when controlled by Location)
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FUND CODES

Fund Description

01	General Fund
02	Gas Tax Fund (Special Revenue)
03	Fire Tax Fund (Special Revenue)
04	Grants Fund
05	Capital Projects Fund
06	Utility Fund (Enterprise – Separate Bank)

Fund Description

07	Reserve Fund (Interest Bearing)
08	Council Discretionary Fund (Unbudgeted Council Funds)
09	Debt Service Fund
10	Court Fund (Special Revenue)
11	Corrections Fund

DEPARTMENT CODES

Code	Department
00	Non-Departmental
10	Administration
20	Police
30	Fire
40	Public Works
50	Parks
60	Water
70	Sewer
80	Council
90	Court
95	Corrections

Department coding in the account number is structural only. Operational department reporting is controlled by the Location dimension in QuickBooks Online.

ASSETS (1000–1999)

Cash

- 01-1010-00 Cash – General Fund
- 02-1010-00 Cash – Gas Tax
- 03-1010-00 Cash – Fire Tax
- 04-1010-00 Cash – Grants / ARPA
- 05-1010-00 Cash – Capital Projects
- 06-2010-00 Cash – Utility Operating
- 06-2011-00 Cash – Utility Restricted
- 09-1010-00 Cash – Debt Service
- 10-1010-00 Cash – Court Fund
- 11-1010-00 Cash – Corrections Fund

Receivables

- 01-1100-00 Accounts Receivable – General
- 01-1120-00 Sales Tax Receivable
- 02-1110-00 Gas Tax Receivable
- 06-1130-00 Utility Accounts Receivable

Other Assets

- 01-1200-00 Prepaid Expenses
- 06-1210-00 Utility Inventory

Pooled Cash Control

- 01-1000-00 Pooled Cash – Control
- 06-2000-00 Utility Pooled Cash – Control

Investment Accounts

- 07-1010-00 Cash – Reserve Fund
- 07-1020-00 Investments – Reserve Fund

Grants Receivable

- 04-1140-00 Grants Receivable

Accrued Revenue

- 01-1180-00 Accrued Revenue
- 04-1180-00 Accrued Grant Revenue
- 06-1180-00 Accrued Utility Revenue

Due From Other Funds

- 01-1150-02 Due From Gas Tax
- 01-1150-03 Due From Fire Tax
- 01-1150-04 Due From Grants
- 06-1150-01 Due From General Fund

Fixed Assets (Governmental)

- 01-1600-00 Land
- 01-1610-00 Buildings
- 01-1615-00 Building Improvements
- 01-1620-00 Vehicles – Police
- 01-1621-00 Vehicles – Fire
- 01-1622-00 Vehicles – Public Works
- 01-1630-00 Equipment – Governmental
- 01-1650-00 Infrastructure – Roads
- 01-1651-00 Infrastructure – Bridges
- 01-1690-00 Accumulated Depreciation – Governmental

Utility Fixed Assets (Enterprise)

- 06-1600-00 Utility Land
- 06-1610-00 Utility Buildings
- 06-1650-00 Water Lines
- 06-1651-00 Water Towers
- 06-1660-00 Sewer Lines
- 06-1661-00 Sewer Lift Stations
- 06-1670-00 Utility Equipment
- 06-1690-00 Accumulated Depreciation – Utility

Clearing & Sweep Accounts

- 01-1015-00 Undeposited Funds – General
- 06-2015-00 Undeposited Funds – Utility
- 01-1020-00 Payroll Bank Account
- 01-1025-00 Accounts Payable Clearing

Due From (Assets)

- 01-1150-02 Due From Gas Tax
- 01-1150-03 Due From Fire Tax
- 01-1150-04 Due From Grants
- 01-1150-05 Due From Capital Projects
- 01-1150-08 Due From Council Discretionary
- 01-1150-09 Due From Debt Service
- 06-1150-01 Due From General Fund

Due To (Liabilities-Mirror of Assets)

- 02-2150-01 Due To General Fund
- 03-2150-01 Due To General Fund
- 04-2150-01 Due To General Fund
- 05-2150-01 Due To General Fund
- 08-2150-01 Due To General Fund
- 09-2150-01 Due To General Fund

LIABILITIES (2000–2999)

Current

- 01-2000-00 Accounts Payable
- 01-2100-00 Federal Withholdings
- 01-2110-00 State Withholdings
- 01-2120-00 Retirement Payable
- 01-2160-00 Accrued Expenses
- 01-2170-00 Accrued Interest Payable

