

## St. Luke's Church, Maidenhead FINANCE POLICY and procedures

### 1. Key principles

#### 1.1. Biblical principles

The PCC believes that God is the 'author and giver of all good things', following the Biblical example set in 1 Chronicles 29<sup>11-14</sup> and used in the Eucharist at the offertory:

*Yours, Lord, is the greatness, the power,  
the glory, the splendour, and the majesty;  
for everything in heaven and on earth is yours.  
All things come from you,  
and of your own do we give you.*

As such, we believe that we are stewards of the funds entrusted to us and that we should use them wisely.

Throughout the Old Testament, the New Testament history and epistles, and at the heart of Jesus' teaching, is the imperative for people of faith to fund the ministry of the church and to ensure provision for those in need. In the light of this teaching the PCC endorses the religious requirement for Christians to be generous and regular givers.

#### 1.2. The place of prayer in finance

Since much of Jesus' teaching is about money and wealth and believing that God is concerned with the whole of our lives, the PCC commits to pray regularly in order to seek God's wisdom in finding income to meet needs, in determining the budgets for those needs, and in handling finance. We will also encourage the whole congregation to pray about the financial needs of the church, the wider community and our use of resources. In 2019, this prayer was written:

*Generous God,  
Thank you for the abundance of your creation and for all the good gifts that we enjoy in our church and home lives. May we mirror your creative giving in the way that we manage the finances of our church; and embrace a spirit of thankfulness and gratitude.  
Please help us as individuals to give with contemplative generosity to the whole ministry of this church; as church to give compassionately to the needs of those around us; and as your body in this place to be courageous in our sacrificial giving of our whole selves, out of our love for you.  
In the name of Jesus Christ, who gave himself for us.  
Amen.*

#### 1.3. Budgets and the church's vision

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The PCC treasurer will prepare an annual budget, with help from the PCC, to be approved by the PCC following full discussion, and to be presented to the APCM. The budget will take into consideration the regular outgoings of the church, the Mission Action Plan priorities, and projected income.

The PCC is responsible for identifying means to fund any potential shortfall.

Within the main budget, some separate budget headings will be identified with allocated budget, and each budget holder will be responsible to the PCC and make an annual report on income and expenditure.

#### 1.4. Accountability

The PCC will ensure transparency and clear lines of accountability in handling church finance. All financial transactions will have a clear audit trail (this may be electronic or on paper). Members of the Finance Team have clearly defined, publicly known, roles (see Appendices) but are not necessarily on the PCC.

#### 1.5. Authorisation

The PCC will review this policy annually, amending as necessary. A copy will be available in the parish office and on the church website.

The PCC authorises the PCC Treasurer, Incumbent and Churchwardens to have full online access to all bank accounts, and to the Xero accounting package. Further, two or more members of the PCC will be signatories to enable ease of use. Usually, the incumbent and the treasurer will authorise and counter-authorise receipts and payment. If they are not available to ensure prompt payment other signatories may help.

## 2. Teaching about giving and possessions

### 2.1. Teaching on giving

The Incumbent (or, during an interregnum, the churchwardens) will ensure that teaching on giving and spending will feature annually in sermons and in the general teaching of the church. This will include all ages.

### 2.2. Teaching about possessions

As above, teaching on possessions will remind members of the congregation that Christians are stewards rather than owners of all they have. This teaching will tie in with the ministry of the church focusing on climate concern and ecological awareness.

### 2.3. Regular communication of finance

The treasurer will report to every meeting of the PCC / Standing Committee with regard to financial matters usually accompanied by an income and expenditure year to date analysis. A summary of PCC business in the weekly newsheet will ensure that the congregation is informed of the church's financial position regularly.

### 2.4. Annual meeting presentations

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The treasurer will prepare the annual accounts as soon as possible into the new calendar year. Approval will be sought from the PCC and they will then be submitted for external inspection, as required by the Charity Commissioners.

