IN IT TOGETHER

The Uniting Church SA Annual meeting of Presbytery/Synod, held in the last week of October, was once again a great time for the church community to share experiences of the past year and to spend time together in prayer, worship and in discerning God’s plans for us.

As is the practice each year, the Mission and Service Fund Budget (the main operating account of Presbytery and Synod) was presented at this meeting. Following many years of deficit budgets and reporting decreasing reserves, it was with great relief that a balanced budget was achieved. It is expected this outcome will enable the church to meet its current needs whilst leaving financial resources entrusted to us for future generations. The 2016 budget is a significant result and has only been possible through a willingness across the Presbytery to make sacrifices as we adopt an all in it together approach.

Regardless of your role within your church, we would be grateful if you would take time to complete the survey. We are seeking your personal thoughts based on your own experiences in the last 12 months. Through this, we will gain valuable insight into what we are doing well and where we could improve. To take the survey, please go to the Uniting Church website and search “Resources Survey”. Thank you for your feedback.

Again, thank you for your continued commitment and dedicated service to the Church. We hope this edition of Dollars and Sense provides helpful and relevant information to support you in your role within your Church. On behalf of the Resources team I wish you a very blessed Christmas and I look forward to serving with you in 2016.

Peter Battersby
Executive Officer, Resources

Insurance Services

As you should all be aware, insurance renewals for the next 12 months will be issued soon. We have just finished negotiating renewal terms with our insurers and are pleased to announce we have obtained even better cover than last year. Over the next few issues of Dollars and Sense we will explain some of them. In the meantime when you receive your new schedules of insurance, please make sure you review the sum insured on the buildings and contents and check the details for accuracy. If you find anything you are not clear about, don’t hesitate to call the insurance department and we will assist you with your enquiry.

We know at this time of year many Congregations will be organising events such as Christmas carols. If you require a certificate of currency for Public Liability insurance, please call us and we can forward an updated copy to you.

At the recent Presbytery and Synod meeting, Peter Battersby reminded us that we are ceasing the option of monthly instalments for payment of insurance premiums. However, after considering the financial stress this has caused to some Congregations, he announced that we are implementing some changes to our system which will accommodate quarterly instalments. We would still encourage as many Congregations to pay annually if possible.

The insurance department has assisted a number of Congregations this year who have experienced damage to property resulting from storms, burglaries, malicious damage and motor vehicle impact claims. Claims have varied from broken windows to flooded carpets, burst water pipes to falling trees.

We have a large list of repairers and service providers who are approved by our insurers. They know how important it is to get the customers back to normal by putting things back as they were ASAP. So if you discover some damage or suffer a loss, please contact us quickly; we can provide advice if you have an insurance claim and refer you to repairers who will attend quickly and assist you in repairs or replacement.

We are here to help you, so if you have any questions about insurance don’t hesitate to contact Susanne Alley or myself, Tony Phillips in the Insurance Services Department on 08 8236 4222 or email at insurance@sa.uca.org.au
Why plan for maintenance?

Fundraising for emergency building maintenance is far removed from the reason we belong to a church Congregation, and a sure way to distract people from the real mission of the church. Setting basic allowances for maintenance annually as part of the Congregation budget will allow defects to be addressed in an orderly way, and avoid urgent requests for ‘giving’ to meet unforeseen and urgent maintenance costs.

Deferred maintenance generally leads to greater expense later, when secondary damage which could have been avoided must also be repaired.

What is considered to be maintenance?

<table>
<thead>
<tr>
<th>Planned or preventative maintenance</th>
<th>Expenditure associated with regular servicing of equipment and preventative repairs for the preservation of the asset. For example: cleaning gutters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statutory maintenance</td>
<td>Associated with meeting the requirements of mandatory regulations. For example: fire safety, asbestos management etc</td>
</tr>
<tr>
<td>Emergency maintenance</td>
<td>Immediate rectification of breakdowns and failures of the building or services. For example: blocked plumbing, leaking roof</td>
</tr>
<tr>
<td>Corrective or condition based maintenance</td>
<td>Required to rectify deterioration to an acceptable standard. For example: replacing damaged floor coverings</td>
</tr>
</tbody>
</table>

How should maintenance be budgeted?

