

Treasurers' Handbook

renewal + growth



The Uniting Church in Australia
QUEENSLAND SYNOD

Important information

This material is provided for information and understanding.

This manual is designed to provide general guidelines; the material is not designed to provide specific GST or business advice.

Before you rely on this material you should:

- make your own enquiries about whether the information is relevant and still current, and
- that the information deals accurately and completely with a particular matter; and
- as appropriate, seek your own professional advice.

This document should be kept in a safe place along with your data backups and system software. Church Councils are asked to make the reading of this handbook mandatory for new treasurers.

For any questions with regards to this Treasurers' Handbook please contact:

The Bookkeeping Team

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Chapter 1. Introduction

1.1 Aim of this Handbook

The aim of this handbook is to aid treasurers by outlining the minimum requirements for their role - the financial administration of a congregation. The handbook also serves as a reference guide providing instructions and background on the various financial areas for managing a congregation's finances.

1.2 Treasurer's tasks

Frequency	Task
Weekly	<ul style="list-style-type: none"> • Bank all monies received and record details in Receipt/Income register. • Pay all bills by the due date. • Financial records are kept up to date and transactions are recorded as soon as they occur.
Monthly	<ul style="list-style-type: none"> • Reconcile bank accounts. • Balance book of accounts. • Compare Year-to-date figures to the budget. • Ensure that cash remittance is received from the Synod and the bank account has enough funds for debit from the congregation's bank account.
Monthly-quarterly	<ul style="list-style-type: none"> • Treasurer's report to the Church Council.
Quarterly-annually	<ul style="list-style-type: none"> • BAS (if the congregation is registered for GST).
Annually	<ul style="list-style-type: none"> • Create a budget. • Insurance questionnaire (Submitted to Synod). • Annual Financial return (submitted to Presbytery and Synod). • Audit of books and Financial Statement (submitted to congregation and Synod). • Treasurer's Report to Congregation. • Maintain the Asset register and Stocktake of Assets.

1.3 Helpful contacts

Team	Topic	Contact details
Presbytery Treasurer	Presbytery-specific information, general support	Connect with your Presbytery
Bookkeeping	Synod Bookkeeping service. Xero subscriptions / help desk	(07) 3377 9715 bookkeeping@ucaqld.com.au
Mission Relations Accountant	Annual Returns, Financial Audits, MDF, CPMP	(07) 3377 9865 pres.accounts@ucaqld.com.au
Accounts	Synod-issued invoices and direct debit	accounts@ucaqld.com.au
Payroll	Minister stipend and allowance	payroll@ucaqld.com.au (07) 3377 9732

Team	Topic	Contact details
Bequests	Wills or bequests information	bequests@ucaqld.com.au
Directory	Updating Church Council details (e.g. ACNC or communication)	directory@ucaqld.com.au
FIP Board	Finance, Investment and Property (FIP) Board: Responsibility on behalf of the Queensland Synod for policy and administration in financial and investment matters	property@ucaqld.com.au
Fundraising	Assistance with fundraising ideas or grants	fundraising@ucaqld.com.au
Governance	ABN registration/ACNC registration, questions about the regulations	governance@ucaqld.com.au
UCIS	Uniting Church Investment Service	(07) 33779862 ucis@ucaqld.com.au
Presbytery Support Unit (PSU)	Administration support	presbyterysupportunit@ucaqld.com.au

1.4 Synod Bookkeeping Service

The Synod Office offers a subsidised [Bookkeeping Service](#) to all Congregations and Presbyteries. This service will manage many of the routine bookkeeping tasks while leaving the Treasurer free to manage and approve the church funds. It also means that as Treasurers change from time to time the bookkeeping will continue without interruption. Tasks performed are determined by the Treasurer and Church Council and can include:

- coding and reconciling bank transactions,
- raising monthly invoices and bill payment batches,
- month end reporting to council,
- BAS preparation,
- preparation of budgets, and
- liaising with Auditors.

The Synod Bookkeeping team can also assist with reduced-rate Xero subscriptions (even if not using the Bookkeeping service). This includes 1 hour Xero help desk support each month.

Chapter 2. Roles and responsibilities

2.1 Church Council responsibilities

When a person joins the Church Council, they collectively accept responsibility of looking after the church's finances. The Church Council can delegate its powers and responsibilities to other people or committees as approved by your Presbytery (Constitution 70 (g) below).

Transfer and Delegation of Powers and Responsibilities

70. On such terms and conditions as may be agreed by the councils concerned:

(a)...

(f) a Congregation may refer powers and responsibilities to a Presbytery or to such other body as the Presbytery shall approve; and

(g) a Church Council may refer powers and responsibilities to a Presbytery or to such other body as the Presbytery shall approve.

When delegating, it is encouraged to:

- keep a record of the tasks that are delegated and to whom,
- ensure those completing delegated tasks continue to report back to the Treasurer and Church Council, and
- appoint an assistant to the treasurer to provide support during holidays or illness.

It is highly recommended to have more than one person to assist in the financial administration, ensuring continuity and enabling knowledge to be passed along, especially when the treasurer concludes their role.

2.2 Treasurer requirements

There is no requirement for the treasurer to be a qualified accountant, however, it will help if the person has (or can learn) good bookkeeping skills, and GST knowledge.

[Uniting Church in Australia Regulations](#) (our operational guardrails) state:

3.6.1.3 Treasurer

(d) The Church Council shall appoint annually from among its members a treasurer;

(e) The treasurer shall **receive all moneys** on behalf of the Church Council and **pay them into a bank account** of an approved financial institution (See Reg. 3.8.7), **keep proper books of account** and **furnish financial statements** to the Church Council and Congregation at the end of each year and at such other times as the Church Council or Congregation may require.

The treasurer must use the current [Regulations](#) drawing particular attention to the finance and audit sections:

- 3.8.6 Funds Of Congregations, Councils Or Other Bodies, and
- 3.8.7 Accounting and Audit.

2.3 What responsibilities does the treasurer have?

<p>Ensure that the church council makes good decisions</p>	<ul style="list-style-type: none"> • That the financial rules and regulations are observed, • That the correct procedures are followed, and • That financial decisions are made in the light of all necessary information.
<p>Oversight of all financial transactions within the jurisdiction of the congregation</p>	<ul style="list-style-type: none"> • You must account for every dollar that comes in and goes out, reconciling these transactions weekly with your bank account and attaching relevant source documentation needed for the audit / review. • Regularly monitor your cash flow to enable bills and direct debits to be successfully processed. • Review fundraising plans to check cost-benefit ratios and financial commitments.
<p>Ensure systems are in place for all regular financial transactions</p>	<ul style="list-style-type: none"> • Cash handling process: organising the counting and banking of cash and cheques. • Paying of invoices.
<p>Reporting</p>	<ul style="list-style-type: none"> • Provide a report to Church Council at every meeting. Ensure they know enough about the financial position and financial management to make sound decisions. • Preparation of annual accounts for the Congregation, Presbytery and the Synod. • Maintain an assets registry.
<p>Planning</p>	<ul style="list-style-type: none"> • Draft a plan with financial targets for how the congregation will achieve their strategic goals.
<p>Budgeting</p>	<ul style="list-style-type: none"> • Create a budget for the coming year, projecting the income and expenditure. • Monitor income and expenditure aligned with the budget • Inform the Church Council, at each meeting, if everything is according to plan or if adjustments need to be made.
<p>Risk management</p>	<ul style="list-style-type: none"> • Security of all assets. Including, but not limited to, money from collections, fetes, sales, etc. • Monitoring bank accounts and who has access to them. • Management of the church's insurance needs. i.e. Filling in and returning the Insurance Renewal Questionnaire to Synod Office Insurance ucinsurance@ucaqld.com.au by 30th August each year.
<p>Tax</p>	<ul style="list-style-type: none"> • Understand what tax needs to be paid to the government and what concessions might be available – see UCA Supplementary GST Manual.

2.4 Handover from outgoing to incoming treasurer (if possible)

- Take custody of:
 - Book of accounts
 - Keys to any cashboxes, filing cabinets etc
 - Financial correspondence
 - Bank Statements
 - Outstanding and paid bills
 - Receipts
 - Cash book
 - Asset register
- Discuss procedures – so you know what they are and can oversee operations.
- Confirm church-specific information:
 - Planning / reporting / budgeting timetable.
 - Forms used and their location.
 - Regular payments.
 - Hidden hazards – known spending/commitments etc that were not included in the budget papers.
- Pass along key resources including:
 - Bank account details and current signatories. Ensure approved bank signatories are minuted in a Church Council meeting so the incoming treasurer can gain access.
 - Accounting program log in details. Recommended to change any passwords.
 - Treasurer email account (if applicable). Recommended to change the password.
(The Synod office recommends that all Treasurers should be using a treasurer's email, not a personal one.)
 - Documents or digital resources related to the treasurer role (including records from previous years).

Chapter 3. Records

3.1 Appropriate records

Your main record keeping task will be to ensure that all the details of every transaction are properly labelled and recorded under the appropriate headings / codes. E.g. if you buy equipment it might need to be added:

- As an expenditure in your book of accounts.
- As an expenditure against the specific account (i.e. a grant).
- As an asset in a balance sheet.
- As an asset in the asset register.

The following records should be maintained:

- List of investments and grants.
- A register of assets.
- Income/Receipt records.
- Vouchers and invoices.
- A petty cash book, if applicable.
- Records of accounts from financial institutions e.g. bank statements.
- Cash book.
- Bank reconciliations.
- Cash handling procedures.
- Budgets.
- A record of resolutions & discussions regarding financial matters, recorded in the church's minutes.

3.2 Retention of records

- The retention of records should be reviewed on a case-by-case basis to ensure that documents are not destroyed without any way of retrieving the information, should it be required at a later period.
- Common sense plays an important part, and when considering the destruction of records, you may have an obligation to consider items of archival value which would be important to retain from an historical point of view.
- The length of time to retain records depends on the type of transaction; for example, if the documents are in relation to the purchase of an asset, those records need to be maintained by the congregation for the life of the asset and then approximately seven years after its disposal.
- Documents should be accessible if they need to be referred to for regulatory reporting purposes, legal or day-to-day queries.
- Congregation financial and non-financial records should be maintained onsite on congregation property rather than at an individual's home.
- Non-financial information should be maintained regardless of timeframe.
- Financial documents should be secured in a lockable cabinet with cheque books and cash being secured in a safe located away from plain sight.
- In relation to maintaining historical information, the general rule of thumb for financial records is that they are maintained for seven years.