The inspected copy will be signed by the inspector and incumbent and then submitted to the Charity Commissioners and Diocese within the full Annual Report of the PCC. A copy of the Annual Report and Accounts will be made available to parishioners by email (with hard copies if requested) and a summary of the accounts and financial report will be incorporated into the Annual Bulletin. Both documents will be referred to at the APCM.

File copies of each are retained electronically and in a hard copy file by the PCC secretary.

### 3. Congregational giving

#### 3.1. Use of debit/credit cards

The church subscribes to a Sum UP card payment system which can be used for all forms of giving and make other ad hoc payments such as donations and fees (Banns, etc..). It is also used for the Baby and Toddler group enabling payments for several sessions in one go by card, and for Messy Church.

#### 3.2. Means of offering

Giving is encouraged in whatever form is most helpful for the donor.

- Signing up to the Parish Giving scheme is our preferred method of giving as it enables both more timely collection of Gift Aid, and an automatic (but not compulsory) annual increase in giving in line with inflation.
- Alternatively, people may choose to give by bank standing order monthly or at some other regular time.
- A few people still use the weekly envelope system
- A cash collection is usually made at all services (except where shared with other churches, such as Sundays at Six).
- The church holds several hand-held giving devices from the Sum-Up company, enabling people to donate (or make other payments) digitally.
- Each Pew has a QR code to enable people to donate digitally using their phone while in church.
- There is also a box at the back of church for donations towards candles, which is emptied regularly

#### 3.3. Gift Days

Most years, as the church celebrates the patronal feast day of St. Luke, this will also be kept as a Gift Day, on which people are invited to make a one-off donation as a thanks offering for the work of the church and in gratitude for God's blessing. This will form a part of the annual income budget.

#### 3.4. Pledges and annual renewal

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Once a year, usually, on the Feast of Christ the King, members of the congregation will be invited to renew their 'generous giving' (our preferred term for stewardship). All regular givers will receive a letter from the incumbent, thanking them for their previous support for their church, along with a notice from the treasurer, stating what they gave to the church in the previous year (acting as a tax statement) and inviting them to review their giving in the light of their circumstances and the church budget. People using the Parish Giving Scheme will automatically have their giving increased, but are able to opt out of this. They will also receive an annual statement of their giving to act as a tax statement.

### 3.5. Introducing newcomers to giving schemes

Newcomers to the church are invited to join the giving scheme once they have become regular members. This will usually be at the annual renewal of generous giving. Details about the schemes can be found on the information desk in church.

### 3.6. Revenue giving from visitors and local community

There is never any pressure on visitors to give, though at weddings a thank you offering for marriage is invited in the opening notices and a gift aid envelope is included in the Baptism pack.

The main opportunity for members of the wider community to give to the work of the church is at the Christmas Tree Festival at which donation jars are available since there is no charge for entry.

### 3.7. Retiring and special offerings

Special offerings may be taken at funerals, for emergency global needs, etc. in such cases the church gives all of the offering to the given charity. The exception is the annual Christingle service collection, from which the cost of the Christingles themselves is recouped before sending the balance to the Children's Society. No gift aid can be claimed on these special collections, nor for special events where donations are requested for a specific charity.

### 3.8. Legacies

The PCC has a leaflet to encourage members to encourage leaving a legacy to the church. Such legacy gifts are placed in a Benefactors Fund in the first instance. Open legacies are encouraged to allow for changing needs of the church over time.

### 3.9. Payment for church activities

In planning the annual calendar every effort is made to ensure that activities are of mixed cost and do not exclude people with limited means. It is sometimes possible to provide discretionary church funding for people to participate in what they could not otherwise afford.

Many people make cakes and provide other goods for church activities, the PCC is clear that reimbursement should always be offered for these services, even if it is always refused.

The PCC does not charge for after-church coffee (etc) on Sundays,

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preferring to offer hospitality to all. Church members are invited to donate towards hospitality if they wish, to cover this cost.

#### 3.10. Confidentiality and gratitude

The only person with full access to people's giving details (revenue and appeals) is the treasurer, though the incumbent and churchwardens have indirect access through the bank accounts, and the gift aid secretary has some details.

All are treated with utmost confidentiality and the electronic logbook is password protected as are bank accounts. No personal information is stored on personal computers.

