



Dollars & Sense

September 2014 Newsletter from the UCSA Resources Team

“Every Member Ministry”

The Presbytery and Synod SA Strategic Plan names Every Member Ministry as one of our four foundational values and core activities. This value encourages every person to actively serve in God’s mission, building up the whole church through our diverse gifts. I was recently reminded of our call to serve through Matthew 20:26, in which Jesus instructed his disciples *‘whoever wants to be great amongst you must be your servant’*. In God’s economy greatness is found in servanthood. It’s not about position or power, but identifying with Jesus and following his example. As I think about all that happens within the life of the Uniting Church in SA, I want to thank you for your service in your congregation in God’s mission.

The Church has been and continues to be served by many faithful people. Recently the Resources Board farewelled Rev Dr Tony Nancarrow who retired after serving on the Board for 13 years. Tony provided exceptional leadership during this time. His deep concern for the Uniting Church, his generosity and astute decision making skills have been an enormous asset and he will be greatly

missed. The Board has since welcomed Rev Dr Graham Humphris to the position of Chairperson. Graham has an enormous wealth of knowledge and experience within the Uniting Church and a great desire to serve the Church.

The Resources Ministry team is served by many capable and dedicated staff. We understand that our purpose is *“to deliver exceptional, informed service to the Uniting Church SA community through relationships built on trust and integrity”*. As we serve the Church our work teams are regularly refining their processes and systems, setting challenging performance goals and looking for ways to do things better. A review of our Property and Insurance teams has seen a renewed emphasis on these two significant parts of the Church’s life. As a result, the leadership of the team has been restructured to provide a clearer and more specific attention to each area.

Recently we welcomed Geoff Watson as Manager, Property Services to our team. Geoff comes with over 16 years in Project Management and Asset Management experience including Facility and Property

Management. Geoff will be leading the experienced Property Services team as it tackles the challenge of managing our older buildings, overseeing new constructions and guiding other buildings projects. Tony Phillips joins us as Manager, Insurance Services for a 12 month term. He brings extensive experience in all aspects of insurance, most recently as the Senior Manager, Claims with RAA Insurance. We are looking forward to Tony sharing his experience with us including his first undertaking of overseeing the insurance renewal process.

We are grateful to Dennis Wright, Neil Satterley and Wendy Booth who have concluded their service in the Presbytery and Synod office. We are very grateful for their contribution to the life of the Church.

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.

Peter Battersby
Executive Officer, Resources

New Faces

Over the past year or so the Resources Ministry Centre has welcomed some new people to the team. Introducing...



1. **Astrid Kuivasaari**
General Manager, Resources



2. **Geoff Watson**
Manager, Property Services



3. **Tony Phillips**
Manager, Insurance Services



4. **Leah Hopton**
Executive Assistant to the Executive Officer Resources

Financial Services & Screening Services Unit

Card payments and PINs – changes to how you verify your transactions

Using a PIN (Personal Identification Number) is now the main form of card payment authorisation in Australia, as from **1 August 2014**.

This announcement from the PINwise Industry Security Initiative means that you will no longer be able to verify transactions at the point of sale (POS) with a signature on Australian chip credit and debit cards.

If you don't already have or use a PIN, make sure you contact your card provider or bank to find out how to request one. (There is no change to contactless or online transactions).

Auditing regulations & lodgement of Financial Statements

Audited copies of congregational and parish financial statements should be lodged with the Financial Services Team by the **30th June 2014** for the 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>

Police History Checks

Please ensure that your congregational volunteers and employees have up to date National Police History Checks (part of the Uniting Church SA Duty of Care Policy requirements).

Police check applications should be submitted to the Screening Services Unit as early as possible before a planned event to ensure the check results are received back prior to the event (e.g. SAYCO). This helps event organisers and Duty of Care co-ordinators to fulfil their responsibilities.

Allow at least 4 weeks for the process to be completed – applications and important information for completion can be found at: [Uniting Church SA - Downloadable resources](#)

Congregational Booking Unit

Increase in Withholding Tax rate – Payments to a supplier when an ABN is not quoted

Change required in MYOB software

When your congregation receives an invoice for goods/services purchased it is important to check whether an ABN (Australian Business Number) has been quoted.

If there is no ABN quoted, your congregation cannot claim a GST input tax credit for that supply and there are certain legal requirements, as set out by the ATO, regarding the payment of such invoices.