Chapter 4. What you will need

4.1 Basic tools needed:

- Book of accounts:
 - an accounting software package (the Synod Office recommends Xero) or a multi-column cash book (see below 4.6.2)
- This treasurer's handbook
- [Uniting Church in Australia Regulations](#)
- [Uniting Church Supplementary GST Manual](#)
- [Treasurer GST Frequently Asked Questions](#)
- Access to bank accounts as a signatory
- Cash-handling policy and procedures
- A way to record cash receipts/income
- Internet access to verify ABN numbers on abr.business.gov.au
- A filing system for invoices and receipt information
- Assets register
- A petty cash book (if applicable)

4.2 Congregation bank account

Church Council minutes that document the approved authorisation of a bank account opening and relevant authorised signatures is required. This is designed to prevent anybody opening an account in the church's name without authorisation of the Church Council. The account should be opened in the name of the congregation (this is the name approved by the Presbytery).

To update signatories (e.g. when there is a change to the Church Council) you will need:

- Details of key people (i.e. Church Council) updated with the Synod Office (who will then update with ACNC).
- Church Council meeting minute with a list of authorised signatories on the account.

Once an account is opened, a bank statement will be sent by your bank detailing the transactions that occurred during the statement period. The bank statement is used via a bank reconciliation to check that the records kept by the treasurer do in fact agree with the records of the bank. It is wise to request your bank statement be received at least monthly.

4.3 Cash-handling policy and procedures

Some Congregations are largely cash-based and may need to handle large sums at certain times of the year. It is essential that proper processes exist to ensure that security is maintained and that those handling the cash understand their responsibilities. To provide a safeguard to both the congregation and the people counting the cash, it is important that cash-handling procedures are documented.

At the local church level, it is important that the collection, counting, recording and banking of all receipts/income be controlled. The policy should be provided to all members who are involved with handling of cash and banking.

These procedures should be clear and must include (but are not limited to) the following items:

- The responsibilities of the persons handling the cash.
- The documents to be completed when receiving and expensing amounts.
- The authorities or approvals required for expensing amounts.
- Who to refer to when there are queries relating to the receiving or expensing of amounts.

4.4 Cash receipt records

You can use your accounting software, electronic receipting or a cash receipt book. A cash receipt book can usually be obtained from any newsagent. A pre-numbered carbon duplicate receipt book may look like this:

Bayliss Street Uniting Church		Receipt No. 234	
ABN: 25 564 589 259			
Date:	03/12/2016		
Received from:	Brad Jones		
Amount:	\$20.00	Words:	Twenty dollars
Details:	Proceeds from car boot sale		
Signed by:	Congregation treasurer		

4.5 Records of deposits

Deposits must be made to the congregation's transactional bank account. Many banking institutions provide a deposit book to record the account deposit details. Alternatively, you can scan/copy/save the deposit slips provided by the bank.

4.6 Books of account

Section 3.8.7 (a) of the Regulations states:

Books of Account

- 15 All funds of the Church shall be accounted for using proper, approved methods of accounting. The body responsible for funds shall keep proper books of account. The books of account shall include all receipts and disbursements received or made, all credits and debts owing or due and all other relevant matters necessary including a full explanation of the accounts. The body responsible shall, upon the request of the chairperson of the Church Council or other appointing body or the Synod Property Officer or any person authorised by any one of them, produce the books of account together with all supporting or relevant accounts, receipts, and documents for inspection, and shall permit extracts to be taken and copies to be made by any such authorised officer.

It is highly recommended for the books of account to be digital (e.g. using an accounting software package) for simplicity and reliability.

4.6.1 Digital books of account

The Church Council should determine an appropriate tool (e.g. accounting software package (preferred) or Microsoft Excel (ensure securely stored and backed up)), considering the treasurer's recommendation as to the preferred program (e.g. Xero). Make sure at least two people have access to the accounting software/documents.

When considering an accounting software package, it should include:

- Bank reconciliation
- Integrating bank statement import into the data
- Entering supplier invoices and process payments

- Calculating and managing GST
- Preparing and lodging BAS reports
- Creating revenue invoices
- Managing debtors.

The Synod Office recommends the use of the **Xero** Accounting Program. Benefits include:

- Supporting document attached to transactions, therefore retrieval of backup for Church Council and auditors is in one place and instantly available.
- Subsidized subscription rate (via Synod Office Xero) and 1 hour helpdesk support per month (e.g. for new treasurers or completing annual return). This hour does not accumulate if you do not use it.

4.6.2 Cash Book

If you are not using digital books of account, you will need a manual cash book. A good cash book will contain the following information:

- Date cheque drawn or receipt issued
- Payment or receipt number
- Details of the payee or the person from whom the monies were received
- Details of what the payment or receipt/income are for (e.g. payment of electricity /receipt for donations)
- The amount of the payment or receipt/income.
- For receipts/income, a total banking column is also useful.
- Every receipt/income and every payment needs to be entered into the book. The details are those on the invoice or receipt and the duplicate receipt books. Usually, one side of the book is for receipts/income, the other for payments. For an exemplar entry, see Appendix 17.2

4.7 Key Controls

- Receipts and cheques are to be written up in numerical sequence.
- The selection of headings is appropriate for the entity (refer to last year's accounts for larger account dissections).
- The book must be balanced and added up each month. The totals should form the basis of the treasurer's report to the Church Council.
- The total of the dissections must equal the sum of the banking column (receipts/income) or the amount column (payments).

Chapter 5. Receipts (Income)

IMPORTANT: Please do not use cash received to make payments. This will make it hard to reconcile bank accounts and will not give you a true indication of your Income and Expenses for reporting purposes.

5.1 Offerings

We recommend the option of using direct debit or point-of-sale terminal (e.g. Square reader/terminal). For Cash offerings, the congregation should be mindful of the following:

- Cash should not be left unattended unless it is adequately secured by way of a safe or lockable petty cash tin.
- Promptly after each service, the collections should be counted by two people (see process below). It is suggested that these individuals are placed on a roster and rotated regularly.
- Contents of donation boxes etc. are cleared daily/regularly.

Process for counting money:

- Two responsible people should count the money in an office or secure room on the premises.
- Identify offerings into loose and/or envelopes and note any specifics on the offerings register (e.g. envelope numbers or specific offerings such as the Lenten appeal).
- Count the money and ensure it is checked by the other person.
- Record amounts on the offerings register (example template in table below) and two people to sign the record. Later the total should be updated in the books of account (digital or cash book) and a copy kept for the audit.
- Recommend money is placed in a sealed bag (e.g. bank deposit bag or envelope) and banked as soon as possible (that day or next).

Example of an offering register:

Bayliss Street Uniting Church							
Breakdown	Numbered envelopes	Unnumbered envelopes	Loose plate	Sunday School	Appeal	Other	Total
Cheques							\$
\$100							\$
\$50							\$
\$20							\$
\$10							\$
\$5							\$
\$2							\$
\$1							\$
50c							\$
20c							\$
10c							\$
5c							\$
				Total cheques	\$		
				Total notes	\$		
				Total coin	\$		
Totals	\$	\$	\$	\$	\$		
Date	Name			Signature			
	Name			Signature			

5.2 Other income

Receipts/income other than offerings should be handled in the following manner.

5.2.1 Receipting/recording income

Any receipting system must be able to show:

- the date monies were received
- the source of the monies (i.e. who from), and
- the purpose of the money.

A pre-numbered carbon duplicate receipt book will usually provide sufficient options. A copy is required as a record of the transaction and is a replica of the original transaction in case it is ever queried.

Key controls:

- The receipt book/offerings register should be pre-numbered. This establishes a unique number for each transaction. It also aids writing up the transaction in the cash book (discussed later).
- The receipt/offerings register should be stamped/printed with the congregation's name at the top of the document. NB: the stamp is an important control item that should be securely held.
- The receipt should record the amount in both numbers and words (this can aid in the reconciling process where the cash disagrees with the total of receipts). If a receipt is damaged or there is a major error, do not destroy the receipt. Rather, cancel the receipt (draw lines across the receipt and mark "cancelled" and leave the original receipt in the book).
- If there are minor errors in the receipt, make the necessary change and initial the change.
- Receipt / offerings register should be written out as soon as possible after the money is received.

5.2.2 Alternative method of receipting

Sometimes it may not be possible to record the names of all people who contributed money such as the total receipts/income from special dinners, fundraising, etc. A separate sub-committee may conduct such activities and thus be responsible for the collection of cash on the day, for example the youth group or women's and men's fellowships. The treasurer is often placed in a position where they need to reconcile the actual cash received with the different sorts of paperwork produced by the sub-committees.

In these situations, an alternative method of receipting must be adopted. The preference is for a standardised form which is signed by both the treasurer (when monies are handed to them for banking), and the person who was initially responsible for collecting the money. It is imperative that the activity for which the money is received is clearly identified. An example is as follows:

Bayliss Street Uniting Church		No 1
Date:	3/12/2002	
Activity:	Youth group	
Project:	Car boot sale	\$
	Total cash given to treasurer:	300
	Less float from treasurer (if applicable):	50
	Total receipts:	250
Signed as being a true record:		
_____		_____
Treasurer		Activity coordinator

In some instances, small sub-committees net off receipts and payments, giving the balance to the treasurer. It is important at this time to identify any cash payments associated with the receipt and have both receipts and payments recorded correctly. When receipting monies for small sub-committees and fundraisers, check that appropriate documentation exists for GST-free items (refer to the Uniting Church GST manual) and that GST to be remitted to the ATO is clearly identified.

Key controls:

- Both the treasurer and the person in charge must countersign each form when receipting monies from sub-committees.
- The total of all the activity sheets (including all payments and receipts/income) received by the treasurer must be reconciled to the total banking.