## 4. Fees and trading income

#### 4.1. Fees charged and registered

The PCC adopts the statutory Church of England fees. Local fees are proposed by the PCC Treasurer and are approved, after discussion, by the PCC (usually in October) annually - see appendix D.

#### 4.2. Letting of rooms: hirers

See local fees in Appendix D.

The PCC will approve any new regular long term 'let'.

#### 4.3. Trading: accounting

The church does not trade but does have some activities that incur costs which are reimbursed against the income from those activities – Baby and Toddler Group (insurance, snacks, toys etc), Messy Church (food, craft resources) Flower group (flowers, oasis etc). Each of these keeps receipts to enable these activities to be audited.

#### 4.4. Trading: legal requirements

The baby and toddler public liability insurance is now included in the church public liability insurance since that activity moved to being held in the church building.

## 5. Staffing and other revenue expenditure

#### 5.1. Payment of Minister / diocesan 'share'

The Incumbent is paid by the diocese. We currently have two Self Supporting Ministers (part time) who receive appropriate expenses.

The diocesan share is apportioned via the Deanery, though paid directly to the diocese. The Deanery uses a formula to apportion costs, based on the basic cost of a stipendiary minister, with a house and on costs and training. The PCC is keen to ensure that we pay our full share annually.

#### 5.2. Salary levels/scales in staff team

The PCC employs the following staff:

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- A Director of Music, salary determined by consultation of RSCM suggested rates (currently vacant).
- Two parish Administrator, five hours weekly each.
- Children and Families Leader, 20 hours weekly.

All salaries are paid at market rate and reviewed annually.

Salaries are paid promptly, monthly by bank order.

### 5.3. Pensions

All paid staff are offered a pension as per government legislation.

### 5.4. Provision of tied housing or other benefits

The PCC owns no property of its own, other than the church. The vicarage belongs to the diocese, whose policy is to let vicarage in interregna.

### 5.5. Employment of and payment to interns

Not Applicable as the church has no interns.

### 5.6. Payment of expenses

Anyone incurring expenses on behalf of the church are entitled to claim these. Ministry team expenses are approved monthly by the incumbent before passing to the treasurer, and paid by BACS. All other claims should be made via the incumbent or the treasurer.

### 5.7. Speakers' /Cover clergy costs and fees

Clergy covering during absence or an interregnum should always be paid travel and ministerial fees as laid out in the diocesan fees sheet.

Invited speakers should be offered realistic travel expenses and may be bought a token gift as thanks.

During an interview process candidates should be offered a refund of expenses including travel expenses, from the port of entry to the UK if they are travelling from overseas.

### 5.8. Group buying, utilities schemes, etc.

The PCC subscribes to 'Parish Buying', the purchasing group for fuel and other church requirements.

Three quotations should always be obtained for works to be carried out.

### 5.9. Discretionary funds

The PCC has discontinued the Ministers discretionary fund, as it was rarely used. As a church it is not our policy to give money to individuals. Instead, we refer them to the incumbent who will liaise with the appropriate services and safeguarding officer. Some refreshment may be offered by the incumbent.

## 6. Financial administration

### 6.1. Financial staff roles

The Finance Team comprises:

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- The PCC treasurer
- The incumbent
- Both churchwardens
- The assistant treasurer
- The gift aid secretary

See appendices for role descriptions.

#### 6.2. Appointment of Treasurer and Finance Committee

The Church Representation Rules make it clear that the role of the PCC treasurer is to serve, inform and advise the PCC, but not to make decisions for it.

The PCC treasurer is elected from the PCC at its first meeting after the APCM.

At the 2018 APCM it was agreed that from 2019 PCC officers (including the treasurer) should serve for no more than seven years, and that in the sixth year it would be ideal for a succession treasurer to shadow the current one.

In 2021 the PCC began to establish a Finance Team to serve alongside and support the work of the Standing Committee of the PCC. Members are invited to join the FT for specific roles although they will not necessarily be members of the PCC.

From January 2022 the PCC has adopted the Xero accounting package to assist in managing the accounts, producing reports etc.

