Leaving a Legacy

When we think of leaving a legacy, we often think of financial gifts handed along to the next generation. These are given out of a generous spirit and with a desire to see the recipients blessed. They are often given for a specific purpose, reflecting the passions and energy of the bequestor, and this is honoured by the generation that follows.

From time to time the Synod receives bequests such as this, given for a specific purpose and with clear instructions on how the money can be used. Congregations receive them also, from their own members or people with a connection to their church. The church greatly values and is thankful for these financial gifts; they enable mission and ministry to flourish where otherwise there may not be funding to allow this to occur. While we encourage everyone who is able to leave a legacy to consider doing so, we know that not everyone is able to. But there are other ways beyond financial gifts where we can leave a legacy. To give freely of our time, our commitment and our energy is another way to give generously. This can take many forms - kind and encouraging words, being the first to offer a hand, ceaseless prayer, seeking the truth, or advocating for someone less fortunate.

We all leave a legacy in the way we live our lives, by sharing “what we’ve learned, not just what we’ve earned”. When you think about it, everything we do and everything we say is a deposit into our legacy. Deciding what you want to be remembered for can help you decide how to live your life each day. As we go through our lives, may we leave a legacy where we trust in God’s call on our lives and choose to be a blessing to those around us.

Astrid Kuivasaari
General Manager Resources

Insurance Services

We are starting to negotiate next year’s renewal terms with our insurance brokers. If you have any special needs for insurance it would be best to enquire with us now as the covers expire in on 31st October.

We also thought we’d bring to your attention some other reminders about the cover we have in place.

1. Privately owned property stored on church premises is not covered by the church’s insurance policies unless specifically arranged with Insurance Services. It is important to understand that there is no automatic insurance cover for privately owned items such as musical instruments, laptops, sound equipment etc left in church premises. Insurance Services should be contacted to discuss insurance arrangements before advising church members that their goods are insured.

2. Just a reminder to any congregation that owns a manse or other residential property. If it is left unoccupied for a period of more than 60 days a $10,000 excess applies to any property claims that may occur. We highlighted this in 2015 but we recently have had a couple of claims where this has applied, so it is worthwhile to remind everyone again. If you do have a property that is unoccupied longer than 60 days, you should also make periodic inspections at least every 30 days to ensure no damage has occurred. If you do discover any, it should be reported to Insurance Services as soon as possible. Also in cases like these you must turn off any utilities such as gas, water, electricity to ensure no leaks may cause a loss.

3. Watercraft such as kayaks, canoes and boats are specifically excluded from our cover as well as any liability the church may incur resulting from the use of them. If you do own any of these craft you should notify Insurance Services and we can make arrangements to insure them as well as any legal liability cover.

4. Lastly, if a person is injured on the church premises, please do not admit or acknowledge liability, promise to pay or negotiate with the injured person or any of their legal representatives. While of course you would offer the injured person care and assistance, making a financial commitment may actually breach our policy conditions. The best thing to do is contact Insurance Services first and get some advice; we can then advise the broker who will liaise with the injured person and our insurer. It is best to report what has happened as close to the event as possible, describing what happened, when and why.

If you have any other questions about insurance, please contact Susanne Alley or myself in Insurance Services on 08 8236 4222 or email us at insurance@sa.uca.org.au

Tony Phillips
Insurance Services
Office Hours over Christmas/New Year

Advance Notice: The Presbytery and Synod office as usual will be closed over the Christmas New Year week and will reopen on Tuesday 2 January 2018. Any questions about UC Invest’s opening hours over this period should be directed directly to UC Invest later in the year.

Safe-Tea Break

Welcome to the third instalment of ‘Safe-Tea Break’ for 2017 - and my ongoing quest to try and demystify WHS. In this issue I’m focussing on falling objects as we’ve had a number of incidents in the Uniting Church involving items that have fallen from height, and sadly in one case injuring a young child. There can be many causes and opportunities for such incidents to occur and by their very nature, they can be difficult to pre-empt. Such incidents however have the potential to cause serious injuries and in the worse cases even death and therefore come rightly under the umbrella of SafeWork SA.