5.3 Banking of money received

Receipts/money taken by the treasurer must be banked on a regular basis. This should be done **at least weekly** to reduce the possibility of theft or loss of funds. Where possible, depositing on the day received via a night safe is preferred (ask your local bank if this option exists). Otherwise please store securely overnight (ensuring safety of the members of your congregation is upheld) and bank the next business day.

Banking should be done intact, i.e. the total of the banking should equal the total of all money received since the last banking. The total of all the receipts should be recorded in the cash book and agreed to the subsequent bank statement. When lodging the cash/cheques with the bank it is good practice to write the receipt numbers to which the banking relates on the bank deposit sheet. This aids the audit trail of the receipting process.

Remember: Monies received should not be used to make any form of cash payment.

Chapter 6. Expenses/Payments

6.1 Signatories

The treasurer should ensure that all bank payments operate on two signatures and that the Church Council has minuted who can approve payments. A list of authorised signatures would normally include the Minister of the Word, Treasurer, Church Council chairperson, Church Council secretary and two other members of the Church Council. The list of signatories will vary from congregation to congregation due to size, the auxiliary functions and committees (recommend at least 4 signatories). Often a bank will check [ACNC](#) to confirm responsible people for your church. If not accurate, please update each person's details with the Synod Office (directory@ucaqld.com.au).

6.2 Tax/GST

The treasurer needs to ensure that invoices comply with the GST legislation (see [UCA Supplementary GST Manual](#) 4.2). The tax office will disallow any refund of GST on a non-compliant tax invoice.

For any invoices and before any contracts are awarded, the treasurer is responsible for verifying the supplier's Australian Business Number (ABN) and checking if they are **registered for GST** (abr.business.gov.au).

- If the business is charging GST, that the business is registered for GST.
- If the business is not registered for GST (note they may still have an ABN) then the congregation is foregoing a GST credit.

If an invoice bears no ABN or the supplier is not registered with an ABN, then you are obliged to withhold 48.5% of the payment and remit this amount to the Australian Taxation Office (ATO). This applies whether or not you have an ABN. If the supplier of goods and services does not quote an ABN, withholding tax is deducted from the invoice amount unless it is:

- payment for salaries and wages
- payment less than \$50
- payment for an individual for a hobby. (Make sure you acquire the appropriate approved declaration form from the Australian Taxation Office).

When receiving a request for payment, it is critical to ensure that a tax invoice is received. Some payments may need to be made, and a tax invoice may not be available. Examples of such payments are travel reimbursement for the minister and payment from offerings relating to an appeal (e.g. Lenten appeal). In these situations, a voucher must be prepared which acts as evidence of the payment. An example is as follows:

Bayliss Street Uniting Church			
Payment voucher			
Date:	31/12/2002	Cheque No.	248
Payee:	Glen Ingram		
For:	Travel reimbursement 50 kilometres		
Amount:	\$20.00		
Required by:			
Authorised by:			

6.3 Paying bills by direct debit

You can authorise outside parties to electronically debit your accounts. If you have regular bills to pay such as lease payments on office equipment, the money can be automatically debited from your accounts.

6.4 The cash remittance form

The cash remittance form is the way a congregation pays for expenditure such as stipend and allowances, CPMP (Combined Presbytery Mission Pool) and other miscellaneous payments made to the Synod. The cash remittance is emailed by the payroll team to congregation treasurers around the 18th of each month to coincide with stipend payments to ministers. Once the cash remittance is issued, the payment will be processed within one to two working days by direct debit from the congregation's bank account.

6.5 Petty cash payments

All income is to be banked as received. That is, any cash receipts or collections should be deposited in the bank in their entirety without deduction, before expenses are paid. The Uniting Church in Australia Regulations state in section 3.8.7 that "*All monies received from time to time shall be placed to the credit of an account in the name of the body responsible*". Expenses must not be deducted out of amounts collected. Expenses should be paid separately by petty cash or electronic funds transfer (EFT).

All payments except for small payments should be made by EFT or direct debit. Small payments can be made from a petty cash float. A petty cash system is recommended to include:

- Suitable, secure storage of cash (e.g. a small cash box and a safe to keep it in).
- An initial float (amount kept as a source of cash for repayment) is obtained from the bank. A typical float could be \$100 (sufficient to provide for normal weekly purchases of small items e.g. stationery).
- Vouchers, docket or receipts for the expense must support petty cash claims, and a copy kept by the congregation.
- Keep a record of GST paid for future claims to the ATO.
- Reconcile the funds in the float on a regular basis.
- A claim should be completed, then audited and signed by two people before funds are drawn to reimburse the float.
- When the petty cash is replenished, the payments must not exceed in total the value of the original petty cash float less any cash remaining in the cash box.

Example of a Petty Cash Voucher:

Bayliss Street Uniting Church				
PETTY CASH CLAIM VOUCHER				
Date	_____			
Cash Advanced /Cash Reimbursed (please circle one)				
Amount \$	_____			
Requested By	_____			
Details \$	Amount	Account	Project Code	BAS Code
Total Claimed	_____	Please attach receipts to this document		
Approval Received by	_____			

6.6 Key controls:

- An invoice or payment voucher must support each payment.
- Before payment, each invoice should be checked for accuracy and to ensure it is a proper tax invoice in accordance with Australian Taxation Office guidelines. The treasurer (or other person who engaged the expense on behalf of the church) must approve each invoice. For payment of stock, the officer acknowledges receipt of that stock. A signature on the invoice or voucher should evidence this.
- When paid, clearly mark the invoice / voucher with "PAID" so that it is not paid twice.
- All supporting documentation, whether it be invoice or voucher, must be filed and attached in your accounting program. This ensures that the payment file represents a complete record of the purpose and authority of each payment made. It also means that the auditor has an easy job locating documentation at the time of audit.
- For any EFT payment, ensure it is signed/approved by two authorised signatories, and that they can sight original documentation (to confirm bank details, amount and purpose) prior to approving the payment.
- All relevant details must be recorded on the EFT payment receipt confirmation. That is, the date of payment, payee, amount and the purpose.
- Ensure all invoices are in the name of the congregation and recommend that they are sent to the congregation's registered email address or postal address.

6.7 Payments Direct Debited by Synod

6.7.1 Direct debit authority

The direct debit authority provides ease of payment for Synod-related invoices due to this amount being automatically deducted from a congregation's account. Cash remittance payments are generally processed two days after sending out the cash remittance notification. Please ensure there are sufficient funds in the account for the payment (otherwise your banking provider may impose dishonour fees).

All congregations are required to submit a [direct debit authority](#) to the Synod office to process payment for cash remittances. To pay an invoice by direct debit, email accounts@ucaqld.com.au with the invoice and congregation details.

6.7.2 Ministerial costs

One of the largest payments made by a congregation will be for the minister's stipend and associated costs. Stipends and allowances are paid monthly and are administered by the Synod Office Payroll team (payroll@ucaqld.com.au). The stipend and various allowances are covered in more detail on a Ministry Agent's Payment Notice. It is the responsibility of the congregation to pay the stipend charges, and these should be paid as a priority before all other liabilities as per the [Regulations](#) 3.1.1. These costs are paid to the Synod by direct debit. See Chapter 7 for details of Ministerial Expenses.

6.7.3 Combined Presbytery Mission Pool (CPMP)

The Combined Presbytery Mission Pool is the way in which congregations in Queensland contribute to the life and mission of the Uniting Church in Queensland financially.

At the beginning of each financial year, the Synod Standing Committee determines a total contribution figure per Presbytery. Each Presbytery determines the contribution split between congregations based on financial information such as the congregation annual return data. The Synod Office collects the contributions on behalf of the Presbyteries and distributes it to each Presbytery. For any questions related to CPMP contributions, please contact your Presbytery treasurer.

Chapter 7. Ministerial Expenses

7.1 Calculating Stipend and associated costs

The Remuneration and Nomination Committee (RNC) sets the minister's stipend and allowances yearly. Revised figures for the forthcoming year are sent to the treasurers usually around the month of June. Information on the approved rates is communicated via Uniting News as soon as available to assist with budget preparation for the new year (see [E8.5.1.2 Ministry Agents Payment Notice](#)).

7.2 Special payments

Where a congregation provides additional payment to a ministry agent for services such as baptism, wedding or funeral, the church treasurer must complete a [Special Payments Form](#) to ensure that the payment is included in the ministry agent's payment summary and taxed appropriately. Further details can be found in the [Ministry Stipend and Allowances Policy](#).

Below are examples of types of payments which may attract PAYG withholding tax. **This list is not exhaustive.**

- Performing weddings, funerals and baptisms.
- Payments for visiting and performing a service.
- Student assessment/marketing fees.
- Fees for writing lectures and conducting courses.
- Motor vehicle travelling expenses which are paid on a cents per kilometre basis.
- Leadership development for distances greater than 100 km.
- Mentor scheme for distances greater than 100 km.
- Travel expenses (not pre-paid and supported by a tax invoice).
- Travel reimbursement for holidays (remote locations only).
- Payment received for writing and sale of books (PAYG tax is not applicable if an invoice displaying an ABN number is submitted with or at the request for payment).
- Payments for sale of self-recorded CDs (PAYG tax is not applicable if an invoice displaying an ABN number is submitted with or at the request for payment).
- House allowance paid in cash to a minister (house allowances which are paid direct to rental agents and to offset mortgage payments are exempt from PAYG but cash paid to the minister in lieu must be forwarded to be processed through payroll).

If you are unsure if PAYG withholding tax applies, please contact payroll services on (07) 3377 9732 or payroll@ucaqld.com.au.

7.3 Payments, Allowances and Leave

It is important to note that the minister and congregation staff are paid directly by the Synod office. This is to ensure that for legal purposes, the congregation, the Synod and the minister's interests are protected. Cash payments directly to ministers or any other private arrangements between congregations and ministers are **strictly prohibited** and can pose serious consequences for the congregation and the Synod.

Further information can be found in the [Ministry Agents handbook](#), [E8.6 Ministry Agent Leave Policy](#) or [E8.6.1 Ministry Agent Leave Procedure](#).

7.3.1 Travel allowance

The travel allowance rate is to be negotiated between the minister and the congregation in accordance with the schedule recommended by the RNC (see [E8.5.1.2 Ministry Agents Payment Notice](#)).

