

 THE CHURCH  
OF ENGLAND

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DIOCESE OF  
WORCESTER

# HANDBOOK

FOR

# TREASURERS

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*This handbook is designed to give guidelines on issues likely to affect PCC Treasurers. It should be read alongside the guidelines and regulations "The Charities Act 1993 and the PCC", 3<sup>rd</sup> edition, issued by the Archbishops' Council in December 2006.*

*It is important for PCC treasurers to be aware of the contents of both documents, and essential that both are handed on to your successor.*

## FOREWORD FROM THE DIOCESAN SECRETARY

Parish Treasurers have an increasingly important role in the life of the Church and its mission. I hope that this handbook will help you, as a key member of your local church's DCC/PCC, to ensure that the Council is properly informed on financial matters, so that mission and ministry is enabled and properly resourced.

The work of the Parish Treasurer is becoming ever more complex and difficult and I'm very grateful to Stephen Lindner in undertaking a major revision of the information last issued about a decade ago. It does of course supplement the Church of England's national publication "The Charities Act and the PCC" which we provided to all parishes in 2006.

So I commend this handbook to you, providing as it does guidance and information on a wide range of topics relevant to your work. At the same time, may I stress that you are not alone in your work: advice and support is available from staff at the diocesan offices and in your deanery. Stephen is a good first point of contact here at the diocesan office.

We gratefully acknowledge the contributions made by colleagues in other dioceses and Archbishops' Council towards the material included in this handbook.

With our prayers for your ministry as Parish Treasurers,

**Robert Higham**  
Diocesan Secretary

### ***A prayer which you may wish to use and share with others in your parish***

*God of Life,  
We pray for your work in this parish and all the others across our diocese,  
Thank you for all that you have given us and especially for new life in Jesus Christ,  
Grant your vision to all of us with financial responsibilities in parishes, deaneries  
and the diocese,  
Give wisdom and strength in both difficulties and opportunities,  
For our Lord Jesus Christ's sake,  
Amen*

# HANDBOOK FOR TREASURERS

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## **JOB PROFILE**

### ***What is a PCC Treasurer required to do?***

The workload and complexity of a treasurer's job will depend on the size and activities of the parish. Having said this, every treasurer will be expected to do the following:

- Implement the financial policy of the PCC. The finances of the parish remain the responsibility of the PCC, including raising the necessary funds and deciding how these should be spent. The treasurer should actively participate in making these decisions.
- Draw up an annual budget for consideration by the PCC, to help the parish to decide its goals in the year(s) ahead.
- Keep records of the PCC's financial transactions, ensuring that they are properly authorised and in keeping with the approved budgets.
- Keep track of the parish's finances and let the PCC know if difficulties arise or are foreseen in the future. Give regular written reports and present these in person to each meeting of the Standing Committee and PCC.
- Ensure that the PCC's financial obligations are met, including Parish Share, the clergy's expenses and insurance of church buildings (especially against fire, theft and public liability).
- Maintain a book-keeping system (manual or computerised).
- Draw up the annual financial statements for the PCC's approval with the annual report, before these are submitted to the Annual Parochial Church Meeting.

## **PERSONAL SPECIFICATION**

### ***What sort of person should take on the job?***

A treasurer doesn't have to be a qualified accountant, although this would be an advantage in larger parishes. A willing and numerate person could do an excellent job. The following are the most important qualities of a treasurer:

- Having a commitment to the Church's mission and an appreciation of the role of the parish in the community.
- Honesty: there must be no doubt about this and PCCs may want to follow up references for peace of mind.
- Financial competence: not only the ability to keep records, but the will and determination to keep track of how finances are going.
- Knowledge of the part the parish plays in the context of deanery, diocese, national church and our mission partners abroad, from both a financial and operational perspective.
- Having the ability to present financial matters clearly to both the PCC and the wider church community.

