Welcome to a new year and a new expanded edition of Dollars and Sense.

For many years the Financial Services Team produced a quarterly newsletter, Dollars and Sense. This publication has been geared towards the needs of our congregational treasurers (and other finance volunteers) and therefore has largely contained financial information. It has matured over the years from a double-sided black and white photocopy to a multi-page glossy publication and most recently, into a full colour electronic newsletter.

As you may know, the 2013 Annual Presbytery and Synod Meeting resolved to adopt the 2014 – 2018 Strategic Plan. The Plan comprises four Key Directions, each with four or five elements. Key Direction 1 encourages us to Build and deepen trusting relationships in response to the gospel of Jesus Christ. The first element of this is to communicate the resources, personnel, and governance processes of the ministry centres across the Church.

In response, the UCSA Resources Team has chosen to expand Dollars and Sense to include all the departments within the team. This is consistent with our desire to constantly seek better ways to communicate helpful information to Congregations. Whilst the name Dollars and Sense may sound financial, in it you’ll now find articles and updates from Human Resources, Information Technology and Telecommunications, Insurance Services, Property Services, Uniting Venues and UC Invest in addition to Financial Services.

As our world gets increasingly complex, so do the responsibilities of Church officers. Our sincere hope is that through Dollars and Sense we can help equip and encourage you in your role as an office bearer within the life of the Church.

I therefore commend to you this issue of Dollars and Sense, no longer just for treasurers but for all Church office bearers. As always, should you have any queries or suggestions please contact us. We are only a phone call or an email away.

Peter Battersby
Executive Officer, Resources

Uniting Venues SA - New Camp Option for UC Groups

In 2014, Adare will celebrate 60 years of camping, camps and conferences. To help celebrate, Adare is pleased to announce the opening of a new camp kitchen. Centrally located within the Adare caravan park, the 100sqm building can comfortably accommodate up at 60 guests in dining / lecture configuration and is fitted with a BBQ, fridge, microwave ovens (2), kettles (2), toasters (2) electric hot plates (2) and two sinks for washing up. The camp kitchen, in conjunction with the variety of accommodation options offered at Adare (self-contained cabins, bunkroom accommodation and caravan sites) provides an appealing alternative for your next church or youth camp. Located in lovely grassy environs, with the picturesque Adare House and beautiful Victor Harbor on your doorstep, it’s sure to appeal to guests seeking a low cost, self catered camp. Bookings can be made by contacting Adare on 8552 1657 or by email: adare@unitingvenuessa.org.au. We look forward to seeing you at Adare or any of our Uniting Venues SA sites across the state. Visit www.unitingvenuessa.org.au for further information.
Important changes to UCSA Police History Check Forms

From December 2013 the “Screening and Authority Request Form” has been replaced by the “National Police History Check (NPHC) Application/Consent Form”.

A new information and instructions sheet has also been created to assist the applicant and the ID witness.

How this impacts a Minister, employee or Church Council member, as witness:

- Persons who can witness an application - Only a UCSA Minister, employee or Church Council member can witness an applicant’s ID.
- The person witnessing the ID must sign on Page 3 of the form, under the section “Verification – (Office Use Only)”. If you act as ID witness, please ensure original or certified copy documents are presented to you as ID, and then sign and print your name and confirm your status (witness type).

Transition period:
- Old forms will be returned to the applicant unprocessed and a new application form requested.
- If your congregation holds copies of the previous Screening and Authority Request form, please destroy and commence using the new NPHC Application/Consent Form immediately.

Where to obtain the new application forms:
- Online – Look for Downloadable Resources (left hand side of the web page) at, Uniting Church SA - Called to Care.
- Simply download the form, complete it online then print, sign and obtain ID Witness verification. Or download the form then print it out and fill it in manually using blue or black pen.
- By phone – call the Screening Services Unit on 08 8236 4282 for an Application/Consent Form immediately.