The costs associated with church property maintenance are real and inevitable costs in the operation of a church, and as such should appear as allowances in the church budget. It is recommended that the treasurer work in conjunction with the property sub committee to establish the allowances. There are various methods which could be used for calculating a property maintenance budget.

- **Method 1 - Fully costed maintenance plan**
  This is the best option and allows for works to be properly documented and planned. It is the recommended method for heritage listed properties in particular. It can take into account the actual condition of the building including previously neglected maintenance and large work which could be staged over a number of years.

- **Method 2 – Ongoing maintenance plan based on compounding values**
  A fully costed maintenance plan can be calculated over time using compounding values and be used to support a fully costed maintenance plan to enable budgeting with greater certainty

<table>
<thead>
<tr>
<th>Item</th>
<th>Rate * $ / year</th>
<th>Total compounded 5 yrs @ 4%</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Painting</td>
<td>500</td>
<td>$2,707</td>
<td>500</td>
<td>520</td>
<td>540</td>
<td>562</td>
<td>568</td>
</tr>
</tbody>
</table>

- **Method 3 – Percentage of asset replacement value**
  This method is based on the Asset Replacement Value (ARV) which is advised on the annual insurance premium renewal multiplied by a nominated percentage.
  For example: ARV of $631,115 x 1% = $6,311 annual maintenance allowance

- **Method 4 – Estimate maintenance inputs by total building area**
  This budget method relies on subscription to annually published Property Council Benchmarks which give or maintenance inputs as rates per m2. The rates are multiplied by the floor area of the building.

In situations where Congregation property or investments derive an income, it would be very simple and prudent to quarantine a percentage of that income to fund a maintenance budget. However, having no income from property or investments does not mean that there should be no allowance, it simply means that the funds will need to be found elsewhere.

New building, don’t wait!

Congregations contemplating new building projects will need to be mindful of not only the running costs of modern buildings, but also the need to begin realistic maintenance budgeting from year one. This will assist in dealing with the future inevitabilities of wear and tear and to plan for long term maintenance.

For further information, please contact Catherine Stock, Building Projects and Compliance Officer, on 8236 4240 or cstock@sa.uca.org.au
Uniting Church SA values people and is committed to providing a safe, healthy and productive work environment. Human Resource and WHS management practices can influence behaviour, attitudes and performance within the workplace.

Uniting Church SA Human Resources (UCSAHR) can provide Congregations and Church Councils with advice, resources, assistance and expertise from a first-tier enquiry basis through to more complex and specific human resource and work health safety issues. This edition focuses on the Training & Professional Development circle.

Uniting Church SA has developed policies and procedures to support training and professional development for employees. It is essential that employees and volunteer office-bearers, where it is relevant to their roles and responsibilities, are provided with the appropriate opportunities for training and development. This will enable skills to be continually improved and ensure that legislative and professional codes of practice requirements are achieved.

The current UCSAHR policies relating to this aspect of Human Resources, which can be adapted for a congregational environment, can be accessed on the following links:


For further information please contact Presbytery & Synod Human Resources on: 82364234 or email humanresources@sa.uca.org.au

WHS Coordinator on: 82364214 or email whs@sa.uca.org.au
Safe-Tea Break
Welcome to the fourth and final instalment of 'Safe-Tea Break' in this series for 2015 - an opportunity to take 5 minutes to consider all matters WHS. I’m hoping that if you’re reading this that you’ve also read the other three instalments for 2015, but if you haven’t, please do as they will make more sense if read them in order! As a reminder, in this series, I’m aiming at getting us back to basics by providing some simple guidance to those looking at where to start, and a review opportunity for those who are further on.

The overall focus of this series has been to ensure you have the basis for operating a good WHS Management System (WHSMS). If you’ve completed the first three steps then the good news is you’re almost there. Operating an appropriate, clear and effective WHSMS is what we should all be aiming for and will ultimately ensure that: incidents are kept to a minimum; we are prepared for incidents that do occur and that we are complying “reasonably practicably” with the legislation.