- Having the time to attend PCC meetings, PCC Standing Committee meetings, Deanery and Diocesan finance / consultation meetings and be part of general church life.
- Being able to treat personal financial information of individual church members on a confidential basis
- Being willing and able to work as a team with other members of the PCC, the parish priest and the wider church.
- Qualifying as a Trustee as required by the Charity Commissioners: being over 18 years old and not being disqualified because of bankruptcy or criminal convictions for financial wrongdoing.

### **APPOINTMENT OF TREASURER**

The PCC may appoint any one or more of its members to act as treasurer. The church wardens act as treasurers of the PCC:

- (a) when they are so appointed by the PCC; or
- (b) when the PCC does not appoint anyone else as treasurer, in which case the churchwardens act as ex-officio treasurers to the PCC.

But if the church wardens happen in either of these ways to become treasurers to the PCC, their powers and duties in that capacity are neither more nor less than those of any other parochial church councillor who may be appointed to the office of treasurer.

A PCC may wish to appoint as treasurer a person who is not a member of the PCC. There is no objection to this, provided that the person elected as treasurer is then co-opted on to the PCC.

## CHANGE OF INCUMBENT OR OF PCC TREASURER

The following is a checklist to aid PCC treasurers on:

- a) The retirement of the incumbent, or
- b) The retirement of any person dealing with receipts and payments; or
- c) On taking over from retiring treasurer

1.	Obtain possession of all cash balances, counting in the presence of the person retiring and give a written receipt, keeping a copy for PCC records.	
2.	Ask for a signed list of all monies owing to the Parish to the best of the knowledge of the person retiring.	
3.	Ask for a signed list of all creditors owed by the Parish to the best of the knowledge of the person retiring.	
4.	Ask for a signed list of all bank and investment accounts operated by the Parish and the signing arrangements, and take possession of all bank statements, pass books, etc.	
5.	Obtain all unused cheque books and bank paying-in books.	
6.	Immediately change signatories on all bank and investment accounts, following PCC resolution.	
7.	If dividends/interest from investments are not mandated direct to bank accounts, advise payer of any change of address.	
8.	Obtain a signed list of accounting/record books kept by the person retiring and take possession, together with receipt books, cash book and vouchers, etc.	
9.	Check with Diocesan Office the position concerning the income tax repayment claims on Gift Aid, and verify the information they will require if asked to deal with future claims.	
10.	Check whether the PCC is, or controls, a registered charity. If so, make sure that the Charity Commissioners Regulations/SORP are applied and make any necessary changes to trustees.	
11.	Where there is a new PCC treasurer: ensure that the deanery treasurer and the Diocesan Secretary are notified; and ensure that these guidelines and the handbook entitled "The Charities Act 1993 and the PCC" are handed to the new treasurer.	
12.	In cases of difficulty regarding the changeover, assistance and advice can be obtained from the Diocesan auditors, John Yelland & Company, telephone 01905 612822, e-mail <a href="mailto:jy@jyelland.com">jy@jyelland.com</a> , or from the Assistant Diocesan Secretary (Finance). The Archdeacon should be notified of this and copy correspondence sent to the Diocesan Secretary.	



## **BANK ACCOUNT**

1. Bank accounts should be held in the name of the PCC (even if used to hold funds of a DCC). The PCC treasurer should ensure that the list of authorised signatories is kept up to date and approved by the PCC. The list should be reviewed at regular intervals. In particular, the list should be reviewed whenever there is a change of incumbent. It should also be reviewed where there is a change of any signatory, eg on the election of new churchwardens.
2. At least two signatories should sign any cheque on the PCC account, but the list of signatories should be as short as is practicable.
3. There should be no practice of pre-signing blank cheques. A signatory should NEVER be asked to sign a blank cheque.
4. Supporting vouchers (invoices, etc) should be produced to cheque signatories who should ensure that they are endorsed "PAID" to prevent re-presentation, especially where there are several alternative signatories.
5. Church bodies wishing to open accounts with banks or building societies, and in so doing enjoy the special regimes which are offered to charities, may be asked for their charity registration number. Many churches are exempted by law from registration and therefore have no number. This can cause problems. (The Registered Charity number of the Worcester Diocesan Board of Finance Ltd. should not be quoted in this context.) The British Bankers' Association have issued the following guidance to all clearing banks and building societies:

"Churches are in general exempted by law from registering as charities and will not therefore have a registered number. Their identity can be verified by reference to the appropriate headquarters or regional organisation of the denomination." (In our case banks should write to the Diocesan Secretary.)