Withholding tax must be deducted from the payment to the supplier and then paid to the ATO.

The rate has recently increased from 46.5% to 49% - if your congregation uses MYOB accounting software you will need to update this rate in your system. Please contact CBU if you require assistance with this change on 8236 4215 or email cbu@sa.uca.org.au

A factsheet is available on the Uniting Church website, on the CBU page: [Uniting Church SA - Congregational Bookkeeping Unit](#)

Payroll Information

Superannuation Changes as of 1st July 2014

From **1 July 2014**, the Super Guarantee rate increased to **9.50%** of each eligible employee's ordinary time earnings.

The Government has recently announced that the rate will remain at 9.50% until 30th June 2018.

From July 2018 the incremental increases of 0.5% will then occur annually until the rate reaches 12%.

Award Rate Changes

Minimum modern award pay rates changed as of 1 July 2014, including penalty rates and loadings. The new casual loading is 25%. The Modern Awards transitional arrangements finished in June 2014 and the implementation of the full Modern Award is now in place, as of July 2014.

Employees who are paid the minimum wage rate in accordance with a Modern Award, or if award-free receive the national minimum wage rate, should have received a pay increase in July in accordance with the National Minimum Wage Order (made by the Fair Work Commission).

WorkCover Levy 2014/2015

The Synod Payroll Bureau awaits notification of the new WorkCover levy rate for the 2014/15 financial year.

For pay processed through the Bureau this new rate will be reflected on September Tax Invoices / Payroll Statements.

Payroll cut-off times for time sheets and requests for changes

- Please note that new personnel information or requests to change any of your details must be lodged with the Bureau by the **1st of the month** for inclusion in that month's pay cycle.
- Timesheets and leave forms must be received by the **7th of each month**, signed by both the employee and the employer's Authorised Person or Authorised Delegate. Payroll forms are available from the Bureau or the Uniting Church South Australia website. **All timesheets should reflect hours worked and any leave taken within that month.** <http://sa.uca.org.au/finance/payroll-bureau-service>

Part-time employees:

- **Change of contract hours / days –** Timesheets must reflect the actual days and hours per the individual's contract. **Any change to contracted hours or days must be supported by an Addendum to Contract.** Please contact Human Resources for assistance with this on 8236 4234 or email humanresources@sa.uca.org.au
- **Overtime and Penalty Rates –** the number of hours worked in a week for a permanent part-time employee may not exceed the contracted number of hours (except if paid at overtime rates) as defined by the Award. The agreed number of hours means the number of hours agreed in writing at the commencement of employment or subsequently.

The Payroll Bureau Help Desk is available Monday to Friday between 8.30am and 4.30pm by phoning (08) 8236 4241 or email payroll@sa.uca.org.au

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 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 Induction & Orientation circle:



Induction and Orientation for new staff and volunteers within Congregations will help to ensure they are provided with a thorough introduction along with an overview of any relevant health and safety requirements, codes of practice and any other work/task requirements. It is the responsibility of each Congregation to ensure that all new staff and volunteers are provided with the necessary information and guidance so they can perform their role safely and effectively whilst feeling welcome to their new work environment.

To assist and guide Congregations and Church Councils with induction and orientation processes, there are resources available on the Uniting Church SA website; some of these include:

- Uniting Church SA Induction Policy & Procedure [click here](#)
- Uniting Church SA Induction Employee Check List (please see below for contact details)
- Uniting Church SA Induction Volunteer Check List (please see below for contact details)

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



Property Services - Managing Manses

The 'core business' of a manse is to provide accommodation for the Minister and family in placement and this can be achieved in a variety of ways:

Manse is 'held' as	Description	Documentation	Arrangements managed by
Bricks & mortar	Minister in placement lives in manse	Optional <i>Manse Occupancy Letter of Understanding</i> available from Property Services (details below)	Church Council
Bricks & mortar	A Uniting Church Minister that is not in placement lives in the manse – rental received provides the Accommodation Allowance for the Minister in placement.	<i>Manse Occupancy Agreement</i> available from Property Services	Church Council
Bricks & mortar	Property is rented out and rental provides the Accommodation Allowance for the Minister in placement	Property Management Agreements & Residential Tenancy Agreements must be in the name of <i>The Uniting Church in Australia Property Trust (S.A.)</i> and signed by Property Services	Agreements by Property Services, day to day management by Church Council
Sale proceeds	Manse has been sold and sale proceeds are tagged 'manse' to purchase a manse when required in the future. Accommodation Allowance is paid from the interest earned on the funds.	Sale proceeds are managed by Property Services	Property Services