7.3.2 Supply Ministry

Payments to ministers in supply arrangements are administered through the Synod office payroll service. Your Presbytery representative will be able to help you with sourcing a supply minister as required and determining applicable payments.

7.3.3 Sickness and accident assistance policy (SAAP)

Where a supply minister is required to cover sick leave for a ministry agent, the congregation or other body may apply for support from the Sickness and Accident Assistance Plan (SAAP) to meet up to 100 per cent of normal stipend and allowances for a Supply Minister for the supply period.

Paying into SAAP is compulsory. Each congregation, faith community, Presbytery and Synod department or other appointing body will pay to the fund (through the cash remittance). The amount per month for each eligible staff can be found in [E8.5.1.2 Ministry Agents Payment Notice](#).

The SAAP excludes assistance for absences covered by Workcover as these payments are made directly to the ministry agent by Workcover.

7.3.4 Long service leave

Long service leave provisions for ministry agents are detailed in part 2 of [E8.6.1 Ministry Agent Leave Procedure](#). For long service leave the following will apply:

Long Service Leave Fund pays for the Ministry Agent	Congregation pays for the Supply Minister
<ul style="list-style-type: none"> • Minimum stipend • House allowance (if applicable) • Standing costs component of the travel allowance • Continuing Education for Ministry (CEM) • CEMT (CEM travel fund) • Superannuation • Workers' compensation • LSL contribution • SAAP Contribution 	<ul style="list-style-type: none"> • Minimum stipend • House allowance (if applicable) • Basic travel allowance or travel reimbursement for kilometres • Continuing Education for Ministry (CEM) • CEMT (CEM travel fund) • Superannuation • Workers' compensation • LSL contribution • SAAP Contribution

Chapter 8. Investments

8.1 Investments

Uniting Church Investment Services (UCIS) has been established by the Synod as the body authorised to invest and manage funds on behalf of all activities of the Synod. This requirement flows from Regulation 3.7.4.6, through By-law Q.2.4.4 with the Finance Investment and Property (FIP) Board responsible for treasury activities.

The Treasury Policy, approved by Synod Standing Committee identified UCIS as having the function to manage all cash which is in excess of working capital requirements for every church body within the Queensland Synod. The policy highlights that each church body may operate a bank account for working capital requirements. Any funds more than working capital requirements MUST be invested with UCIS.

Key controls:

- a) Once invested, the treasurer must retain all correspondence from UCIS and maintain an investment schedule to provide proper accountability. This should be completed for all bank accounts, not just those invested with UCIS.
- b) The register should include:
 - Date of deposit
 - Amount of deposit
 - Interest rate
 - Maturity date.
- c) Investments must be lodged using the same controls as any payment. That is, authority for investing MUST be approved and minuted by the Church Council.

8.2 Uniting Church Investment Services (UCIS)

UCIS offers a range of fixed term investment products including terms of 60, 90, and 180 days or 12 months. A cash investment product is available for surplus funds which need to be accessible. Contact UCIS on (07) 3377 9862 or ucis@ucaqlld.com.au to discuss investment options available to your congregation.

To commence an investment, the following must be in place:

- Each signatory must complete a [Becoming Identified with U.C.I.S.](#) (100 point ID) form.
- Congregation completes [U.C.I.S. UCA Investment Application Form](#) which includes the authorised signatories (minimum of two, recommendation of four).

Investments are operated by two authorised signatories in accordance with Assembly regulations.

Note: per industry banking regulations, UCIS does not offer transactional accounts. Congregation working accounts should be held with an AA-rated commercial bank.

Chapter 9. Assets

9.1 Bank accounts

Bank accounts are the most liquid asset and the one most at risk. It is important that we have good control over all aspects of the bank account. As well as cash payments and cash receipts controls mentioned in this handbook, a bank reconciliation must be completed. Generally, this is the final step in completing the monthly records. It is used to check that the records kept by the treasurer do in fact agree with the records of the bank.

Congregation working accounts should be held with an AA-rated commercial bank. The Finance team has negotiated with some banking institutions to provide bank accounts with reduced fees. If your congregation is interested in investigating these options, please contact the Finance Team on **(07) 3377 9865** or pres.accounts@ucaqld.com.au.

9.2 Reconciliation of bank accounts

In relation to all bank accounts, ensure all bank statements for the month are on hand and complete a bank reconciliation as follows:

- This process will highlight certain items, including:
 - Any bill payments paid but not yet appearing in the bank statements.
 - Deposits received but not yet banked/credited in the bank statement.
 - Any other differences which must be investigated (e.g. the bank debits the account for \$200, yet the cheque butt says \$100).
- If using a cash book:
 - Tick each receipt appearing on the bank statement which agrees with the banking total in the cash book.
 - Other credits appearing on the bank statement (e.g. interest received) should be added now to the income.
 - Other debits appearing in the bank statement (e.g. interest paid, bank fees) should be added to the expenditure.
- If you are using an accounting program like Xero, and each of your bank accounts have a bank feed connected (which makes reconciling very easy) at the end of each month ensure that the end figure in the Xero bank account agrees with the bank statement end figure.

Key controls:

- Complete the bank reconciliation monthly.
- Sign and retain a copy of the bank reconciliation (if the reconciliation is done in the cash book).
- Clear any outstanding differences as soon as possible.
- Tick each item on both the bank statement and the cash book once it has been agreed.

9.3 Land and buildings (real estate)

9.3.1 The legal stuff

In Queensland, *The Uniting Church in Australia Property Trust (Q.)* holds all assets (real estate, other possessions or funds) for the benefit of the Uniting Church in Australia. Similar entities have been created by statute in each state.

The Trust was created by an act of State Parliament, *The Uniting Church in Australia Act 1977 No. 47*. Trust members are appointed by the Synod and are the duly authorised signatories for all legal contracts into which the church enters. The Trust has the capacity to authorise persons to act on its behalf in such matters.

9.3.2 Land and Buildings Expenses

The church's primary rationale for owning property is that it is used to further the life and mission of the church. To ensure good stewardship, proposals by Congregations require approval from respective responsible bodies, as delegated.

Amount	Approving body	Details	Delegated by
\$X specified by Presbytery	Church Council	The dollar amount (X) a Church Council can approve without submitting a proposal to Presbytery.	Presbytery
\$X – \$50,000	Presbytery	Requires endorsement from Church Council.	Synod
Over \$50,000	Finance, Investment and Property (FIP) Board	Prior to submission to FIP Board the proposal needs endorsement from both the Church Council and the relevant Presbytery . The FIP Board meet monthly to review proposals.	Regulations

Finance, Investment and Property (FIP) Board Resources

A series of application forms are available on the Synod Hub (hub.ucaqld.com.au) to assist congregations in a range of [standard property transactions](#). Please complete each section of the form to ensure the FIP Board have the details to understand, assess and provide approval for the projects. Regular types of transactions include:

- granting or taking a lease
- purchasing or selling a property (including manse)
- construction (simple/low design) or more complex (two stages; 1: concept and proceed to tender and 2: tender acceptance and proceed to contract)
- demolition.

If your property matter does not fit these regular transactions or you have any questions, please email property@ucaqld.com.au.

9.4 Equipment

Capital expenditure such as the purchase of fixed assets including furniture, fixtures, fittings, computers, motor vehicles and land and buildings represents a significant investment by the Uniting Church.

The following points are to be considered before expenditure is undertaken:

- Items which have a useful life greater than 12 months may be considered as capital in nature.
- All capital expenditure is to be included in the annual budget and approved by Church Council.
- Ensure two quotes have been obtained.
- A cost-benefit study must be undertaken. Compare the cost of the purchase with the benefit that it is expected to deliver. Ensure it does not have functions that will not be fully utilised and is not over-specific.
- Prior to purchasing, the treasurer must be satisfied that all obligations have been and will continue to be met in a timely manner, e.g. loan repayments and stipend/cash remittances etc.
- All items purchased are to be depreciated according to the table in Chapter 9.6.
- UCIS loans are available once approved through the UCIS team on (07) 3377 9862.
- All purchases of fixed assets must be recorded in the congregational asset register.

9.5 Congregational asset register

Each congregation must maintain a fixed asset register:

- Records all congregational assets (purchased or donated), leasehold improvements (money spent on leased premises), plant and equipment (e.g. machinery, vehicles, tools, appliances, computers, accessories etc, plant/equipment covers), lighting, furniture and so on
- Ensures church assets are properly accounted for and safeguarded
- Important for insurance purposes (to determine an accurate historical cost)
- Important as a control measure
- Included with the annual accounts information presented to the congregation.

A fixed asset register looks like this:

Bayliss Street Uniting Church							
Fixed asset register							
Date	Asset description	Cost	Open WDV	Depreciation rate	Depreciation	Disposal	Close WDV
23/01/2016	40 chairs	800.00	725.00	20%	150.00		575.00

The Synod Office recommends having property or MDF accounts opened on the sale of property on your Balance Sheet for insurance purposes. This will also help with identifying property in regard to repairs and maintenance expenses and to monitor your MDF spending and available funds.

The recording of these assets on a congregation's Balance Sheet is optional for the following reasons:

- Properties are in the name of The Uniting Church in Australia Property Trust (Q.) and the congregations have beneficial use of it.
- MDF accounts are held in the MDF Fund which is a Synod fund. However, congregations can access these funds in accordance with Synod-approved guidelines.

9.6 Depreciation

Assets, with the exception of land, decline in value over the period of their useful life. The process used for accounting for this decline in value is called depreciation. If an item cost \$21,000 and we depreciate it over three years (33.3 per cent) then its value drops each year by one third.

Depreciation Example:

Purchase price	\$21,000	
Depreciation rate 33%	\$7,000	
Written book value in the first year	\$14,000	(\$21,000 less \$7,000)
Written book value in the second year	\$7,000	(\$14,000 less \$7,000)
Written book value in the third year	\$ nil	(\$ 7,000 less \$7,000)

The following rates are recommended for depreciation and should be used unless there are extenuating circumstances.

ITEM	VALUE
Computer hardware	33%
Computer software (items under \$1,000 to be written off)	33%
Motor vehicles	20%
Office furniture (items under \$1,000 to be written off)	20%
Office equipment (items under \$1,000 to be written off)	20%
Photocopiers	20%

The advantages of using depreciation are:

- spreading the cost over the useful life of the purchase
- recognising the real value of the item in balance in future periods.