This guidance should enable banks and other financial institutions to grant to church bodies the rates etc appropriate to charities.

## **HANDLING OF MONEY**

### **Receipts**

It is important to keep a written record of items of income and expenditure. Payments not made by direct debit or standing order should be by cheque wherever possible. Where payments are made in cash, a written receipt should always be obtained at the time when the cash is handed over. Similarly, there should be written evidence of all money received. Where money is received in cash, a written receipt should be given and a copy kept with the treasurer's records.

### **Security**

Treasurers should be responsible for making sure that all PCC cash is kept securely. A safe on the premises will suffice for short-term deposits. Cash should be banked frequently, at least every week.

## **COLLECTIONS**

### **Alms at Holy Communion**

1. Money given at services of Holy Communion, whether according to the Book of Common Prayer or Common Worship, forms part of the general funds of the PCC. The PCC has power jointly with the minister to determine the objects to which all money given or collected in church shall be allocated.

### **Collections at Institutions, Inductions and Confirmations**

2. The bishop has the right to say whether there shall be a collection at any service he conducts but, if there is a collection, strictly its destination rests with the incumbent and PCC in accordance with section 9(iv) of the Parochial Church Councils (Powers) Measure 1956.

### **Collections at Other Services**

3. The purposes to which collections at other services are to be allocated are to be determined by the PCC jointly with the incumbent, and in case of disagreement the bishop may give directions (see section 7(iv) of the Parochial Church Councils (Powers) Measure 1956). The PCC must keep accounts of all moneys so collected. The treasurer or treasurers of the council are the responsible officers of the council for this purpose.
4. The church wardens are the proper officers to make the collection, either alone or with the aid of the sidesmen or other persons selected by them, and, where they are not themselves the treasurers, they hand over the money to the treasurer of the council.
5. The diocesan handbook (also known as Bishop's papers) includes the following paragraphs relating to collections at funerals and other occasional services:-
  - a) All collections in church, including retiring collections, are subject to the rules laid down by the PCC (Powers) Measure. The amount must be recorded in the Church Service Book, passed through the church accounts, and administered by the treasurer on behalf of the PCC. All such monies are subject to the annual audit.
  - b) A PCC can agree that collections in church at funeral services and other occasional services can go to charities and causes nominated by the family concerned. An officiating minister cannot agree to such requests without the authority of the PCC. Where the PCC has given consent, the procedure laid down in paragraph a) above still applies. The money must be paid to the charity concerned by the treasurer, either by cheque or against a receipt which can be produced for audit. It is possible for the PCC to give general approval for collections at funerals to go to charitable causes nominated by the family of the deceased, and to delegate to the minister their power for giving individual consent.

- c) No monies given to charities by means of any form of collection in church may be passed direct to some collector for that charity without it appearing in the service register and church accounts.
- d) Where PCCs have agreed to collections at funerals for charities, but subject to a part being retained for other church funds, this must be made clear to the family concerned when the consent for the collection is first given.

### **Money Placed in Alms Boxes**

- 6. Alms placed in the alms box (which should be provided in every parochial church and chapel) are to be applied to such uses as the incumbent and PCC think fit, and if they disagree the Ordinary (usually the bishop) is to determine how the alms are to be disposed of.

### **Counting Sunday Collections**

- 7. Please note that the good practice guidelines are that all the Sunday collection, both loose cash and envelopes, should be counted on the premises immediately after the service with at least two people, who are independent of one another, present throughout the count. A record should be made at the time of the amount of the collection, and the record initialled by the counters. For Planned Giving / Gift Aid purposes the amount in each envelope should be endorsed on the face of the envelope.