- 06-2170-00 Accrued Interest – Utility
- 06-2300-00 Customer Deposits

Long-Term

- 08-2500-00 Bonds Payable – Governmental
- 08-2510-00 Notes Payable – Governmental
- 06-2510-00 Bonds Payable – Utility
- 06-2520-00 Notes Payable – Utility

Payroll Clearing

- 01-2130-00 Payroll Clearing
- 01-2140-00 Benefits Payable
- 01-2150-00 Accrued Wages

Compensated Absences

- 01-2200-00 Accrued Vacation
- 01-2210-00 Accrued Sick Leave

Due To Other Funds

- 02-2150-01 Due To General Fund
- 03-2150-01 Due To General Fund
- 04-2150-01 Due To General Fund

Deferred Revenue

- 04-2410-00 Unearned Grant Revenue
- 10-2410-00 Unearned Court Revenue

FUND BALANCE / NET POSITION (3000–3999)

Governmental

- 01-3400-00 Unassigned Fund Balance
- 02-3100-00 Restricted – Gas
- 03-3100-00 Restricted – Fire
- 04-3100-00 Restricted – Grants
- 09-3100-00 Restricted – Debt
- 10-3100-00 Restricted – Court
- 11-3100-00 Restricted – Corrections
- 01-3200-00 Assigned Fund Balance

- 01-3300-00 Committed Fund Balance
- 01-3500-00 Non-spendable Fund Balance
- 01-3600-00 Restricted – Public Safety
- 01-3610-00 Restricted – Capital Projects
- 01-3620-00 Restricted – Grants

Enterprise

- 06-3900-00 Net Position – Utility
- 06-3910-00 Invested in Capital Assets
- 06-3920-00 Restricted Net Position
- 06-3930-00 Unrestricted Net Position

REVENUES (4000–4999)

Revenue accounts follow the same FF-AAAA-DD structure.

The fund segment identifies where revenue legally belongs.

For example, 02-4330-00 Gas Tax Revenue is restricted by statute and may not be recorded in Fund 01.

Taxes / Intergovernmental

- 01-4110-00 Sales Tax
- 02-4330-00 Gas Tax Revenue
- 03-4340-00 Fire Tax Revenue
- 01-4310-00 State Shared Revenue

Charges

- 06-4410-60 Utility Service Charges
- 06-4420-60 Tap & Connection Fees

General Fund (01)

- 01-4120-00 Business License Revenue
- 01-4130-00 Building Permit Revenue
- 01-4140-00 Franchise Fees
- 01-4150-00 Fines & Forfeitures (Non-Court)
- 01-4200-00 Charges for Services
- 01-4500-00 Miscellaneous Revenue
- 01-4160-00 Court Transfers
- 01-4170-00 Permit Fees
- 01-4180-00 Inspection Fees
- 01-4190-00 Rental Income
- 01-4600-00 Interest Income

- 01-4700-00 Contributions / Donations
- 01-4800-00 Transfers In
- 02-4800-00 Transfers In
- 03-4800-00 Transfers In
- 04-4800-00 Transfers In
- 01-5805-00 Transfers Out
- 02-5805-00 Transfers Out
- 03-5805-00 Transfers Out
- 04-5805-00 Transfers Out

Grants Fund (04)

- 04-4300-00 Federal Grant Revenue
- 04-4310-00 State Grant Revenue
- 04-4320-00 ARPA Revenue

Capital Projects Fund (05)

- 05-4700-00 Capital Contributions

Utility Fund (06) – If not already created

- 06-4430-60 Late Fees
- 06-4440-60 Service Charges
- 06-4450-60 Miscellaneous Utility Revenue
- 06-4460-60 Reconnection Fees
- 06-4470-60 Penalties
- 06-4480-60 Bulk Water Sales

Court Fund (10)

- 10-4510-90 Court Fines
- 10-4520-90 Court Costs & Administrative Fees
- 10-4530-90 Judicial Fees
- 10-4540-90 Probation / Diversion Fees

Corrections (11)

- 11-4550-95 Jail / Corrections Fees
 - 11-4560-95 Inmate Reimbursements
 - 11-4570-95 Work Release Fees
 - 11-4800-00 Transfers In
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EXPENSES (5000–6999)

Personnel

- 5110 Salaries & Wages
- 5120 Overtime
- 5210 Payroll Taxes (FICA)
- 5220 Retirement
- 5230 Health Insurance