9.7 Inventory

The Uniting Church in Australia Queensland Synod adopts the Australian Accounting Standards for measurement of inventories. Inventories throughout the church are diverse and it is not practical to establish a policy which will cover every contingency. These procedures are an attempt to cover those congregations involved in activities which have re-saleable stock on hand.

- The stock value for each item is the cost of the stock when first purchased. In determining whether stock should be re-valued it is appropriate to consider the stock's age, past movements, expected future movements and estimated scrap value.
- Once stock is re-valued, the balance sheet needs to reflect the change.
- The basis of valuation of inventories will be consistent from period to period. Any change in the basis of valuation requires the prior approval of the Church Council.
- All stocks are to be counted annually and should agree with the computer or stores ledger.

9.7.1 Stock: the actual count

At the end of each financial year the congregation treasurer will need to physically count major stock items held by the church and its activities. This stock needs to be both counted and valued to determine the actual surplus/deficit of the congregation for the year.

This stocktaking exercise should be carried out at the end of the year on a pre-printed stocktake sheet.

Example of a stocktake sheet:

Bayliss Street Uniting Church			
Stock count sheet: year ended 31 December 2016			
Item	Quantity	Cost per item	Total cost
Bibles	2,400	\$1.00	\$2,400.00
Counted by:			
Checked by:			

9.7.2 Key controls:

- Both treasurer and checker should sign the sheet.
- Unit costs to be obtained from the most recent invoices.
- If the stock is material to the overall congregational financial position, please notify your auditor of the timing of the stock count.
- Before the count starts, make sure all stock is neatly arranged (preferably one location for each stock line).
- Make sure that you count in an orderly fashion, e.g. left to right and top to bottom.
- Where stock is found in several locations, use the "+" symbol on the rough count sheets and total at the end.
- Where errors have been made on the count sheet, strike out the incorrect number and replace with the correct number and add your initial. Remember, accountability is everything.

9.8 Bequests

A congregation may receive a benefit from a will. Under the *Uniting Church in Australia Act* the legal authority capable of dealing with such bequests or legacies is The Uniting Church in Australia Property Trust (Q.) and therefore any correspondence and/or cheques received from a solicitor, trustee or executor should be forwarded to the Trusts and Registry team at the Synod Office (property@ucaqld.com.au).

In the event of receiving enquiries relating to the wording of a will, it would be wise to refer the enquirer to the Bequests team on (07) 3377 9862 or bequests@ucaqld.com.au so that advice may be given which will ensure the intended beneficiaries of the will are appropriately designated.

It is important that a will be correctly constructed:

- The estate refers to the church as “The Uniting Church in Australia Property Trust (Q.)”
- Then comments from this point on, should refer to the location of the Church/community and
- The work which the benefactor wishes to assist.

If your congregation receives a perpetual benefit from a will, the capital funds will be invested with the Uniting Church Australia Foundation through Uniting Church Investment Services (UCIS). Your congregation may receive a quarterly distribution according to the instructions of the bequest. A quarterly statement is issued to the congregation showing the movement in the bequest account for the last three months.

Chapter 10. Liabilities (what you owe)

10.1 Loans

Where a congregation requires additional funding for a project, the Treasury team can provide assistance through the provision of a loan administered by UCIS.

To apply for a loan, the following documents will need to be submitted with the loan application:

- Full audited financial statements for the last three financial periods; this includes but is not limited to the balance sheet, profit and loss statement and auditor's report.
- Year-to-date financial statements (including a comparison to budget).
- Current and next year's projection of attendance, income and expenses, and where applicable the proposed budget of the new facility.
- Proposed project plans, including fixed price contract, quotation and timelines.
- Church Council meeting minutes recording the project approval.
- Presbytery endorsement of the project.

Questions regarding loan applications may be directed to the UCIS team on (07) 3377 9862 or ucis@ucaqld.com.au

10.2 Outstanding Synod liability

Where a congregation has an outstanding charge (e.g. invoice with the Synod Office) the congregation treasurer will receive an automated parish account statement generated by the Accounts team. The statements are generally issued three business days after month end.

If there is a charge that the congregation would like the Accounts team to process by direct debit, email accounts@ucaqld.com.au with the invoice and congregation details. Please ensure that there are sufficient funds in the bank account prior to sending the request.

Chapter 11. Financial planning and management

11.1 Mission planning

When a congregation is planning their budget for the following income year, the areas to consider are:

- Projects the congregation has planned to meet its mission objectives
- Operating costs such as minister expenses, property and maintenance
- Other items.

The congregation should establish its mission objectives, and these should be properly documented and endorsed by the Church Council. To set the mission objectives, the congregation should consider the following:

- Alignment to the directives from the last Synod in Session
- Congregation goals for engaging with the community
- Congregation goals for expanding activities and resources.

When setting goals the congregation should consider for each goal:

- What are the objectives?
- What does a successful outcome look like?
- What resources and funding are required?
- How often should it be evaluated?
- What is the estimated timeframe for achieving the goal, e.g. long term (greater than 12 months) or short term (less than 12 months)?

It is important to evaluate goals to ensure that the congregation is meeting the objectives of the goals and whether they are still applicable.

11.2 Mission resource budget

Once a budget is planned, effectively communicated and owned by the congregation, a mission resource budget needs to be prepared annually. This involves all the resources available to the congregation, including people. A resource budget will also consider land, buildings and equipment that are available to complete the missional budget.

The last part of the budget process is a full cost budget that details in monetary terms income and expenditure needed to fulfil the mission budget. More importantly, alongside the cost measures (cost budget) we need to develop good measures of missional outcomes. At the Church Council meetings, the missional outcomes and measures should be paramount, as well as a brief review of costs.

11.3 Budgeting

11.3.1 Why budget for cost?

The budget is a crucial means of planning and controlling expenditure. Its purpose is to express in financial terms the desires of the congregation for the next financial year. The budget will:

- help decide whether objectives are sustainable
- help decide on priorities
- provide monthly/periodic targets
- determine if there is a surplus or deficit for that period against budget.

A budget provides a vital health check, allowing a church to review its progress against the budget at any point in time.

11.3.2 Preparing a budget

The most important aspect of the budget is the strategic direction. The following steps are guides in the process:

- The congregation should outline their objectives for the period.
- Those responsible for various activities are invited to consult in setting realistic plans for income and expenses.
- Historical records should be at hand to be used as a guide to determine trends or to compare like periods.
- External factors should be considered such as increasing/declining attendance, economic changes in the community, inflation, salary changes and so on.
- Internal factors to be considered include an increase or decrease in staffing, new activities (e.g. child care), building programs and so on.
- The Payroll team at Synod provide a forecast for staff remuneration packages (stipend). Generally, this is available around June for the following financial year and is available on the Synod Hub under Payroll ([Congregation agency details CAD Form 9-006](#)).
- The budget should include funds set aside for property maintenance. It is recommended that annually 1-4% of the property's replacement costs are set aside for short/long-term maintenance/replacement.
- Presbytery is able to provide an estimate of the Combined Presbytery Mission Pool (CPMP) contributions for the following year.
- Finally, the budget should be prepared using a 12-month period (usually the financial year or, alternatively calendar year) to allow progress to be easily measured and bank reconciliation to take place.

The budget process helps the congregation engage, plan and commit to the goals that are set through the process. Not only does this result in a financial plan of action, but it also gives the congregation a sense of ownership in its future.

Provided the congregation has a Financial Year end, the budget should be prepared no later than May. This allows the Church Council time to review the content and debate critical issues before the commencement of the financial year.

11.3.3 Monitoring the budget

At least monthly, the year-to-date results (actual income and expenses) should be compared to budget. The Church Council should review the results with the following aims:

- Evaluate income trends: is the budget being achieved, if not, what are the causes?
- Accelerate loan repayments if a surplus is available.
- Make decisions to improve income if this is behind budget.
- Review the expenses and ensure these are within budget and less than income earned for the period.
- Make recommendations to remedy overspending.
- Recommend amending future spending if the budget is not achieved.
- Prepare surpluses for investment (reserves in excess of \$5,000 are to be invested with UCIS).
- Predict the likely outcome for the year based on the results to date and publish the result for discussion at the next Church Council.

Chapter 12. Reporting

12.1 Reporting to the Church Council

Formal reporting of the congregation's financial position is required as follows:

- Audited financial statements bearing an audit or independent reviewer's report shall be submitted to the Church Council at least once in every year (Regulation 3.8.7 (g)).
- It is recommended that financial accounts be presented at the Church Council's monthly/quarterly or regular meeting dates (Regulation 3.1.2 (b) (vii)).
- Comprehensive and detailed budgets should be prepared annually for the succeeding year in the manner directed and approved by the Church Council (Regulation 3.8.7 (h)).
- An annual report including finances is presented to an annual meeting of the congregation (Regulation 3.1.2 (b)(x)).

The congregation can choose to report on a calendar year or a financial year, as directed by their Church Council. Synod recommends that all congregations convert to a Financial Year to align with the Annual Return process which is due for submission to the Synod Office and your Presbytery 30 September each year whether you are on a Financial Year (July to June) or a Calendar Year (January to December).

12.2 Format of financial accounts

The format of the financial statements should be presented in a manner that gives proper disclosure and accountability to the Church Council and congregation. The information in each report will depend on the requirements of the Synod, Presbytery and Church Council and the activities conducted by the congregation.

The Church Council is charged with managing the financial affairs and the general administration of the congregation. This means they need to know on a regular basis what money they have available to spend, to whom they have paid their money and from whom they have received their income.

Generally, a monthly/quarterly report to the Church Council will include:

- A **summary of the transactions** in the period for approval by the Church Council. This may take the form of monthly movement summary (see example below).
- A **small written report** which comments on large variances, expenses or fluctuations from the budget or prior year. [Congregation Chart of Accounts](#) details an example of a standard chart of accounts.
- Any **special/unusual payments** individually minuted; for example, acquisition of major assets. Similarly, any payments made to the committee (whether it be travel allowances, honorariums etc.) should be separately highlighted.
- **Books of Account extract:**
 - Software packages (e.g. Xero) can automatically generate reports such as Profit and Loss Reports, Balance Sheets, Budget Variance Reports, Statements of Cash Flow and much more.
 - Paper/Excel books should include:
 - Summary extract of income/receipts from the cash book.
 - List of all payments made from the cash book (treasurer to provide original invoices for viewing if requested or for any queries).