We aim for transparency in all our financial undertakings. Therefore, all church members are asked to declare if they have an interest with a company bidding for work for the church. This will not exclude the company from consideration.

#### 6.3. Prevention of fraud: general

It is the role of the assistant treasurer to count the cash collection (plus any other cash or cheques accumulated during the week) after the weekly Sunday service. There is always a second person in the office at that time and both people sign and date a notebook each week.

The assistant treasurer first counts, checks and completes a bank 'paying in' slip for all cheque or cash income (e.g., cash fees, Baby and Toddler income). These details are then entered on the electronic log of monies paid into the bank.

Cash and cheques plus the bank paying in slip are retained in the safe and collected (usually weekly) by the banking officer (usually with another person) who takes it directly to the bank.

Receipts or invoices are always required by the treasurer before making any

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payments. The incumbent retains their receipts for tax purposes.

Where there is a separate group for a specific purpose with expenses (for example the group who do the flower arranging), one designated person will deal with all claims from the group and provide receipts to the treasurer.

#### 6.4. Prevention of fraud: banking

As above, access to bank information is limited.

Cheque use is kept to a minimum and always counter signed.

All BACS payments are double authorised.

#### 6.5. Documentation security

All software is password protected both in church and on personal computers.

The church currently uses software for Xero, SumUp, Teams and Excel.

These files are all cloud-based with back-up data held in the church office. Old financial records (receipts and files) are held for 7 years after the accounts have been submitted.

#### 6.6. Tax legislation

The PCC seeks to be fully compliant with all legislation relating to VAT, PAYE, national insurance, National Living Wage and working within external advice from the diocese and using qualified auditors.

#### 6.7. Level of reserves

The diocese has a policy of ensuring it holds 3-4 months of reserves. In St Luke's we also aim to hold 3-4 months of church running expenses in our readily available accounts (currently an account with Lloyds and another with RBS). If reserves are significantly above the agreed levels, then excess funds are transferred to a fund with higher levels of interest. If reserves fall below 3 months of running expenses, then they funds are drawn from the general fund or fabric fund depending on recent expenditure to restore the levels of reserves. In 2024 we aim to hold £15,000 in the RBS account to cover 3 months' share payments, and £10000 in the Lloyds account to cover three months of salary, utilities and insurance payments.

#### 6.8. Investments

Our investments are held in CCLA funds.

CCLA began in 1958 with the launch of The Church of England Investment Fund, which allowed church organisations to pool their funds and enjoy efficient access to professional fund management services. CCLA seek to ensure their portfolios are aligned with the Church of England's objectives, values, and beliefs. The Church of England's Ethical Investment Advisory Group (EIAG) gives ethical advice which forms the basis of the policies that are put into practice in the management

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of the CBF Church of England Investment Fund. This is a long-term investment solution which incorporates environmental, social and governance (ESG) considerations.

Currently the church holds two bank current accounts. In the medium term it should be considered whether to combine these into one account.

#### 6.9. Insurances

Our policy is to use Ecclesiastical Insurance for all our insurance needs as they best understand the insurance needs of churches. The cover includes rebuilding costs of up to £22million. Ecclesiastical Insurance's policy is to 'over-cover' to ensure rebuilding and other covered risks can be sufficiently restored.

#### 6.10. Risk management

We manage financial risks actively as they arise. For example, a box containing coins was stolen from our Christmas tree festival. As a result, we no longer use coins to vote for favourite Christmas trees, but instead offer tokens for sale, so only the tokens are placed in boxes. These tokens can be purchased in advance or on the door.

#### 6.11. Speed of settling invoices

The finance team aims for a prompt payment of invoices as a Christian witness to suppliers.

## 7. Accounts

#### 7.1. Bank accounts and authorisations

We hold two current accounts; Lloyds and RBS. The aim is to have a minimum of four signatories to authorise cheques or online payments as each account requires two signatories. Usually these will be the incumbent and the treasurer but churchwardens and up to two others may be signatories.