Section 37 (f) of the WHS Act 2012 confirms that ‘the fall or release from height of any plant, substance or thing’ that exposes a worker or other person to a serious risk to their health or safety, constitutes a dangerous incident (regardless of injury) and is therefore notifiable to SafeWork SA.

In most cases, I hear the phrases “it fell without warning” or “it just fell on its own”, however you may be surprised to know that even with just a little questioning a problem was usually known about, there had been a warning event or there were clear signs of deterioration. The law requires that we do everything reasonable to prevent these types of incidents, so what is reasonable? The following bullet points are provided as some general guidance on how to achieve this:

- Identifying where this type of risk exists in the property and who could be affected.
- Regular inspection of our property, buildings and facilities are key to this. Ideally this would be through inspection at least once a year (preferably twice) or through a regular routine inspection of key or higher risk areas.
- Having a workable system for hazards to be reported to the relevant people who are able to instigate corrective actions and/or control measures. (Often someone may have noticed an issue but wasn’t sure who to report it to).
- Having a regular ongoing maintenance program to take care of the common issues that is also seeking to take preventative action early. There’s truth in the old saying ‘a penny of prevention is worth a dollar of cure’.
- Setting a realistic maintenance budget with clear priorities based on dealing with the highest risks first will help to make the best use of limited financial resources.

As always this shouldn’t come as any great shock to us as it is mostly common sense, but hopefully it will at least serve as a gentle reminder or confirmation for what you are already doing. To help you identify some of the areas to be on the look out for, the following is a short list highlighting the ‘plant, substances or things’ that have fallen in the Uniting Church that have been notified to us:

- Ceilings and cornicing – there can be many reasons for this including water and animal damage, but simple deterioration and building movement over time are more common.
- Picture rails and wall mouldings – these can often be elaborate and very heavy, so it’s important to ensure they’re still firmly attached.
- Pictures, notice boards and commemorative items – it’s all too easy to assume that they were fixed properly in the first place and haven’t moved.
- Sound, lighting and projection equipment – more recent additions to most congregations and usually installed by professionals, but they are also often subject to the most repositioning movement and vibration from use.
- Door framing and pelmets – sadly a door pelmet falling was the cause of the injury to a young child even though it occurred in a relatively modern building (kitchen) addition.
- Guttering and pipework – open to the elements causing deterioration and subject to impact damage from falling branches.
- Trees – although always a concern during extreme weather events, it’s well worth monitoring high risk, large, old or overhanging branches regularly.
- Brickwork, roofing, towers and attachments – again open to the elements and subject to deterioration over time, a recent incident involved a clock handle falling from a tower.

Inspecting some of these areas more effectively can be difficult and potentially extremely dangerous and therefore it is better to leave thorough inspection to competent professionals. However, as a minimum, visual inspection from the ground or a safe area would constitute a reasonable first action in most cases. A good pair of binoculars or camera with a zoom lens can prove very useful tools in an inspection or maintenance team’s arsenal.

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

Wayne Booth
WHS Coordinator
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 people related 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 from the Human Resources of the Uniting Church SA.

For further information please contact Presbytery & Synod Human Resources on: 82364234 or email
humanresources@sa.uca.org.au
The wrong path – trouble with dampness.

The problem of rising damp in our church properties is generally associated with old properties, old building techniques and poor drainage.

Recently however, our congregations are finding dampness in buildings constructed within the last 20 years, or where paving has been installed in that period.

Known as **slab edge dampness**, moisture is absorbed into the edge of the floor slab. It is noticeable when wetting and drying of the slab edge cause deposits of salt on the concrete surface. The edge of the concrete can spall and crumble. In severe cases the moisture can penetrate to the interior of the building, causing damage to the floor coverings and walls, with timber framed plasterboard being particularly vulnerable.

**The causes** can include:
- Incorrect concrete mix in the floor slab
- Incorrect laying of the floor slab
- Damage to plastic membranes under and around the slab during construction.

However, the more common cause is **adjacent paths and paving laid incorrectly**.