### **Security**

- 8. Cash from collections, alms boxes, etc should only be placed in a safe to which no more than one person (ideally a churchwarden) other than the treasurer has a key.

### **Gift Aid**

Since the extension of the Gift Aid scheme in 2000, it is now possible for tax to be reclaimed on any money given to the church by a taxpayer, provided that that taxpayer can be identified. Regular givers can complete a gift-aid declaration which covers all payments made. For those making a single donation, for example visitors to the church, it is recommended that the church provides specially prepared envelopes which are printed with a suitable declaration which the giver can complete. See page 15 for further information.

## **PAROCHIAL FEES FOR OCCASIONAL OFFICES (baptisms, weddings, funerals, etc)**

A table of fees chargeable by clergy and PCC is prepared annually by the Church Commissioners and sent direct to clergy.

Most clergy assign the clergy element of occasional office fees to the Diocesan Board of Finance, and all the income so achieved is used by the DBF in the

financing of clergy stipends. Legally, such assigned fees are the property of the DBF from the moment of receipt in the parish.

Clergy may handle fees either through a bank account of their own or via the PCC bank account. Paper F16 of the Diocesan Handbook sets out our accounting guidelines, including the use of receipt books available from the Diocesan Office.

All assigned fee income up to 31<sup>st</sup> March in any given year must be accounted for and handed over to the DBF before any stipend increase (from 1<sup>st</sup> April) can be authorised for the individual cleric responsible for the collection of the fees. Treasurers who handle fees on behalf of the clergy are particularly asked to ensure that fees are remitted promptly to the Diocesan Office.

## **REIMBURSEMENT OF CLERGY'S EXPENSES**

The following guidelines are set out in the diocesan handbook (Bishop's papers) already provided to clergy and churchwardens.

1. Few subjects are likely to cause more trouble between clergy and parochial church councils than parochial working expenses and how they should be reimbursed. During a vacancy, a PCC is asked to resolve to meet its next incumbent's expenses before the Bishop will announce the appointment of the new minister. Incumbents should ensure that their assistant staff are reimbursed their expenses at regular intervals.
2. The proper reimbursable working expenses of clergy include the following:-

*Postage, Stationery, Telephone, Public Transport, Car running including an element for depreciation, Cost of any Secretarial Assistance, Provision and Depreciation of Office Equipment, Maintenance of Robes, Hospitality and provision of Locum Tenens.*

Other items that might be included are books, repair/replacement of items such as carpets and chairs in the official part of the house, and continuing ministerial education.

(If the PCC provides office equipment and also provides its replacement from time to time, then the PCC should not pay the clergy for depreciation on the equipment. But if the PCC provides the initial equipment but expects the clergy to pay for its replacement, then the PCC should pay the clergy in respect of depreciation.)

3. The most contentious issue is usually the cost of running the car and its depreciation. This is because opinions vary as to how essential a car is for the job and the degree to which it must be used. If a parish does not like the concept of paying the current diocesan rate per mile in respect of the miles actually consumed on parish business, it may provide a car for the use of the incumbent who would pay the PCC for that proportion of the running costs applicable to private use.

4. The best basis for reimbursement of parochial expenses is one of mutual trust. There needs to be a full understanding of the true extent of expenses incurred by the clergy. The reimbursement of expenses incurred in fulfilling official duties is quite simply playing fair with all concerned. Stipend levels assume that all properly chargeable expenses are reimbursed fully. Claims for reimbursement should be presented clearly to the PCC.

It is helpful for the clergy to discuss regularly with the PCC the true cost of all expenses as they occur in the particular circumstances and come to an agreement on how to meet them. Arrangements should be made to ensure that clergy do not find themselves paying for items that are truly the liability of the PCC, and then seeking reimbursement.