#### 7.2. Different funds with CCLA

The PCC holds a number of funds, many of which are historical. Over time, the PCC aims to reduce these specific funds, whilst retaining budget headings in Xero. There are three main fund types:

##### *Unrestricted Funds*

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'general fund reserves'.

##### *Restricted Funds*

These are income funds that must be spent on restricted purposes.

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### *Endowment Funds*

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted.

### **Unrestricted Funds**

#### GENERAL FUND

This for the day to day running of the church.

#### GENERAL ACCUMULATED RESERVES

These represent the general "savings" of the PCC which are not earmarked for any particular purpose.

### **Designated Funds**

#### BENEFACTORS FUND

(i.e., accumulated legacies for the general purposes of the PCC). The policy is that the money should normally only be spent on the capital cost of items, or on repairs/restoration work that would not normally be required more than once every ten years. Alternatively, it can be used to fund support for church personnel development. Hence the reserve level will vary and there is no target level. In 2010 the PCC decided that the dividend income from the part of this fund held as CBF Investment Fund shares should be treated as General Fund income.

#### FABRIC FUND

This funds repairs and maintenance to the church building and its contents, and the cost of cleaning materials. Income is from the Fabric Reserve Fund i.e., one half of the interest and dividends arising from the proceeds of the sale of 42 St. Luke's Road (the former curate's house).

Expenditure includes day to day maintenance costs, repairs, and the Quinquennial inspection.

#### FABRIC RESERVE FUND

This represents part of the capital held on deposit that generates income for the Fabric Fund. In 2021 the practice of transferring £700 from the General Fund as a series of 20 annual payments intended to restore the £18,000 capital withdrawn from the Fabric Reserve fund in 2004 to pay for the West Window restoration was suspended. This was due to the Fabric Reserve fund being well above its target figure of £140,000 - £200,000. There are four payments outstanding.

The policy is to hold reserves of between £140,000 and £200,000, so that:

- The income from the investment is sufficient to cover the cost of day-to-
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day maintenance of the building's fabric, and

- To allow us if necessary to fund major building repair projects without needing to immediately raise funds to do so.

The remaining reserves (i.e., all excluding the Benefactors' and Fabric Reserve funds) should be sufficient to fund three months of ordinary expenditure. It has been many years since this was the case with funds currently falling more than £20,000 below this target.

To address this each year the PCC can agree to transfer from Fabric reserve to General Fund sufficient for the target to be met. If the Fabric reserve fund falls below the reserve level, then funding is sought from the benefactor's fund.

#### FABRIC RESERVE FUND CBF SHARES

This represents the bulk of the capital that generates the income for the Fabric Fund.

#### EVENTS FUND

Generally from fund raising events

#### VICAR'S DISCRETIONARY FUND

This is used to aid those in need who call at the Vicarage. Discontinued

#### BENEFACTORS' FUND CBF SHARES

### **Restricted Funds**

#### JUNIOR EDUCATION FUND

This funds the education of the children and young people of the church and Messy Church expenditure. Income is from contributions collected at Messy Church and a grant from Lady Pocock's Ecclesiastical Charity.

#### BABY & TODDLER GROUP FUND

This contains monies held on behalf of the Baby and Toddlers Group. The group normally holds a two-hour session on each Thursday during school term time, meeting in church. Families pay £1.50 per session.

#### YEAR OF MISSION FUND

This is the balance remaining from the legacy left via the Diocese of Oxford to be used for mission work within Maidenhead.

#### CHOIR MUSIC FUND

This fund holds money given that is specified as being for this fund and is used by the choir to purchase new music and pay fees for visiting organists.

#### LADY POCOCK'S NON-ECCLESIASTICAL CHARITY

This fund contains unspent grant money from Lady Pocock's Non-

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Ecclesiastical Charity which has to be used to benefit the elderly poor of the parish.

#### OAKLEY BEQUEST

This fund is for upkeep of the Oakley grave.

#### LANGTON BEQUEST

This fund is for the upkeep of the Langton grave and churchyard.

#### DEVELOPMENT FUND

This fund is for long term improvements or alterations to the fabric of the church (as opposed to maintenance activities).