Professional & Contractual

- 5310 Professional Services
- 5320 Audit & Accounting
- 5330 Legal Services
- 5340 Engineering Services

Utilities & Facilities

- 5400 Electricity
- 5410 Telephone / Internet
- 5500 Repairs & Maintenance
- 5501 Facilities Maintenance

Operating

- 5600 Supplies
- 5610 Fuel
- 5620 Small Equipment
- 5630 Uniforms

Insurance

- 5700 Insurance

Administrative

- 5710 Training
- 5720 Dues & Memberships
- 5730 Bank Fees

Capital & Debt

- 5800 Capital Outlay
- 5900 Debt Principal
- 5910 Debt Interest

Utility Specific

- 5510 Water System Repairs
- 5520 Sewer System Repairs
- 5530 Chemicals & Treatment

Accounts with Department Breakout

City of Margaret – Complete Fund / Natural / Department Account Listing

GENERAL FUND (01)

Administration (10)

- 01-5110-10 Salaries & Wages – Admin
- 01-5120-10 Overtime – Admin
- 01-5210-10 Payroll Taxes – Admin
- 01-5220-10 Retirement – Admin
- 01-5230-10 Health Insurance – Admin
- 01-5310-10 Professional Services – Admin
- 01-5320-10 Audit & Accounting – Admin
- 01-5330-10 Legal Services – Admin
- 01-5400-10 Electricity – Admin
- 01-5410-10 Telephone / Internet – Admin
- 01-5500-10 Repairs & Maintenance – Admin
- 01-5600-10 Supplies – Admin
- 01-5710-10 Training – Admin
- 01-5720-10 Dues & Memberships – Admin
- 01-5730-10 Bank Fees – Admin

Police (20)

- 01-5110-20 Salaries & Wages – Police
- 01-5120-20 Overtime – Police
- 01-5210-20 Payroll Taxes – Police
- 01-5220-20 Retirement – Police
- 01-5230-20 Health Insurance – Police

- 01-5310-20 Professional Services – Police
- 01-5330-20 Legal Services – Police
- 01-5400-20 Electricity – Police
- 01-5500-20 Repairs & Maintenance – Police
- 01-5600-20 Supplies – Police
- 01-5610-20 Fuel – Police
- 01-5620-20 Small Equipment – Police
- 01-5630-20 Uniforms – Police
- 01-5700-20 Insurance – Police
- 01-5710-20 Training – Police

Fire (30)

- 01-5110-30 Salaries & Wages – Fire
- 01-5120-30 Overtime – Fire
- 01-5210-30 Payroll Taxes – Fire
- 01-5220-30 Retirement – Fire
- 01-5230-30 Health Insurance – Fire
- 01-5310-30 Professional Services – Fire
- 01-5400-30 Electricity – Fire
- 01-5500-30 Repairs & Maintenance – Fire
- 01-5600-30 Supplies – Fire
- 01-5610-30 Fuel – Fire
- 01-5620-30 Small Equipment – Fire
- 01-5630-30 Uniforms – Fire
- 01-5700-30 Insurance – Fire
- 01-5710-30 Training – Fire

Public Works (40)

- 01-5110-40 Salaries & Wages – Public Works
- 01-5120-40 Overtime – Public Works
- 01-5210-40 Payroll Taxes – Public Works
- 01-5220-40 Retirement – Public Works
- 01-5230-40 Health Insurance – Public Works
- 01-5310-40 Professional Services – Public Works
- 01-5400-40 Electricity – Public Works
- 01-5410-40 Telephone / Internet – Public Works
- 01-5500-40 Repairs & Maintenance – Public Works
- 01-5505-40 Street Maintenance – Public Works
- 01-5600-40 Supplies – Public Works
- 01-5610-40 Fuel – Public Works
- 01-5620-40 Small Equipment – Public Works
- 01-5700-40 Insurance – Public Works
- 01-5720-40 Dues & Memberships – Public Works

- 01-5710-40 Training – Public Works
- 01-5730-40 Bank Fees – Public Works

Parks (50)

- 01-5110-50 Salaries & Wages – Parks
- 01-5210-50 Payroll Taxes – Parks
- 01-5220-50 Retirement – Parks
- 01-5230-50 Health Insurance – Parks
- 01-5500-50 Repairs & Maintenance – Parks
- 01-5600-50 Supplies – Parks
- 01-5610-50 Fuel – Parks
- 01-5620-50 Equipment – Parks
- 01-5700-50 Insurance – Parks