Example of the monthly movement summary

Bayliss Street Uniting Church				
Transactions for the month of December 2002				
	Dec-02	Actual YTD	Budget YTD	Last year YTD
Receipts				
Subscriptions	74.00	600.00	550.00	575.00
Offerings	450.00	5000.00	4500.00	4700.00
Donations	150.00	500.00	600.00	500.00
Total	674.00	6100.00	5650.00	5775.00
Payments				
Electricity	150.00	750.00	700.00	700.00
Rates	250.00	500.00	500.00	500.00
Phone	450.00	2260.00	2400.00	2200.00
Total	850.00	3510.00	3600.00	3400.00
Surplus	-176.00	2590.00	2050.00	2375.00

12.2.1 Statement of comprehensive income

A statement of comprehensive income (or profit and loss statement) summarises the income and expenses of the congregation for a specified reporting period. It may be monthly, quarterly or 30 June or any other date.

An entity shall not offset assets and liabilities or income and expenses, unless required or permitted by an Australian Accounting Standard (Accounting Standards AASB101 section 32).

Reporting both monthly and year-to-date figures provides a more complete picture. For example, the monthly movement summary provided above, shows December resulted in a loss. However, overall the result for the year compares favourably with both the budget and the figures from the prior year.

12.2.2 Statement of financial position/Balance Sheet

A statement of financial position, or balance sheet, is a picture of the congregation's financial health at a given point in time. It may be monthly, quarterly or 30 June or any other date. The statement lists the congregation's assets (cash, fixed assets etc.) and liabilities (trade creditors and loans etc.)

Bayliss Street Uniting Church				
Statement of Account as at December 2002				
	Dec-02	Actual YTD	Budget YTD	Last year YTD
Assets				
Petty Cash	100	100	100	100
PCP Account	5,500	6,450	5,000	6,750
Investments	85,000	85,000	85,000	85,000
Land & Buildings	350,000	350,000	350,000	350,000
Total Assets	440,600	441,550	440,100	441,850
Liabilities				
GST Collected	80	0	0	150
Accounts Payable	200	105	250	185
Loans	65,000	65,000	70,000	75,500
Total Liabilities	65,280	65,105	70,250	75,835
Net Assets	375,320	376,445	369,850	366,015
Accumulated Funds				
Opening Balance	375,496	373,855	371,900	368,390
Surplus/Deficit(-)	-176	2,590	2,050	2,375
Closing Balance	375,320	376,445	369,850	366,015

12.3 Reporting to the Presbytery and Synod

The congregation annual return and detailed accounts are presented to the Presbytery and Synod annually. In addition, under Regulation 3.8.7. the Synod and the Presbytery can request accounts or financial statements as required.

12.3.1 The congregation annual financial return

Each congregation is to complete the annual financial return by 30th September of each year, returning it to pres.accounts@ucaqld.com.au and your Presbytery Treasurer. This return is based on financial information as at 30 June (if reporting on a Financial Year) or 31 December (if reporting on a Calendar Year).

The Synod has adopted the Australian Accounting Standards as the approved method of accounting for the congregation annual financial return. See the Synod Hub ([Annual Returns](#)) for guidelines, definitions and explanations.

12.3.2 Audit declaration

Under [Regulation](#) 3.8.7 congregations are to have account books audited at least once in every year or as may be required by the Church Council. [Regulation](#) 3.8.7 (d) provides additional details regarding the qualifications of the person completing the audit. Additional information is included in Chapter 14 of this handbook.

The audited statements should be presented to Church Council and the discussion minuted. Signed Audited Accounts are to be submitted to pres.accounts@ucaqld.com.au by 31 October each year.

12.4 Reporting externally: ABN, GST, BAS

The Uniting Church in Australia state property trusts/Synods are registered legal entities, each having their own ABN and registered for GST. The definition of "entity" is broad and includes individuals, corporate bodies (including Uniting Church state property trusts), partnerships, trusts, superannuation funds and unincorporated bodies.

Congregations and presbyteries will be recorded as sub-entities of the state property trusts. It is not practical for the Synod to maintain accounts for every congregation, and the use of sub-entities will enable congregations to maintain their own independent accounting records. Each GST registered congregation and Presbytery will have its own ABN.

Congregation turnover	Do you need an ABN?	Do you need to register for GST?
Less than \$150,000	May have an ABN	May register for GST if they wish
More than \$150,000	Must have an ABN	Must register for GST

Most congregations will be entitled to GST refunds and will wish to register for GST from a cash flow perspective. In relation to interactions with the Synod office, if the congregation has registered for an ABN and is within the GST Religious Group then all transactions between the Congregation and Synod are BAS Excluded.

12.4.1 What is an ABN and how does it work?

An Australian Business Number (ABN) is an 11-digit number for which a congregation may register (see above). The ABN is used by other organisations to confirm that the congregation is in fact a registered entity. If the congregation does not have an ABN, any payments to the congregation may be subject to ABN withholding tax. The ABN is used to identify the congregation when contacting the ATO or other government agencies.

Register for an ABN on the Australian Business Register (ABR) site (abr.gov.au). Congregations may register for GST and income tax exemption at the same time.

After ABN registration is complete, congregations can register with the Australian Charities and Not-for-Profits Commission (ACNC) through governance@ucaqld.com.au.

12.4.2 What is GST and how does it work?

The Goods and Services Tax (GST) is not an organisation-based tax, therefore treatment usually depends on the **type** of transaction and not whether the organisation is income tax exempt. The ultimate/final consumer usually bears the cost of GST, not the organisation providing the goods and services. However, the liability to pay GST to the Australian Taxation Office (ATO) rests on the **supplier** of the goods and services, not on the customer.

While charitable, religious and non-profit organisations are part of the tax system, many activities will be favourably taxed as GST-free transactions. If registered for GST, congregations will be able to:

- claim tax credits for GST paid on acquisitions, and
- charge GST on a significant proportion of income.

The Uniting Church in Australia is a charitable institution as identified by taxation legislation. This expands the range of transactions which are GST-free as well as providing income tax benefits. (Refer to charitable provisions in the ATO publications).

How does GST work?

GST is collected at each stage of the chain of production or service. Each person in the chain charges GST on their sales, then claims back from the ATO all GST paid on the goods they purchase and other expenses as inputs to their sales. When they make their return to the ATO, they subtract the GST collected on their sales from the GST they have paid on their inputs to calculate the net amount payable.

In our example below, you have purchased bulk stationery and hired out the hall, and are trying to determine the GST impact. The key points to note are that you must remember to charge and record the GST on your rent and to keep a record of the GST you have paid (i.e. the stationery).

When you submit your GST return to the ATO you are able to claim back the GST on your purchases but must pay them the GST collected on your rent.

Example:

- You purchase some stationery for \$330. That includes \$30 GST.
- You rent the church hall for \$200 plus GST, so the customer pays you \$220. That includes \$20 GST.

The \$10 difference between these is the amount claimed from the ATO (\$20 collected from the customer less \$30 tax credit).

This process requires the treasurer to capture the GST collected and paid in order to complete the periodic Business Activity Statement (BAS) return. You must quote your ABN on documentation involving the transfer or request for money.

To charge GST, an entity must have an ABN and be registered for GST. Only registered entities can charge GST and only registered entities can claim the GST credits on business acquisitions (purchases).

12.4.3 Calculating GST

Where tax invoices use the words “**total price includes GST**”, we need to divide the total price by 11 to calculate the amount of GST. For example, if a GST-inclusive invoice is received for \$49.50. \$49.50/11 is \$4.50. Therefore, \$4.50 is the GST component.

If using an accounting software package, the program should have the facility to work this out for you.

12.4.4 Business Activity Statement (BAS)

A Business Activity Statement is the form congregations need to fill in and return to the ATO as a return on:

- Goods and Services Tax (GST)
- income tax withheld either from employee wages (PAYG) or because the supplier did not quote an ABN (48.5%)
- fringe benefits tax instalments.

Who should use a BAS?

All entities registered for GST (including congregations) with any of the above tax obligations and entitlements must complete a Business Activity Statement at the end of each tax period.

12.4.5 Instalment Activity Statement

Congregations not registered for GST but who have withheld income tax or have a fringe benefit tax liability will be required to complete an Instalment Activity Statement which is a simplified version of the BAS and excludes GST reporting.

How do you receive your activity statement?

The ATO will send your activity statement before you need to lodge it. Your activity statement is personalised to your congregation, with some parts already filled in to save you time and effort. Your activity statement indicates when you have to lodge and the tax period it covers.

If your accounts are on a finance system like Xero – your Xero BAS can be linked to the ATO and submission can be automatic (after viewing and approving) with just a click of a button.

How often do you need to lodge an activity statement?

Churches may choose to lodge the GST return either quarterly or annually.

12.4.6 Do we need a Tax File Number (TFN)?

It should be noted that **no** congregation is required to have a Tax File Number (TFN). Only the Synod is required to have a TFN. Please contact the Governance team if you feel or are advised that you need a TFN because of activities undertaken (governance@ucaqld.com.au).

12.5 Reporting to the ACNC

[The Australian Charities and Not-for-Profits Commission](#) (ACNC) is the independent national regulator of charities. Congregations may receive a notice from the ACNC that your Annual Information Statement (AIS) is due. The AIS is an annual activity managed centrally by the Synod Office on your behalf – systemically reviewing each Presbytery or congregation that falls due in this reporting period.

In addition, congregations are responsible for ensuring that the details on file with the ACNC are correct, including changes in Church Council members, contact details, financial year end date and so on. Update via directory@ucaqld.com.au.

Chapter 13. Internal controls and security

Internal controls mean the system of controls, financial and otherwise, established by the Synod in order to carry on the mission of the church in an efficient and orderly manner. These controls are designed to ensure adherence to policies, safeguard assets and reputation, and secure as far as possible the accuracy and reliability of records.