Mission and Service Fund Response Forms 2014

Contributions from congregations provide vital funds for our work together as a Presbytery and Synod. If your congregation is yet to submit its Mission and Service Fund Response Form please complete and send in the form as a matter of urgency. Should you have any questions, please contact the Screening Services Unit on 8236 4282. Forms can be downloaded from http://sa.uca.org.au/mission-and-service-fund

Auditing regulations

Audited copies of congregational and parish financial statements should be lodged with the Financial Services Team by the 30th of June each year (for financial year ending 31 Dec 2013). Church Councils should refer to Section 3.8.7 of the 2012 UCA regulations for more information. These can be viewed at http://assembly.uca.org.au/resources/regulations

Accounting for GST on Solar Panels

Is your congregation looking into purchasing solar panels?

If the answer is yes, you need to ensure you advise the retailer that your congregation is registered for GST. While the purchase price will be reduced by an amount that reflects the small-scale technology electricity buyback credits (STC)*, the GST needs to be accounted for on (a) the full purchase price (before any credits) and (b) the value of the buyback credits as separate entries.

A worksheet on how to account for these entries in MYOB is available from the CBU. You can contact us at cbu@sa.uca.org.au or on 8236 4215.

You should also ensure that Synod’s Insurance Services is advised of the purchase, as the value of the panels needs to be added to your sum insured.

*formerly known as Renewable energy certificates (RECs).

Database Changes

Congregations can assist in ensuring that the Presbytery and Synod office contact database is up-to-date by providing correct contact information for key office holders. This includes Congregation Church Council (or Parish) Chairperson, Secretary and Treasurer. A form to advise of changes to office holders can be found at Uniting Church SA - Online Directory services.

You can also register an approved person to access this contact information via Uniting Portal. Information can be found on the same web page.

Lenten Event Donations

Information about Uniting World’s Lent Event can be viewed at http://www.lentevent.com/

All donations should be sent directly to Uniting World in Sydney.

Their web site (for resources, registration and other information - including how to forward contributions) can be found at Lent Event - Uniting World.

Important Payroll Information

Long Service Leave Provisions

Do your congregational accounts hold a provision for Long Service Leave for all lay employees including casuals?

Under the Long Service Leave Act, a worker who has completed 10 years service is entitled to 13 weeks Long Service Leave.

A further 1.3 weeks is granted for each completed year after 10 years.

A worker who leaves, or whose employment is terminated, after 7 completed years (but less than 10) is entitled to the monetary equivalent of 1.3 weeks leave each for completed year of service.

Superannuation Changes as of 1st July 2014

From 1 July 2014, the Super guarantee rate will increase from 9.25% to 9.50% and will continue to increase in small increments until it reaches 12% on 1 July 2019.

Award Rate Changes

Minimum Modern Award pay rates will change as of 1 July 2014, including penalty rates and loadings. The new casual loading will be 25%.

The Modern Awards transitional arrangements finish in June 2014 and the implementation of the full modern award will be in place as of July 2014.

This will mean employees who are paid the minimum wage rate in accordance with a Modern Award, or if award-free receive the national minimum wage rate, will receive a pay increase in July in accordance with the National Minimum Wage Order made by the Fair Work Commission.
Congregational Bookkeeping Unit - Important ACNC Update
If your congregation is registered with the ACNC, you are required to complete an Annual Information Statement (AIS) and submit it to them within six months of the end of your financial year. However, the 2013 AIS due date is extended to 31 March 2014 for charities using the standard reporting period (1 July to 30 June) and those who have a reporting period end date up until 29 September 2013. Most South Australian Uniting Church congregations have a financial year ending on 31 December, and therefore the AIS for these congregations will be due on 30 June 2014.

Please click here for the latest information on the ACNC requirements.

Treasurers Workshops
The first workshop took place on the 18th of March with over 20 attendees. Registrations for the May workshop will be open soon. Please click here for information on future workshops.

Invitations will be emailed out closer to the workshop dates, containing a link to more detailed information and instructions for booking. Bookings cannot be taken until those invitations have been issued.