Council (80)

- 01-5110-80 Salaries – Council
- 01-5210-80 Payroll Taxes – Council
- 01-5220-80 Retirement – Council
- 01-5710-80 Training – Council
- 01-5720-80 Dues – Council

GAS TAX FUND (02) – Public Works (40)

- 02-5505-40 Street Maintenance – Gas Tax
- 02-5610-40 Fuel – Gas Tax
- 02-5600-40 Supplies – Gas Tax
- 02-5800-40 Capital Outlay – Gas Tax

FIRE TAX FUND (03) – Fire (30)

- 03-5400-30 Electricity – Fire Tax
- 03-5410-30 Telephone – Fire Tax
- 03-5600-30 Supplies – Fire Tax
- 03-5620-30 Equipment – Fire Tax
- 03-5720-30 Dues – Fire Tax
- 03-5800-30 Capital – Fire Tax

GRANTS FUND (04) – Multi-Department (00)

- 04-5310-00 Professional Services – Grant
- 04-5600-00 Supplies – Grant
- 04-5800-00 Capital – Grant

CAPITAL PROJECTS FUND (05)

- 05-5800-00 Capital Outlay
- 05-5310-00 Engineering / Professional

UTILITY FUND (06) – Water (60)

- 06-5110-60 Salaries – Water
- 06-5210-60 Payroll Taxes – Water
- 06-5220-60 Retirement – Water
- 06-5500-60 Repairs – Water
- 06-5510-60 Water System Repairs
- 06-5530-60 Chemicals
- 06-5600-60 Supplies
- 06-5610-60 Fuel
- 06-5800-60 Capital

UTILITY FUND (06) – Sewer (70)

- 06-5110-70 Salaries – Sewer
- 06-5210-70 Payroll Taxes – Sewer
- 06-5220-70 Retirement – Sewer
- 06-5520-70 Sewer System Repairs
- 06-5530-70 Chemicals
- 06-5600-70 Supplies
- 06-5800-70 Capital

Reserve Fund (07)

- 07-1010-00 Cash – Reserve
- 07-3000-00 Restricted Fund Balance – Reserve
- 07-4110-00 Interest Income

Council Discretionary Fund (08)

- 08-1010-00 Cash – Council Discretionary
- 08-5800-80 Capital – Council
- 08-5600-80 Supplies – Council
- 08-5310-80 Professional – Council

Debt Service Fund (09)

- 09-5900-00 Debt Principal
- 09-5910-00 Debt Interest
- 09-5700-00 Trustee / Fiscal Agent Fees

COURT FUND (10)

- 10-5110-90 Salaries – Court
- 10-5210-90 Payroll Taxes – Court

- 10-5220-90 Retirement – Court
- 10-5310-90 Contract Services – Court
- 10-5600-90 Supplies – Court
- 10-5730-90 Bank Fees – Court
- 10-5805-00 Transfers Out

CORRECTIONS FUND (11)

- 11-5110-95 Salaries – Corrections
 - 11-5210-95 Payroll Taxes – Corrections
 - 11-5220-95 Retirement – Corrections
 - 11-5310-95 Contract Services – Corrections
 - 11-5600-95 Supplies – Corrections
 - 11-5730-95 Bank Fees – Corrections
 - 11-5805-00 Transfers Out
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7. LEGACY ACCOUNTS (LOCKED)

- 99-XXXX Legacy accounts
- Renamed, inactive, read-only
- Retained solely for audit history

8. Dimensional Governance Rules (Operational Policy)

1. Every expense requires:
 - Account
 - Location
 - Class
 - Company (system-controlled)
2. Fund control is structural via Account Number.
3. Restricted funds (Gas, Fire, Grants, Court, Corrections, Utility):
 - Must never use General Fund accounts.
4. “Non-Departmental” is limited to:
 - Insurance

- Audit
 - Debt
 - Transfers
 - Citywide subscriptions
5. New accounts require:
- Mayor approval
 - Finance documentation
 - Budget alignment confirmation
6. New classes require:
- Budget amendment or adoption

NOTES FOR IMPLEMENTATION

- Bank accounts may be merged without merging cash in the GL
- Each fund maintains its own cash account
- Restricted funds are enforced structurally
- Payroll always flows through clearing accounts
- Prior-year transactions can be restated cleanly using this COA

This COA is the authoritative structure for the City of Margaret going forward.