Manse Occupancy Letter of Understanding

We have recently prepared a *Manse Occupancy Letter of Understanding* – an informal agreement specifically for a Uniting Church Congregation and the Minister in placement regarding manse arrangements. It contains information regarding arrangements for the following:

Inclusions	Description
Minister's contact details	
Contact person for manse	Church Council to appoint a contact person (and alternative if contact person is away or not contactable) to liaise with Minister on all manse issues.
Commencement	
Keys provided	Number of keys
Manse expenses	Who is responsible for what including information regarding normal arrangements
SA Water	Who is responsible for excess water use
Repairs/maintenance limit	Church Council sets a limit that the Minister can spend on repairs before needing to seek authority (e.g. up to \$100). This enables the Minister to attend to any minor repairs without requiring approval first.
Reimbursements	Details regarding payment of reimbursements for Minister to Congregation and Congregation to Minister including bank account details.
Terms of occupancy	<ul style="list-style-type: none"> • Congregation's responsibilities • Minister's responsibilities • Arrangements regarding repair or damage • Damage caused by pets • Insurance • Congregation's right of entry • Responsibilities and arrangements regarding vacation of manse • Assistance if issues can't be resolved
Additional terms	Any other terms of the agreement, e.g. pets, picture hanging requirements
Exclusions	Description of any parts of the manse property that are not part of the occupancy
Signatures	

There is no obligation to use this *Letter of Understanding*, it is provided to assist in the manse arrangements process.

Information regarding renting out manses will be the subject of a future issue of Dollars & Sense.

For further information, please contact Lynne Aird on 8236 4210 or laird@sa.uca.org.au



Uniting Church SA
(Uniting Church in Australia – Presbytery & Synod of SA)
Property Services

Lvl 2, 212 Pirie St, GPO Box 2145, Adelaide SA 5001
Phone: 8236 4210 Fax: 8236 4280 Email: property@sa.uca.org.au

**MANSE
OCCUPANCY**

MANSE OCCUPANCY LETTER OF UNDERSTANDING
*This is an informal agreement specifically for a Uniting Church Congregation
and the Minister in placement regarding manse arrangements*

MANSE PROPERTY

Address:

CONGREGATION

Congregation:

Contact person for manse

Church Council to appoint a contact person (and alternative if contact person is away or not contactable) to liaise with Minister on all manse issues.

Contact person: **Name**
 Address
 Phone
 Email

Alternative contact: **Name**
 Phone

MINISTER

Name

Motor Vehicle Lease Scheme

Motor Vehicle Lease Scheme Changes

Some of you may have heard that there are changes afoot in relation to the Motor Vehicle Lease Scheme (MVLS or the Scheme). This article provides some further information as to how those changes may affect you.

Over recent months the operations of the MVLS has been reviewed. This was in response to continually declining driver numbers and questions over the Scheme's financial sustainability. The Resources Board considered the matter over several meetings, and decided to wind up the Scheme over the next few years as the current leases end.

So what does this mean for us, I hear you ask? If you (a congregation or a driver) are not currently part of the MLVS then you will not be able to join the Scheme (enter into a new lease agreement as part of the MVLS). For those who are currently part of the Scheme

as a driver or a treasurer of a congregation then you should have received some correspondence (emailed letters) recently from us. This correspondence outlined in further detail the proposed changes and some of the options available. If you are currently part of the MLVS and haven't received this information or you would like to clarify anything further in relation to the changes then please contact me for further information.

Geoff Watson
Manager, Property Services

P (08) 8236 4209

E gwatson@sa.uca.org.au



Uniting Venues SA

Adare Celebrates 60 Years of Christian Camping

On 12 October 2014, Adare will celebrate 60 years of Christian camps, camping, and conferences. All are welcome to gather in the grounds at Adare for a rededication service commencing at 2:30pm followed by afternoon tea and an 'open house' of Adare's facilities.

Adare was purchased in 1954 by the Methodist Church Youth Department for use as a campsite. Camps were held frequently at Adare and were most popular in summer due to Adare's seaside location. A small caravan park was established in the 1960's.