Human Resources - It’s all about people...

Uniting Church SA values people and is committed to providing a safe, healthy and productive work environment. Human resource management practices can influence behaviour, attitudes and performance within the workplace.

Uniting Church SA Human Resources (UCSAHR) can provide congregations with advice and resources. For more complex and specific human resource and work health safety congregation issues, UCSAHR can provide expertise and assistance, at a minimal cost recovery basis.

Congregations may access the Uniting Church SA website for workplace policies and other information including the new Work, Health & Safety Congregation policy. The link to this site is http://sa.uca.org.au/human-resources/.

Human Resources articles in subsequent editions of Dollars & Sense will have specific focus on the various circles, shown in the figure to the right, which makes up the scope of human resources management and work health and safety practices.

Contact Human Resources on: 82364234 or email humanresources@sa.uca.org.au
Government, local government and NGOs provide many grant programs for funding. Many require applications to be submitted by an incorporated body. The Uniting Church in Australia Property Trust (S.A.) is a Body Corporate by Act of Parliament & the legal entity for all Uniting Church congregations, and therefore is usually the applicant or the sponsor/auspice organisation.

Property Services provides application forms, guidelines and, if applicable, information for online application completion for all the following grants:-

<table>
<thead>
<tr>
<th>Grant program</th>
<th>Description</th>
<th>Next round</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Benefit SA</td>
<td>One-off project funding to develop and strengthen communities across the metropolitan, rural and remote regions of SA, to improve the community participation, life management skills, well-being and quality of life of disadvantaged individuals, families and communities.</td>
<td>Current round closes 30 April</td>
</tr>
<tr>
<td>Grants for Seniors</td>
<td>Grants up to $5,000 to create or extend opportunities for senior South Australians, to engage with the community - to buy equipment, materials or consumables, or support cultural, social, educational or sporting activities and programs.</td>
<td>1 round per year, opens ~ July / August</td>
</tr>
<tr>
<td>Positive Ageing Development Grants</td>
<td>Grants up to $25,000 for projects that support senior South Australians to have choices and opportunities to be active in their own communities, and to retain their independence.</td>
<td>1 round per year, opens ~ July / August</td>
</tr>
<tr>
<td>Volunteer Grants</td>
<td>Grants up to $5,000 enable organisations to purchase small equipment items to assist volunteers or contribute towards reimbursement of fuel costs, transport costs incurred by volunteers with a disability who are unable to drive.</td>
<td>1 round per year, ~May/June</td>
</tr>
<tr>
<td>Volunteer Support Fund</td>
<td>Grants up to $3,000 to help community based, not-for-profit organisations to support their volunteers - supporting community organisations to provide training &amp; resources for their volunteers.</td>
<td>1 round per year, opens ~ August</td>
</tr>
</tbody>
</table>

If you would like to be a part of an email 'grants distribution list' – please email Lynne (see below).

For further information regarding these or any other grants, please contact Lynne.

Lynne Aird, Deputy Property Manager
8236 4210 or laird@sa.uca.org.au

Property issues and strategies consume a lot of time and thinking in our churches and this can be a distraction from the primary mission of the church or, in biblical terms, the great commission. The annual meeting of Presbytery and Synod held in 2013 considered three discussion papers under the heading ‘Changing Landscapes’, one of which contained a summary of the Church’s property portfolio in this state.

The asset value of church properties and the potential to transfer those assets into productive mission and ministry has long been on the church’s agenda. And so Presbytery and Synod were asked, “At what point in time should a property be sold, if at all?”

Typically the answer might be “Only in a sellers market” or “When the property no longer meets evolving needs.” However answering this question in relation to Church property is much more difficult due to the large number of stakeholders and diversity of opinions. In fact, many in the church community would say, “Never sell - once sold, gone forever.” At the time the Changing Landscapes paper was written there were 32 properties in various stages of the ‘sell’ process as shown in the table below.