The final part of creating your WHSMS is ensuring that the work you put in doesn’t go to waste and is being implemented successfully. Continually reviewing and improving your WHSMS will help to ensure that it’s not just a WHSMS on paper only. Further UCQA guidance information, policies and documents that can be used for implementing, reviewing and improving your WHSMS can be accessed using the following link: http://sa.uca.org.au/whs.

Step 4: Continuous Review & Improvement
• Review policies and procedures regularly to ensure they are still relevant. (A good, clear and concise policy shouldn’t need a complete re-write or added complexity).
• Plan additional and manageable improvements based on the risk (e.g. adding specific policies and procedures for controlling risks, updating equipment and further training etc).
• Carry out regular inspections to ensure that hazards, risks and control measures haven’t been missed, changed significantly or removed.
• Keep communicating, consulting and co-operating with the relevant people to continually promote a positive safety culture moving forward. (WHS is a shared responsibility).
• Ensure training is kept current and remains appropriate and relevant to the risks.
• Remember there is no such thing as WHS completion or perfection! What we’re aiming for is an ongoing ‘high’ level of implementation and compliance relevant to your Congregation.

Completing the four steps in this series will form four key areas of a good WHSMS. These should be stored in either a hard copy WHS folder/filing system, or an easily accessible technology based system, and made available for ongoing reference. Additional checklists and records should be referenced but stored separately to keep your WHSMS from becoming too unwieldy.

If you would like to discuss this or any other WHS related matters, I work Tuesday – Thursday at the Synod office and can be contacted on wbooth@sa.uca.org.au or by phone on 8236 4214.

Wayne Booth
WHS Coordinator

Financial Services & Screening Services Unit

Finance - general:
Ministers’ Stipend and Allowances Sheet 2016

Home Endowment Fund information is unavailable at the time of this newsletter, and will be updated on the UCSA website as soon as available.

Beneficiary Fund contributions will remain at 2015 rates until 1 July 2016. Thereafter these Super contributions will increase 1 July annually.

Mission and Service Fund Contributions – 2016

Please print, complete and return your form by 18 December 2015. Please note that the contribution rate increases to 10% from January 2016.

If your Congregation wishes to have all 2015 contributions recorded in the 2015 financial year (ending 31 December) please send in your cheque or ring (08) 8236 4270 to arrange an alternative payment method before Friday 18 December 2015.

Audited 2014 Financial Statements – Congregations and Parishes
If your Congregation or “Parish” is yet to send in your audited 2014 Financial Statements, please arrange this as soon as possible. The Financial Statements should include an Income Statement (containing all revenue and expenses), a Balance Sheet, showing assets and liabilities and an Audit Statement confirming that the accounts have been audited.

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.

Should you have any questions about this please contact the team on finance@sa.uca.org.au.

Treasurers Beware!
A Congregation has alerted us to a scam and suggested we let other Congregations know. They received what appeared to be an invoice from a company called Internet Find for the provision of a “Church Find” service (to search the internet for the contact details of different churches – something Google does for free!). The “renewal advice” arrives looking like an account to be paid and it’s only in very fine print that is says it is not a bill and does not need to be paid.
According to the ACCC, this type of fake invoice is a common scam so please read the fine print!

Christmas Bowl Appeal
The Christmas Bowl is the appeal of ‘Act for Peace’, the international aid agency of the National Council of Churches in Australia.

Cheques and queries should be directed to: Act for Peace, Locked Bag Q199 QVB, NSW 1230. Free Call 1800 025 101.

Synod Office opening times – Christmas 2015 and New Year
The Synod office will be closed from 2:30pm on Thursday 24th December and will re-open on Monday 4th January 2016.

UC Invest will be available during normal business days through the Christmas period. Please check the UC Invest website for opening hours.

For important cut-off times relating to the Payroll Bureau (for December and January pay cycles) please see the Payroll section in this newsletter.