Expenses should be paid at monthly intervals. At the end of each tax year all clergy are asked to inform the DBF and the Church Commissioners (on appropriate forms which are usually distributed in March) how much they have incurred in parochial expenses and how much they have been reimbursed, and to what extent their stipends were diluted by failure of the PCC to reimburse working expenses in full. The Diocesan Secretary will investigate any shortfall by urging the PCC to face up to its responsibility in the matter. In this diocese, all parishes currently reimburse clergy in full.

Any expenses wholly, necessarily and exclusively incurred by the clergy in the course of their duties which are not reimbursed to them, may be claimed as a tax-deductible expense against earnings. If clergy accept an expense allowance from the PCC in excess of tax-deductible working expenses actually incurred, they will be assessed for tax on the excess amount.

Heating, lighting and cleaning the parsonage and the cost of maintaining its garden are not strictly tax-deductible expenses, but any expense which is incurred on these items will form a non-taxable element of stipend provided that it is not greater than the amount of augmentation grant paid to make the stipend up to the standard level.

When completing the annual return of working expenses for the Church Commissioners, clergy should not simply use the figures reported in the annual tax return to the Inland Revenue as some tax free allowances are not necessarily reimbursable parish working expenses, eg in certain circumstances payment to a spouse for work in the 'office' may be tax allowable, but will not be a charge on the PCC as a parish expense.

The introduction of Self Assessment by the Inland Revenue makes it essential for clergy to keep written records both of claims made for the reimbursement of expenses and of payments received in settlement of those claims.

The Archbishops' Council issue a booklet 'The Parochial Expenses of the Clergy' which may be obtained from the Central Stipends Authority, Ministry Division, Archbishops' Council, Church House, 27 Great Smith Street, London SW1P 3AZ. Telephone 020 7898 1792. Extracts from the book are available on the Church of England website [www.cofe.anglican.org](http://www.cofe.anglican.org).

## RECORD KEEPING

It is recommended that the following records be maintained:

- **The cash book(s).** This can be manual (various designs such as the Guildhall or Collins versions are obtainable from most stationers shops) or computerised. It should contain the record of every item received by the PCC and all payments made.
- **Collections records.** Weekly collections and income from envelope schemes should be checked as they are counted, by at least two people. Their names and signatures should be part of the records. The sums recorded should tie up with subsequent banking entries.
- **Payment vouchers.** Every cheque payment should be supported by appropriate documentation, such as invoices, bills, expense claims or at the very least, a receipt from the payee.
- **Petty cash vouchers.** Cash payments should be kept to a minimum and should not be paid out of cash received from collections or other receipts, which should be banked intact. They should rather be paid from a properly authorised cash float, with periodic reimbursements when required by cheques drawn for "Cash". All payments should be recorded in a Petty Cash Book and supported by appropriate documentation as set out above for cheque payments.
- **Gift Aid.** Apart from records kept by a Gift Aid Secretary (if there is one), the Treasurer needs to keep a note of who has paid what and when, whether in terms of an envelope scheme or by banker's order direct into the bank account. These receipts need to be entered in the cash book and will form part of the "audit trail" needed to support the tax reclaim from the Inland Revenue.
- **Bank Statements.** These should be kept for a period of seven years in support of the PCC accounts.
- **Bank mandates.** Records should be kept of who the authorised signatories are on each account. Two signatures should be needed for each cheque, with four authorised by the PCC to sign, including the parish priest, churchwardens, the treasurer and, if necessary, other members of the PCC.
- **Investment account(s).** As with bank accounts, statements of these accounts should be retained and details of those authorised to operate the accounts should be kept on record.
- **Return of Church Finance.** This annual form helps the Church of England to compile financial statistics to monitor the Church's finances. Completed forms are handed in at the Archdeacons' visitations in May, with a copy retained by the parish.
- **Annual Financial Statements.** These are dealt with in more detail later in this booklet, but approved statements and supporting papers should be retained for at least six years.
- **Correspondence file.** This should contain all important letters, especially those relating to Inland Revenue, the Charity Commission and property transactions.