<table>
<thead>
<tr>
<th>Property Type</th>
<th>Under contract</th>
<th>Being Marketed</th>
<th>Awaiting Marketing</th>
<th>Synod/ Congregations considering sale</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Church</td>
<td>3</td>
<td>5</td>
<td>4</td>
<td>6</td>
<td>18</td>
</tr>
<tr>
<td>Manse</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td></td>
<td>6</td>
</tr>
<tr>
<td>Institution</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Cemetery</td>
<td></td>
<td>4</td>
<td></td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>Land</td>
<td>2</td>
<td></td>
<td>1</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>6</strong></td>
<td><strong>7</strong></td>
<td><strong>12</strong></td>
<td><strong>7</strong></td>
<td><strong>32</strong></td>
</tr>
</tbody>
</table>

What do you think? Send your personal view to dwright@sa.uca.org.au. We’d love to know.

Dennis Wright
Synod Property Manager
Insurance Services - Comprehensive Insurance to Protect God’s Church and His People

Uniting Church Regulations require Church Councils to audit the state of repair of buildings and insurance covers on an annual basis. When it comes to insurance, Synod’s Insurance Service office is available to advise congregations about all aspects of the insurance program which has been put in place to provide comprehensive protection for Church property and public liability.

Whilst all Uniting Church congregations dutifully pay their portion of the total premium required to obtain these covers, there are some congregations who may not be aware of the rigorous process that occurs annually to obtain the best possible covers at the lowest possible cost.

- The covers that the Church’s Property Trust procures on behalf of congregations is part of an umbrella cover for most Uniting Church schools, aged care facilities and welfare agencies. Purchasing power is greatly enhanced by the size of this group. Covers are tailored for each entity to address the unique risks of each. Covers and premiums are negotiated on an annual basis.
- The Property Trust underwrites the premium payable by each congregation. Premiums are paid to the Church’s insurers through an international broker and congregations are then invoiced for their portion of the premium.
- The premium paid by each congregation is based upon the sum insured for buildings and contents. To assist congregations in determining the replacement value of buildings the Synod periodically arranges for properties to be valued. In the intermediate periods, the sums insured are increased by a factor representing increases in building construction costs that have occurred in the preceding period.

- Claims for damage to property and liability claims are processed through the Synod office. To minimise premiums the church is self insured for claims up to $5,000 (depending on the type of claim) and a small portion of this sum is recovered from the congregation as an excess.

The Insurance Services staff are always ready to provide helpful, friendly advice. Email contact can be made on insurance@sa.uca.org.au.

Dennis Wright
Synod Insurance Manager

IT&T - Password Security

Everyone locks the doors on their house; a lot of people go to extra measures like deadlocks and window bolts, some even install security systems. Electronic security should be just as important as physical security.

Passwords are a very important part of our electronic lives - they are used to keep information safe from prying eyes and unscrupulous operators. The more complex a password is the less likely it will be hacked or cracked. You will find today that instead of a person sitting down at a computer and typing in their password guesses when trying to gain access, they will use a computer program that is much faster and can run through passwords at lightning speeds.

For this reason you need to make sure your password is suitably complex to keep your information safe. A password should always be easy enough for you to remember, though writing a password down on a piece of paper renders it next to useless.

Good passwords should:
- Contain upper and lower case letters and numbers
- Be at least 10 characters long
- Not be found as a single word or phrase in a dictionary or other widely used reference material
- Not be easy to guess based on user information (names of family or pets, phone numbers, addresses)

Examples of GOOD Passwords (word combinations and numbers) which would take a home computer 25,000 years or more to crack:

ChinaTennis4, LizardMilk45,
GoogleDAYS11, lcatchTHEtrain2

BAD Passwords (single words with a number thrown in) would take a home computer 15 hours to crack:

Monkey77, Golfer68, M1ch3ll3

If you are not sure whether your password is strong enough visit https://howsecureismypassword.net to try out potential passwords. Anything that takes longer than a thousand years should be fine, as long as you change your password at least every few months.

Dennis Wright
Synod Insurance Manager