The characteristics of good internal controls include:

- The use of approved accounting standards
- A system of authorisation and recording to provide accounting control of assets, liabilities, income and expenditure
- The implementation of procedures for control and authorisation
- Approved budgets to control expenditure
- The measurement of financial information to budgets for effective management control
- Timely and accurate reporting
- Records protected from theft, misuse, destruction or misappropriation
- All insurable risks of the church are adequately covered by insurance
- Good practice warrants that an auditor or a qualified third-party review internal controls yearly.

Documents and processes to assist congregations include:

- Financial records are kept up to date and transactions are recorded as soon as they occur
- Cash handling procedures/policy
- Numerically issued documents
- Documents signed or initialled by the person approving the documents or collecting the funds
- Record of authorised signatories
- Detailed asset listing
- Delegations List.

Chapter 14. Audit requirements

14.1 Requirements

It is a requirement under the Regulations that all congregations be audited. (Regulation 3.8.7).

3.8.7 (g) Presentation of Accounts

Audited financial statements bearing an audit or independent reviewer's report in such form as the Synod may prescribe shall be submitted to the Church Council or other appointing body or the body responsible for their administration and control, as may be appropriate, at least once in every year, and to the Synod and the Presbytery Property Committee (in respect of congregations and their organisations) whenever required.

The Church Council shall make arrangements for audit, presentation and examination of the accounts of all of the funds of the congregation.

The auditor's task is to certify financial statements. This includes a review of the accounting systems and internal controls. As this can be a costly time-consuming process, planning and preparation for the external audit can save significant funds by reducing the auditor's workload. Ensure that all supporting documents are filed chronologically and bank statements are reconciled.

Records that should be available to an auditor include:

- Constitution and Regulations of the Uniting Church in Australia
- Minutes of congregation meetings
- Books of account (paper or digital)
- Petty cash records
- UCIS and/or other banking provider bank statements
- Statement of bank balance
- Collection records
- Cheque vouchers
- Statement of receipts and payments for the year
- Investment details
- Insured property values.

See Regulation 3.8.7 (d) for the rules covering the selection and role of an auditor.

If using accounting software (e.g. XERO), supporting documents can be attached to relevant transactions making it easier for the auditor to review as everything is captured in the one location.

Use the table below to identify the audit requirements:

GROSS receipts	Audit completed by:
\$0 < \$100, 000	Optional (if requested by Church Council): <ul style="list-style-type: none"> • 2 responsible people (Regulation 3.8.7(e))
\$100, 000 < ACNC threshold	Either: <ul style="list-style-type: none"> • 2 responsible people (Regulation 3.8.7(e)) or • A qualified auditor (Regulation 3.8.7(d))
ACNC threshold +	Mandatory: <ul style="list-style-type: none"> • A qualified auditor (Regulation 3.8.7(d))

14.2 Appointment of auditors

The auditor or auditors shall be appointed annually. Subject to the variation below, the auditor(s) shall be a qualified accountant or, if more than one, shall include at least one qualified accountant. For the purpose of Regulation 3.8.7 (d) a qualified accountant means:

- a person who is a member of the Institute of Chartered Accountants in Australia or the CPA Australia, or
- any other person who has qualifications and experience requisite for registration as a company auditor under the Corporations Law and who in the opinion of the appointing body is a fit and proper person to undertake the responsibility.

14.3 Eligibility

The auditor appointed shall not be a member of the board, council or committee whose accounts are being audited unless a Presbytery with respect to accounts of congregations or congregational organisations within its bounds, or the Synod Property Board with respect to accounts of other councils or organisations, determines at the request of the appointing body that special circumstances exist in which case a member of the board, council or committee may be appointed to be auditor.

14.4 Variations to qualifications

Regulation 3.8.7 (e) - Where the gross income of a congregation or body or fund in the year is equal to or below the figure that equates to the Australian Charities and Non-for-Profits Commission (ACNC) financial reporting revenue threshold for small charities, the books of account may be audited and certified by two persons who are not qualified in terms of 14.2 above, but who are in the opinion of the appointing body fit and proper persons to undertake the responsibility.

14.5 Audit checklist

On the Hub is an [Audit checklist](#) that can be used as a guide to the auditor and a reference to the treasurer as to key control items that are required by the Uniting Church. This checklist covers most aspects of a small to medium congregations.

Chapter 15. Sources of funding

From time to time, parts of the church seek to have additional resources made available to enable the mission of the church to be achieved more readily. While the expectation is that each congregation will endeavour to provide the resources necessary to undertake mission programs from their operating income, such as weekly offerings, other funds may be available to congregations to assist with achieving their mission plan.

15.1 Sources of funding

Funding for any project may come from a range of sources:

- General savings or fundraising by the congregation
- Specific fundraising by way of gifts
- Funds from the proceeds of other congregational property
- Support from adjacent congregations
- Support from the wider church through grants
- Government/community grants or other financial assistance
- Loan borrowings from UCIS.

Congregations are encouraged to maximise the funding which can be raised from sources directly available to them and within the constraints which may apply to individual circumstances.

15.2 Fundraising

Fundraising in general, includes the following types of activities:

- requesting donations to help a person, cause or organisation (whether in person or online)
- selling merchandise where some or all the profits will go towards helping a person, cause or organisation
- holding events to raise money for a person, cause or organisation.

When exploring fundraising ideas for your congregation, be mindful of the Synod's Fundraising Policy, noting, the resolutions relating to gambling and gambling activities.

The Fundraising team at Synod Office (fundraising@ucaqld.com.au) can provide assistance with the preparation of applications for government or community grants.

For fundraising ideas see [A4.1.1.5-Guidance-Notes-for-Fundraising](#) located on the Hub.

15.3 Mission Development Fund (MDF)

15.3.1 Legal stuff

All properties are vested for legal purposes in the Property Trust but are owned by the church. Synod departments, agencies, presbyteries and congregations shall accept the right of the church to have jurisdiction over their properties and in certain circumstances either to realise, transfer, or centralise control for the good of the church as a whole, in accordance with priorities determined by the Synod (see Regulation 4.8.1).

The Mission Development Fund (MDF) was created by Synod Resolution in 2007 to provide for church development and growth in congregations and presbyteries.

15.3.2 Where does the money come from?

The fund arises from the settlement proceeds from the sale of congregation properties.

The 38th Synod (May 2025) discerned that 10% of the net proceeds of property sales is to be credited to the capital balance of the Church Renewal Fund (specified fund) and 5% of the net proceeds of property sales is to be credited to the capital balance of the Covenant Ministry Fund (specified fund).

To find out more about the Church Renewal Fund (CRF) and Covenant Ministry Fund (CMF) see [38th-Synod-Minutes FINAL](#).

The proceeds of sale that are not allocated to the CRF or CMF are held in the MDF on behalf of the congregation for a period of up to seven years. The purpose is to provide funds to the congregations for approved **capital** purposes.

15.3.3 What can we use the money for?

Queensland Synod MDF guidelines identify that funds from an MDF account can be accessed for the following purposes:

- Approved capital purposes e.g. property development, construction or refurbishment
- Promoting the mission of the church through approved special church growth or outreach programs.

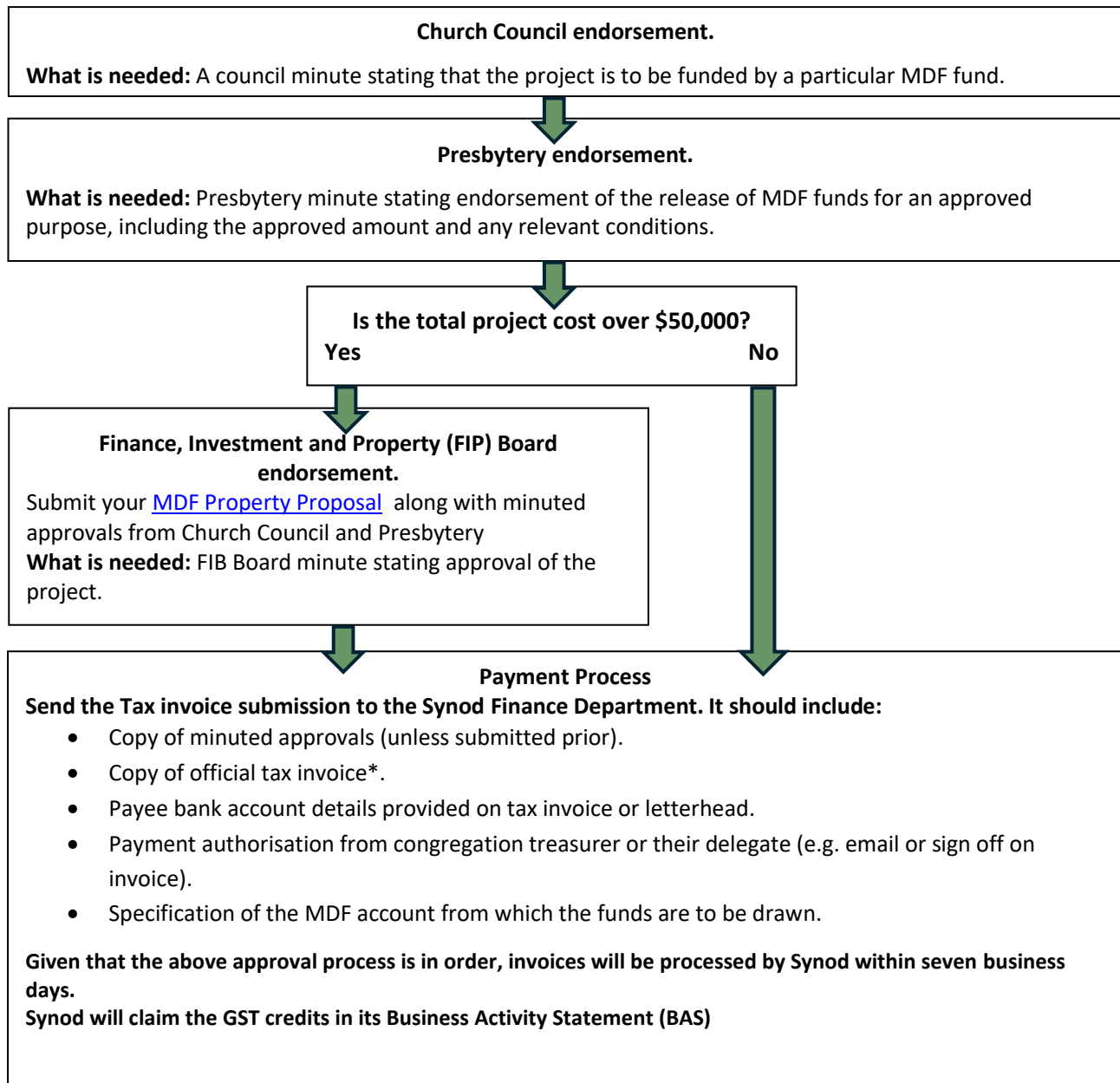
While accrued interest can be accessed for operational expenses (with the approval from Presbytery), these funds should not be depended upon to cover operational costs such as maintenance, painting and so on. The church cannot have the capital to grow and expand if resources are being used for maintenance purposes. Maintenance costs should be provided for by proper management and financial planning through the annual budget process.