Australian Charities and Not for Profit Commission (ACNC)
The Annual Information Statement (AIS), required by the ACNC, must be lodged with them no later than 6 months after the end of your financial year.

For Congregations with a 30 June end of year, this should therefore be lodged with the ACNC by 31 December.

Should you require assistance in completing this, please contact cbu@sa.uca.org.au

Paying invoices to UCSA by BPAY
Invoices produced by the UCSA Finance Team generally have a unique BPAY reference on, to allow quick and simple payment. The reference is unique to each invoice produced (unlike some systems where the BPAY reference remains the same).

Using the correct reference which relates to the specific invoice being paid makes it simple to locate on Synod systems, so a payment can be receipted and the outstanding debt cleared correctly.

When paying by BPAY, please check the BPAY reference (example below) and use this when completing your transactions.

Payroll

December Payroll cut-off times
As December is a significantly shortened working month please submit all timesheets and leave forms to the Payroll Bureau by Tuesday 1st December. This will greatly assist Payroll in completing the pay cycle and all other obligations on time.

Please note, any leave reflected on December timesheets or planned to be taken in December should be accompanied by an authorised leave form. Timesheets & leave forms can be posted, faxed or scanned & emailed to payroll@sa.uca.org.au

If you have any questions, please don't hesitate to contact Payroll by email PayrollUCA@sa.uca.org.au or phone (08) 8236 4241 or 4242.

Payroll Bureau Administration Processing Fee increase - 2016
The Payroll Bureau Service Fees will be increasing from 1st January 2016 in order to partially recover costs associated with providing the payroll Bureau Service. The new rates will be:

<table>
<thead>
<tr>
<th></th>
<th>Excluding GST</th>
<th>Including GST</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payroll Monthly Admin Fee</td>
<td>$19.70</td>
<td>$21.67</td>
</tr>
<tr>
<td>Set up of New Company</td>
<td>$102.50</td>
<td>$112.75</td>
</tr>
<tr>
<td>Set up of New Employee</td>
<td>$51.25</td>
<td>$56.37</td>
</tr>
<tr>
<td>Termination of MOU Fee</td>
<td>$25.62</td>
<td>$27.18</td>
</tr>
<tr>
<td>Reprocessing Fee</td>
<td>$25.62</td>
<td>$27.18</td>
</tr>
<tr>
<td>Recovery Fee (Payment Summary)</td>
<td>$46.00</td>
<td>$50.60</td>
</tr>
</tbody>
</table>

Beneficiary Fund changes – retirement and returning to supply ministry
The recent transition of the Beneficiary Fund into the new Mercer Super Trust Fund has highlighted a number of changes which Ministers are required to make themselves familiar with.

When a Minister retires and draws down their pension through the Beneficiary Fund, the account they have been paying into and now drawing on becomes ‘locked down’ i.e. it becomes a pension account which can no longer receive further Super contributions.

Should a Minister decide to return to supply ministry (regardless of the period of supply) it is likely they will be required by Mercers to open a new account. Mercers will not accept contributions to a Super account that has changed to a pension account.

This is specifically referred to as an “Accumulation category 3 or 4 account” and will allow the Uniting Church to meet Super obligations and remit Super Guarantee Contributions (SGC) to an accepting Super account.

As soon as possible (at the same time as a supply contract is signed) please notify Payroll Bureau of the Minister's details so Payroll can investigate whether the existing Super account is active or whether new account forms need to be completed and sent to Mercer.

Failure to check, and to complete new forms (if applicable) could result in the relevant Super payments being delayed or returned back to Payroll Bureau.

For more information please contact Payroll Bureau 08) 8236 4241 payroll@sa.uca.org.au

A Fact Sheet is being prepared and will be circulated to Ministers over the coming weeks.

For information regarding your specific Beneficiary Fund account contact the Mercer Member helpline 1800 682 525.

Members (or members to be) can access the PDS and other documents at www.mercersupertrust.com

In order to access information specific to the Beneficiary Fund, an Employer Code + PIN is required. This will be communicated along with the Fact Sheet.