#### ORGAN FUND

This was established to fund long-term repairs and maintenance to the pipe organ that was last fully restored after the fire in 1991. Organ tuning costs and day-to-day maintenance are borne by the General Fund under the Choir and Organ expenditure item.

#### ORGAN FUND CBF SHARES

#### ARTHUR FINCH FUND FOR ORGAN IMPROVEMENTS

This fund contains the legacy received from the estate of the late Arthur Finch to be used towards future improvements to the pipe organ at St. Luke's.

#### FRY TRUST, HANNAFORD TRUST AND HICK FLOWER FUND ACCUMULATED INCOME FUNDS

These three funds hold the income from the corresponding endowments until it is spent.

#### ST LUKE'S SCHOOL FUND

There is a building on the school site which was erected by the local authority without the permission of the trustee of the land, which is St. Luke's Parochial Church Council. Rental from the operator who ran it as "Munchkins" was paid direct to the school until 2012. However, when the land was registered by the Diocese of Oxford it became clear that since the trustees are the ultimate owners of the land the rental income should be paid to the PCC and used in accordance with the land conveyance dated 22nd June 1948 which requires it to be spent firstly "on matters relating to educating children or adults of the parish in the Christian faith, or failing this on any other ecclesiastical purpose." The St. Luke's School Fund was therefore set up within the PCC's accounts and contains rental payments received plus interest, less expenditure properly authorised by the PCC. In July 2016 the Munchkins group left the building and the school is now using the premises for its own purposes. Rental payments to the PCC have therefore ceased.

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## Endowment Funds

### FRY TRUST

The income from this endowment is to be used firstly to maintain the grave of Canon Fry and secondly to maintain the chapel.

### HANNAFORD BEQUEST

The income from this endowment is to be used firstly to maintain the grave and tombstone of Anne Dorothy Hannaford in good and proper order and secondly for the general purposes of the PCC.

### HICK FLOWER FUND

The small income from this endowment is used to purchase flowers for the church, by transfer to the Flower Fund.

## 7.3. Accounting policies

St Luke's church uses 'Receipts and payments' accounts. This is the simpler of the 2 methods of accounts preparation and may be used where a non-company charity has a gross income of £250,000 or less during the financial year. Receipts and payments accounts contain a statement summarising all money received and paid out by the charity in the financial year, and a statement giving details of its assets and liabilities at the end of the year.

If our income were to increase above the permitted level then we would need to change to Accruals accounting for non-company charities with gross income of over £250,000 during the financial year, that comply with the applicable Statement of Recommended Practice (SORP).

St Luke's church has adopted the Xero software to manage our accounts. This software easily provides simple income and expenditure reports.

## 7.4. Management accounts

The treasurer is responsible for the production of regular sets of management accounts to enable Trustees to monitor financial results against the budget. Simple year to date profit and loss is available on the Xero accounting platform.

## 7.5. Audit / independent examination

An independent examiner is appointed each year at the APCM. See 2.4 above.

# 8. Capital projects

## 8.1. Identified giving

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See Benefactors Fund above. Legacies are used in accordance with the donors wishes or, if general, in accordance with their interests or the church's current need.

Doners of gifts for the church are recorded by name in the Inventory held by the churchwardens.

## 8.2. Fundraising

8.2.1. For capital projects the church employs a number of ways to raise the extra funds. These include:

- Seeking grants from the diocese and wider church
- Sponsorship events by the church or individuals who have agreed with the incumbent to raise funds for the project
- fund-raising events/fairs,

### 8.2.2. Seeking external giving

The PCC will, for certain capital projects, actively seek giving from external sources such as trusts, members of the local community, visitors.

### 8.2.3. National Lottery funding

The PCC will actively seek Lottery funding for appropriate project, but not from other sources that might be deemed against Christian values, following discussion by the PCC.

## 8.3. Choice of contractors

The PCC will follow any diocesan policies when seeking quotations from a range of potential contractors, and does not give priority to Christian contractors in compliance with discrimination law.