The land on which Adare is built is part of the Raminjeri Aboriginal tribal lands and was originally known as "Mootaparinga Farm". "Mootaparinga" is the Aboriginal term meaning "murky water" and describes the nearby Hindmarsh River - which is located adjacent to the Adare property.

In 1837, the first Governor of South Australia, Governor Hindmarsh, purchased Mootaparinga Farm and built a small two bedroom cottage for use as his summer residence. The cottage became the permanent home for one of Governor Hindmarsh's children before the Cudmore family purchased it in 1891.

Cudmore was a wealthy Irish pastoralist, who named the property Adare after his family home in Ireland, and commissioned extensive additions to the cottage resulting in an impressive layout including 19 rooms, a cellar, tower, balcony and three turrets. "The Castle" is a well known local landmark and an architecturally significant heritage building.

We look forward to seeing you at Adare on 12 October. Please RSVP your attendance by contacting Adare on either 08 8552 1657 or adare@unitingvenuesa.org.au.

IT&T - Gone phishing.

Everyone has either received one or knows someone who has received one, that being one of those scam emails (or in some rare cases a physical letter) from say, an international lawyer whose client has passed away and has a surname similar to yours with no other living relatives and WOW! they want to transfer millions of dollars to your bank account.

These days the scams are more sophisticated and usually promise just enough to get your interest or are reporting a problem with your account or other similar situation.

Here are a few tips to help you identify these emails and avoid any associated problems.

1. Mismatched URL (web address) details. Most email software will display a web address when you hover your mouse over a link without clicking. If that web address doesn't look right, is an IP address (e.g. 102.32.34.123) or is a close but weird looking version of the expected web address (e.g. <http://www.yourbank.phishing.net/2354ngvdfgkdf>), then you are most likely looking at a phishing email. Delete it.



2. Poor spelling and grammar. Large institutions pay a lot of money to gain a particular public perception; it would be embarrassing for them to release an email with poor grammar or spelling. Other give aways are currency (e.g. 50\$ instead of \$50) and date formats.
3. Seems too good to be true. The old adage applies here - if it looks to good to be true, it probably is.
4. Asking for personal details, usernames or password. Any legitimate organisation will never ask for a password. They may require other details to identify you but never reveal your passwords to anyone.

5. Low quality, unusual (international versions) or old company logos.
6. Attachments. If it is not a PDF file then it is most likely a scam. ZIP and EXE files will probably install malicious software on your computer.

If you have gone through these and you are still not sure, contact the institution in question by other means such as calling them on the phone or going into a local branch/store.

Sources :

<http://blog.returnpath.com/blog/lauren-soares/10-tips-on-how-to-identify-a-phishing-or-spoofing-email>

<http://www.techrepublic.com/blog/10-things/10-tips-for-spotting-a-phishing-email/>

Other reading :

<http://www.dummies.com/how-to/content/how-to-recognize-a-phishing-scam.html>

<http://support.apple.com/kb/HT4933>

<http://office.microsoft.com/en-au/outlook-help/identify-fraudulent-email-and-phishing-schemes-HA001140002.aspx>

Insurance Services Department

Well it's been 4 weeks since I started so I thought I'd just say hi everyone and introduce myself to all of you. My name is Tony Phillips and I'm the new Manager, Insurance Services. From a business point of view, my background has involved all facets of insurance. I have worked in the insurance industry for most of my life, handling Sales, Underwriting and Claims. My experience includes working in the Commercial and Domestic insurance sector, as well as two years at WorkCover SA handling workers compensation claims and injury management. Over the last 18 years I have been involved in Motor Vehicle and Property claims and Risk Management with RAA Insurance. Hopefully I can assist with all of your queries on matters of liability and general insurance on property.

From a personal viewpoint I love fishing, music, family and movies (unfortunately, I don't go fishing as much as I'd like).

I'm sure I will make contact with you sometime in the future (hopefully not for a claim). Presently the renewal period is upon us, so I'm working with our Broker to ensure we have the right insurance covers in place.

Over the next few issues of Dollars and Sense, I intend to give you a few tips on how to cope with insurance costs and controlling the risks, so you don't have claims. Hopefully I can streamline some of our insurance tasks as well.

In the meantime, if you have any questions about insurance don't hesitate to contact the Insurance Services Department us on 08 8236 4222 or via email at insurance@sa.uca.org.au

Tony Phillips
Manager, Insurance Services