15.3.4 How do we access our congregation's MDF money?

To withdraw funds, the congregation must forward their proposal supported by Church Council minute to the Presbytery for endorsement. On the following page is a flowchart documenting the approvals and payments process for withdrawing funds from the MDF. Additional information can be found on the Synod Hub under the [Mission Development Fund](#).

MDF Approvals process

For each capital project:



Reimbursements

*In the case where the congregation is seeking reimbursement (net of GST) for an expense already paid, the following must be provided:

- A copy of the official tax invoice
- An official receipt to evidence payment, or a cheque butt and corresponding bank statements demonstrating that the expense was paid by the congregation.

15.4 Property Definitions

- **Property**
As per Regulation 4.1 "Property" means property of whatsoever nature whether real or personal. Under this definition a major sale, whether of land, building or contents and plant, would be subject to the guidelines adopted for the Synod Reserve Fund.
- **General properties**
Those which are being utilised until the date of sale by the congregation or department for some specific purpose.
- **Under-utilised properties**
These are properties which are not being used by a congregation or department in the full or normal way at that particular time and could be better or more effectively used in some other way.
- **Redundant properties**
These properties have been defined by the Synod Standing Committee Resolution on 12 September 1978 as follows:
 - Redundancy through church union**
 - a) Where through coming together in union a church building is no longer required for its previous use, and the sale of same produces funds that would not have been available but for union making it surplus to requirements, that property be regarded as redundant under the terms of the Synod Resolution.
 - b) **Rationalisation**
Where in the interests of rationalisation of the work, one or more properties are disposed of to make possible one central facility to replace them, then the properties so disposed of be not regarded as redundant.
 - c) **Normal redundancy**
Where in the course of time through the withdrawal of work in an area a property is no longer required, that property be regarded as redundant.

15.4.1 Under-utilised and redundant properties

- a) Pursuant to Regulations 4.2.1 (b) and (e) it shall be the function of the Synod Property Board, known in the Queensland Synod as the Finance, Investment and Property (FIP) Board, to advise which properties vested in The Uniting Church in Australia Property Trust (Q.) are not fully utilised or are redundant and therefore classified as saleable in accordance with the Synod Resolution from 1978.
- b) The FIP Board shall ensure that the following procedure is observed.
 - That it is established which congregation, department, organisation or other activity is deemed to have an interest in the subject property.
 - That there is consultation with the congregation or other body and with the Presbytery with a view to establishing:
 - the classification of the property as under-utilised or redundant
 - the sale of property
 - the equitable interest of the parish or other body.

In the light of the Synod resolution, it is expected that the cooperation of all bodies shall not be withheld.
 - Opportunity shall be extended to the congregation or other body having an interest in the property to indicate:
 - whether any plans are current for the development of the property
 - whether the value of the property has been related to development on another site

- whether there are any plans to use the proceeds of sale in another development.
- There shall be consultation with the Property team and with Presbytery to determine whether the property should continue to be held for investment, developmental or other purposes.
- c) The Property Officer shall be responsible to institute all such processes as are necessary, including those prescribed by the Regulations to seek sales of properties classified as being under-utilised or redundant.
- d) Account shall be taken as necessary of any consequences which flow from government and community funding in the acquisition and development of the property being sold.

Chapter 16. Wrapping up as Treasurer

16.1 When should I pass the torch?

It is important that you look after yourself, avoid burnout and allow others a chance to take on the role and develop their skills. So, at some stage you'll need to step down and pass the torch to someone else. It is encouraged that you do this with planning, and it is advisable to not wait until the last moment to identify a successor.

A succession plan is considered standard practice to ensure continuity of work. The Church Council should implement a succession plan that assesses current and future skill gaps and seeks candidates to address them for all roles, not just for the treasurer role.

Appointing an assistant treasurer provides an opportunity for individuals to gain experience in the treasurer's responsibilities. Additionally, having multiple members within a finance committee familiar with the treasurer's duties can further support effective succession and it also spreads the workload.

16.2 What to look for in a successor:

- Honesty and integrity
- Financial literacy
- Enthusiasm
- Good organisation and communication skills
- Attention to details
- Good decision-making capabilities
- An awareness of proper processes and procedures
- A willingness to learn
- The time and ability to keep good records

16.3 Concluding as Treasurer

Making the decision to go	Giving notice	Replacing yourself
It is important to not quit on a whim and to instead think your decision through thoroughly and consider if there is somewhere better for you to use your gifts and talents.	Providing ample notice (ideally up to 12 months) allows the Church Council sufficient time to find and transition a replacement.	The best gift you can give the Church Council is to take away the headache of finding and training a replacement, if possible.
Discussing your reasons	Formally resigning	Leaving a legacy
Let the Church Council know your reasons so that they are not left wondering if there is something they could have done differently.	Don't rely on verbal indication of your intentions. If you never officially resign you could leave yourself open to unclear boundaries/responsibilities down the track.	Remember to document any ideas or organisational knowledge that you have that might be helpful and offer to provide handover to your replacement.
Tying up loose ends	Staying involved	Updating UCA bodies
Complete any outstanding work and refuse new work. Return all materials and equipment.	So that your wealth of knowledge and experience is not lost, you might want to stay on as a member of the Church Council or a finance committee, or act as a mentor to the new treasurer.	Inform the Presbytery and Synod that you are leaving the role by filling in the Change-of-key-persons-form and returning it to the Synod office and your Presbytery office.

Chapter 17. Appendices

17.1 Glossary of terms

Accounting principles	Rules which guide in the measurement, classification and interpretation of financial information.
Accrual basis of accounting	The method of recording transactions which reports revenues in the period in which they are earned, and expenses in the period in which they are incurred.
Accrued	Added on or owing at the end of the financial period.
Annual report	Information on the operations and financial position of an organisation.
Asset	Any item owned which has an economic value.
Audit	A review of the annual accounts, usually carried out by an independent/approved organisation or body.
Balance sheet	A table showing the financial position at a given date in terms of assets, liabilities and bank account or investment funds.
Bank reconciliation	A statement showing the difference between bank account balances and the balance according to the financial records, (generally payments not banked).
Budget	A detailed estimate of the planned income and expenses for the next financial period expressed monthly.
Cost-benefit	The comparison of the cost versus the benefit derived. Often purchased items are over-specified and have functions not fully utilised.
Cost effectiveness (analysis)	The costs associated with providing a service; often measured against previous experience or as a percentage of the income generated.
Cost centre	A program or organisation which has all its costs and income grouped together in order to measure and monitor performance.
Creditor	Someone to whom money is owed.
Debtor	Someone who owes money to another.
Deferred	A service or benefit, delayed to a later time.
Deficit	Where expenses exceed income.
Depreciation	The decline in value of an asset over its useful life.
Equity	An interest in a business, accumulated funds and capital.
Expense	A cost incurred in a specific period.
Finance, Investment and Property (FIP) Board Financial management	Provides oversight and advice in relation to property, finance and risk. It performs the functions of the Synod Property Board as outlined in Regulation 4.2.1. The control of the organisation's resources, cash resources and information base.
Fixed asset	A tangible long-term asset; buildings, equipment and so on.
Fixed cost	Costs which exist irrespective of the level of operation; rates, taxes, phones and so on.
Fund	An account set up to show monies received for specific purposes.
Indirect cost	Any expense which cannot be attributed to a specific project or program.
In-kind	Services or goods provided without cost.
Inventory	Goods or material held in storage for sale.
Liability	An amount owing to another person or organisation.
Liquidity	Cash or assets easily converted to cash.
On-cost	A cost that an employer has when they employ someone, in addition to the cost of paying the person's salary or wages e.g. Continuing Education, Superannuation payments, Work Cover
Prepayment	Payment made for goods or services before services or goods received.

Reconciliation	Ensuring two or more balances agree, often used in reference to checking bank balances with the accounting system.
Reserves	Amounts set aside to provide future programs or to act as a buffer against changing circumstances.
Revaluation	The change in value of an asset. Often the result of comparing book value with market and comparable items.
Surplus	Where income exceeds expenses in a given period.
Transaction	A financial event which results in an entry in the accounts.
Voucher	A voucher is a document used by a company's accounts payable department to gather and file all supporting documents needed to approve the payment of a liability.

17.2 Examples

A cash receipts book page may look like this:

Bayliss Street Uniting Church cash receipts book											
Date	Receipt No.	From	Total amount	Offerings loose	Donations	Appeals	Grants	Hall hire	Interest	Other	Details
1/11/02	1	G Carr	10							10	Sale of light
2/11/02		Sunday	2000	1000	100	900					
10/11/02	2	S Dood	500					500			
15/11/02	Bank St	UCIS	334						334		
		Total	2844	1000	100	900		500	334	10	

Similarly, the payments side may look like this:

Bayliss Street Uniting Church cash payment book											
Date	Cheque number	Payee	Total amount	Stipend	CPMP	CEM	Travel	Electricity	Telephone	Other	Details
1/11/02	100023	Synod office	711	711							
2/11/02	100023	Synod office	100		100						
10/11/02	100023	Synod office	10			10					
15/11/02	100024	Origin	256					256			
		Total	1077	711	100	10	0	256	0	0	0