## 8.4. Entering contracts

The diocese does not grant a faculty unless a specified percentage of the funding has been raised by the church.

## 8.5. Partnerships with non-church organisations

The PCC will consider business partnerships with secular bodies or individuals such as a Local Authority on a case-by-case basis.

# 9. Global mission

## 9.1. Mission agencies

Each year the PCC proposes three main charities to support: local, national and international. These should be faith-based agencies and in line with MAP priorities as far as possible. Giving is always in line with the church's stance as an Inclusive church.

At the Christmas Tree Festival, the money raised by selling tokens for the voting pots is given to a pre-advertised charity, chosen because of a link with the church over recent years.

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The church is keen to work alongside St. Luke's School in supporting their chosen charity – New Brainstorm school in Uganda.

9.2. Individuals

The church does not currently offer financial support for church members in global mission, whether short-term or long-term.

9.3. Proportion of church income

5% of the previous year's giving is split between the three charities decided as in 9.1 above (in some years this may be divided four ways with the last quarter given to specific projects that the church wishes to support).

9.4. Gift Days

The PCC may designate occasional special Gift Days, sales or events for funding mission projects or for national or international emergencies.

9.5. Restrictions

All church activities should be approved by the PCC.

The PCC gratefully acknowledges the use above of notes and guidance from John Truscott, Church consultant and trainer, (Training Notes TN98).

**Adopted by St. Luke's PCC : date 8<sup>th</sup> October 2024**

**Next review: October 2025**

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**Appendix A: Finance Team Members 2024**

- Bev Botting, PCC treasurer
  - Revd. Sally Lynch, Incumbent
  - Kim Rumble, Gift Aid secretary
  - Ben Darracott, Assistant treasurer
  - John Salter, Adviser
  - Jacqueline Lewis / Clare Price, Churchwardens
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## **Appendix B1: PCC Treasurer Role Description**

The PCC Treasurer will:

- Maintain and develop a book-keeping system to record all the financial transactions of the PCC.
- Record all financial transactions carried out on behalf of the PCC and ensure that they are properly authorised.
- Carry out the financial decisions made by the PCC, particularly, ensuring that employees are paid on time and dealing with PAYE and pension contributions, as appropriate. (The responsibility for both raising and spending money to meet the PCC's responsibilities lies with the PCC. The Treasurer implements its decisions).
- Oversee the church Bank accounts and investments.
- Draft an annual budget to assist the PCC to plan how it will fulfil its objectives for the coming year, and update this as the year progresses to forecast the actual outcome.
- Attend and contribute to financial consultation sessions run by the Diocese
- Monitor the PCC's finances throughout the year, and alert the PCC if any difficulties are likely.
- Work with the PCC to meet all its financial obligations, especially Parish Share, clergy expenses, insuring the church buildings against fire, theft and public liability, and maintaining the building and its fixtures/fittings in good and safe order.
- Prepare the annual financial statements for approval by the PCC and submission to the Annual Parochial Church Meeting, ensuring that they comply with current Charity Commission and Church Accounting Regulation requirements. Provide all information needed so that they can be independent examined or audited. Send a copy to the Diocese, and complete the national financial information return.
- Lead the finance team (Asst. treasurer, Gift Aid secretary, Planned Giving Asst., Churchwardens,.).

S/he will have support from:

- Assistant Treasurer(s) and planned giving assistant, who will assist with counting and banking money.
- Gift Aid Officer who will assist in submitting the gift aid tax reclaim
- The Vicar
- The PCC
- The Deanery Treasurer and other deanery treasurers
- The Archdeacon
- The Diocesan Finance dept.

Regular training will be available from:

- The Diocesan Finance Department
- Online resources.

S/he will be responsible to:

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- The PCC



## **Appendix B2:**

### **Assistant PCC Treasurer Role Description**

The Assistant PCC Treasurer will:

- Count the cash collection (plus any other cash or cheques accumulated during the week) after the weekly Sunday service. There will always be a second person in the office at that time and both people sign and date a notebook each week.
- Complete a bank 'paying in' slip for all cheque and cash income (e.g., cash fees, Baby and Toddler income).
- Enter payment details (purpose, where from) on the electronic log of moneys paid.
- Safely store cash and cheques plus the bank paying in slip in the safe to be collected (usually weekly) by the banking officer (usually with another person) who takes it directly to the bank.
- Occasionally pay in monies to the bank.