Contemporary licensed builders and trades people are subject to building standards documented in the National Construction Code, which references Australian Standards to inform and specify the correct materials and installation methods for each trade. The use of these documents generally eliminates poor construction and latent problems.

There is an inclination to remove trade works from the builder’s contracts if it can be done as a ‘DIY’ job or to contract the works separately to a cheaper contractor to save money. Paving can be seen as one of those trades. However, it is critical to the long term good maintenance of the building that paving is completed in accordance with Australian Standards developed to prevent problems such as slab edge dampness and to ensure a good quality safe walking surface.

Tips for a successful finish:
- use experienced/qualified trades persons
- include paving as part of the ‘contract works’ where there is new building construction
- paving should fall away from the building
- paving should separated from the floor slab by a moisture barrier
- paving should not bridge the damp proof course of the building
- pavers should be laid on approved quality paving sand

Later rectification of poor work can be expensive and time consuming, and make a building or house unusable while paving is removed and reinstated. Investing in a good job will create the correct environment for ease of maintenance of an important church asset.

*For further advice contact: Property Services, Catherine Stock 82364240 or email property@sasa.uca.org.au*
Audited 2016 Financial Statements
Treasurers are reminded that copies of audited 2016 financials, consisting of an Audit Statement, Balance Sheet and a Statement of Revenue and Expenditure (i.e. Profit and Loss Statement) were due at the Synod office by 30 June 2017. If you have not already done so, please forward these to Financial Services Team. Queries: Peter Harbison (08) 8236 4282 Country Callers 1300 766 956.

Mission and Service Fund 2017 Contributions – Overdue Forms
Mission and Service Fund contributions from congregations are a vital part of the Uniting Church’s work as we partner together to achieve more in 2017. Some congregations have not submitted their Response Forms. If your congregation has not responded please action this now.


Queries: Peter Harbison (08) 8236 4282 Country Callers 1300 766 956

UCSA Screening Services Unit – Police Check applications
If a police check is needed for an event (such as SAYCO) please ensure that these are submitted to the Screening Services Unit as soon as possible.


Applicants should read and follow the instructions included on the form and ensure that original ID documents are checked and correctly witnessed by an authorised person i.e. UCA Minister, UCA employee or member of UCA Church.

Details of where an applicant is volunteering/working and also the role and duties being undertaken must be included where indicated. This information is required in order to process the application.

If you have any questions please call 08 8236 4282 or email ssu@sa.uca.org.au

Payroll

Return to Work SA (formerly WorkCover) Levy Rate
The UCSA Payroll Bureau will be notified of the new levy rate after the end of the 2016/2017 Payroll Financial Year. The rate, if amended, will be reflected on September Tax Invoices / Payroll Statements.

Award Rate Changes & National Adult Minimum Wage Changes
The New Modern Award pay rates changed as of 1st July 2017.

A summary of these can be found on the UCSA website at http://sa.uca.org.au/human-resources/congregational-resources/modern-awards.

The National Adult Minimum Wage is currently $18.29 per hour, or $694.90 per 38 hour week (before tax) for permanent or fixed term employees, or $22.86 per hour for casual employees (noting that this rate includes a 25% loading).

Employees who are paid the minimum wage rate in accordance with a Modern Award receive a pay increase in July each year in accordance with the National Minimum Wage Order made by the Fair Work Ombudsman.

Employees cannot be paid less than their applicable minimum wage, even if they agree to it.

Annual Leave Records - Ministers
Congregations should ensure that they maintain records for Ministers taking annual leave.

Synod by-laws 11.1 set out the standard guidance regarding annual leave:
11.1.6 Annual leave for Ministers shall be four (4) weeks per calendar year taken within that year by arrangement with the congregation or other appropriate body.

Leave Request Forms – An Important Document of Record
It is vital that Leave Request Forms are completed & signed by the employee & the authorised person they report to, and submitted to the Payroll Bureau in a timely manner.

This ensures that records are correct and up-to-date prior to Payroll processing.

All unused annual leave being accrued and recorded in the Payroll system remains a financial liability of the congregation.