S/he will have support from:

- PCC Treasurer(s) and Gift Aid Secretary, who will assist with counting and banking money.
- The PCC

S/he will be responsible to:

- The PCC but will not necessarily be a member of the PCC
-

### **Appendix C: Gift Aid Secretary Role Description**

Gift Aid allows churches to reclaim the basic rate tax on donations - boosting any donations from UK tax payers by 25%. The Gift Aid Small Donations Scheme (GASDS) also enables the church to claim on small cash donations of up to £30 where it is difficult to obtain a Gift Aid declaration – meaning the church can claim on loose offerings and donations in non-Gift Aid envelopes.

The Gift Aid Secretary will:

Hold Gift Aid Declarations (GADs)

Ensuring accurate records are kept of GADs, and maintaining current lists of them

Submit regular claims to HMRC for repayment of income tax on eligible donations.

Note: Gift Aid claims may be made at least once a year but ideally would be quarterly. Claims can include new GADs (with backdated effect).

S/he will be responsible to:

- The PCC but will not necessarily be a member of the PCC

**Appendix D: Fees chart 2024/2025**

Fees Review for 2025 (according to ONS -annual inflation rate is 2.5% as at 29/9/24)

ST LUKE'S PARISH CHURCH MAIDENHEAD	2024	2025	comments
<b>Church Bookings</b>			
Regular Bookings	£30.00	£31.00	per hour - to use existing heating
<b>Booking of Church &amp; Servery for Concerts, etc.</b>			
Verger if appropriate	£45.00	£46.00	
Standard	£385.00	£400.00	Includes heating for 4 hour booking
additional heat and light fee	£75.00	£75.00	per two hour booking for additional rehearsals etc
School Services	£210.00	£215.00	
<i>These rates include access to the church from 2.00 pm until 10.00 pm</i>			<i>Use of the Piano or Organ- Tuning can be arranged if required, at cost.</i>
Organ and Grand Piano Practice Fee per session	£7.00	£10.00	heating extra
<b>Parish Staff Salaries</b>			
Parish Administrator, hourly rate	£13.40	£13.74	See note below
At 5 hours per week gives an annual salary of	£3,484.00	£3,572.40	
Children and family worker hourly rate	£14.03	£14.38	
At 20 hours per week gives	£14,588	£14,952.70	
Director of Music, per annum	£5,000	£5,125	
Casual Organist's Fee, Per Service	£100.00	£100.00	In line with RSCM guidelines
<b>Parish Staff Honoraria</b>			
Lay Minister's/Assistant Priest's /C&F worker Book Allowance	£175.00	£175.00	
<b>Other</b>			
<i>Expenses on behalf of the clergy: As incurred.</i>			
<i>Mileage is paid at HMRC approved rates 24/25</i>	£0.45	£0.45	
<b>Parish Wedding/Wedding Blessing Fees</b>			
- payable to the PCC			
Heating (if used)	£150.00	£150.00	
- payable to relevant people			
Choir	£100.00	£102.50	
Verger	£45.00	£46.00	
Organist	£150.00	£150.00	In line with RSCM guidelines
Organist if service is videoed	£300.00	£300.00	x2 in accordance with RSCM guidelines at organist's discretion.
<b>Parish Funeral Fees</b>			
- payable to relevant people			
Verger	£45.00	£46.00	
Organist	£105.00	£105.00	In line with RSCM guidelines

The National Minimum Wage (NMW) is set to increase from 1 April 2025 to between £11.82 to £12.39 an hour

The official HMRC business mileage rates for the tax year 2024/2025 are now confirmed, at 45p per mile for cars and vans for the first 10,000 business miles.

Survey in 2017 showed top of range for outside London organists was £60 which is £84 in current value.

Heating costs currently slightly lower than in 2023, but due to increase again.