Long Service Leave Provision – Lay Employees
Congregations should ensure that they are maintaining a provision for Long Service Leave for lay staff employed. Full and part time lay personnel will be entitled to Long Service Leave under the terms and conditions of the Long Service Leave Act 1987.

On completion of ten (10) years continuous service with Uniting Church SA, long service leave will be allowed to be taken. Per the Uniting Church SA Personnel Handbook this is generally a minimum amount of two (2) weeks at a time convenient to both the individual and their employer.

Bookkeeping

Business Activity Statement (BAS) and Instalment Activity Statement (IAS)
Please make sure you lodge all Activity Statements on time. ATO penalties apply for failing to lodge on time.

For a small entity, the FTL (Failure to Lodge) penalty is calculated at the rate of $210 for each period of 28 days (or part thereof) that the return or statement is overdue, up to a maximum of five penalty units. In addition to this, interest charges also apply on overdue debts. These penalties will be applied as soon as the overdue statement is lodged (i.e. once the ATO know exactly how late it was).

CBU have recently dealt with a case where Business Activity Statements (BAS) have not been lodged since December 2014. Penalty Charges are already at approximately $4500, with only half of the statements lodged.

If you find yourself struggling to complete your BAS, please don’t delay! Ask for help. The Congregational Bookkeeping Unit (CBU) may be able to assist. Please call us on 8236 4215.
What to do if your supplier does not quote an ABN
** NOTE: WITHHOLDING RATE HAS CHANGED **

If a supplier does not quote an ABN, and if the total payment for the goods or services is more than $82.50 including any GST, you will have to withhold tax from the payment and pay it to the Tax Office.

If you let the person or company know that you must withhold this amount then they usually find an ABN. But if they don't:

- You cannot claim a GST input tax credit for that supply.
- You have to withhold tax at the rate applicable.
- If the supplier has already applied for an ABN but not yet received it, you could offer to delay the payment until the ABN is received.

You do not have to withhold an amount from a payment if:

- the payer is not making the payment in the course of carrying on an enterprise in Australia
- the supplier is an individual aged under 18 years and the payment does not exceed $350 a week
- the payment is $75 or less, excluding any goods and services tax (GST)
- the supplier is not entitled to an ABN as they are not carrying on an enterprise in Australia
- the whole of the payment is exempt income for the supplier, or
- the supplier is an individual and has given you a written statement (known as a "Statement by a Supplier"), which states that the supply is either:
  - made in the course or furtherance of an activity done as a private recreational pursuit or hobby, or
  - wholly of a private or domestic nature (from the supplier’s perspective).

Copies of all "Statement By A Supplier" Forms should be retained for 5 years from the date of the transaction.

If you are required to withhold an amount, you must be registered for PAYG withholding (this is different from registering for an ABN or GST). If you withhold, you should call the ATO on 13 28 66 to register as a withholding agent. If you are withholding from employee wages, you are already registered as a withholding agent.

**Withhold 47% from the payment unless an exception applies (as above).**

Please note, this rate changed as at 1 July 2017. It was previously 49%. You need to report and pay the withheld amounts to the ATO using your Activity Statement.

Complete a PAYG payment summary – withholding where ABN not quoted (NAT 3283), providing a copy to the supplier at the time of payment or as soon as possible afterwards. Suppliers can use the payment summary to claim a credit in their income tax return for the amount withheld. This payment summary form is available from the ATO; it can be ordered by phoning 1300 720 092.

Please keep a copy of the payment summary with your records.

After the end of the tax year in which the transaction occurred, complete a PAYG withholding where ABN not quoted – annual report (NAT 3448). This form will also need to be obtained from the ATO and can be ordered by phoning 1300 720 092.

For MYOB users: Unless you are using the latest update of MYOB, you will need to manually update the tax rate.
Please follow the instructions below.

1. From the Lists menu, select Tax codes

2. Click on the white arrow next to the ABN code

3. In the Rate: box, type 47%
- Note that the account for Withholding Credits and account for Withholdings payable codes may be different to those shown below, depending on your individual chart of accounts.

4. Click on OK