## FUND ACCOUNTING

**The Charity Commission's regulations specify three types of funds, which should be clearly set out in the PCC's Annual Financial Statements, as follows:**

### **Endowment Funds**

This is money received by the church or PCC with the stipulation that the capital must be retained intact and only the interest earned on the capital can be spent. The donor might have insisted on this or, in the case of a legacy, the condition might be contained in the will. These could be expendable in certain circumstances, depending once again on the terms of the donation or will.

### **Restricted Funds**

This is money received for a particular purpose from the outset. The intention of the donor(s) is the criteria in determining whether funds are restricted. For example, they might be responding to a specific appeal for fabric repairs or supporting a fundraising event in aid of the Organ Fund. In these cases the money (capital and income) has to be applied to the stated purpose.

### **Unrestricted Funds**

These are monies received with no stipulation on how they should be spent, for example, church collections or stewardship income. These may be applied to pay general running expenses or to purchase any item agreed by the PCC. It may be decided to set funds aside for a particular purpose, which would then be held in a **designated fund**, but this would not stop the PCC later reallocating this money to another purpose.

## BUDGETS, BUDGETARY CONTROL AND RESERVES

***Before the start of each financial year, the PCC should discuss and agree a budget. Prayer, vision and prioritising are prerequisites for preparing PCC budgets. It is important that budgets are owned by PCCs and not merely imposed by the treasurer. The budget once approved becomes a policy document that provides a framework for mission and ministry within which the treasurer operates.***

Therefore during October/November, the treasurer should draft a budget for the following year based on the likely outturn for the current year, amended to take account of any changes in circumstances or parish plans. To this end, the treasurer should discuss his draft budget with the incumbent and members of the standing committee before presenting it to the full PCC. If, having made best estimates of income and expenditure, a deficit is calculated, this should be resolved by reducing expenditure or increasing income, unless the parish considers that it has sufficient reserves to be applied to meeting the deficit.

Once adopted, the budget should be used to monitor expenditure and income as the year progresses. At least once a quarter, the treasurer should draw up a

financial statement comparing expenditure and income for the year to date with the figures for the same period in the previous year and an appropriate allocation of the approved budget. Expenditure and income may not be even throughout the year. The pattern during the previous year or two will form useful guidelines. Any unexpected deviations should be reported to the Standing Committee or Finance Committee of the PCC so that it can consider what corrective action, if any, should be taken.

Parish reserves may be an accident of history or part of a deliberate financial plan. The Charity Commission has issued guidance (see their documents CC19 and OG43 on their website) which starts by stating the general legal duty of charity trustees (such as PCC members) to apply the income of the charity on its purposes within a reasonable period of receipt. Nevertheless the guidance continues to set out how a charity may demonstrate justification for having reserves.

For PCCs two major areas of expenditure, parish share and fabric repairs, are likely to be relevant to a reserves policy. While a PCC should budget to pay its parish share from income rather than reserves, there can be times of unexpected increases of other expenditure or decreases in income so that the use of such reserves becomes necessary. Similarly the extent to which fabric costs, and especially emergency repairs, cannot be met from restricted fabric funds would again be a reason for establishing and budgeting to build up a reserve.

## **PARISH SHARE**

The parish share is a parish's contribution towards the running costs of the Church of England, particularly towards the cost of maintaining the parish clergy.

Parish share is assessed in accordance with a scheme approved by the Diocesan Synod in November 2003. The following two factors are multiplied together:

- the usual adult Sunday attendance, averaged over the most recent five years (as supplied in the annual statistical returns which every parish is required to complete)
- average income figures for each deanery, using figures supplied by the Inland Revenue.

The total parish share approved in the budget is apportioned to the 13 deaneries, based on the amalgamated statistics for each deanery. This initial calculation takes place at the Diocesan Office, and full information is sent to deanery treasurers. The Deanery Treasurer then calculates how the deanery total is to be shared between the parishes in the deanery. Deaneries are at liberty to determine the way in which the deanery share is allocated among benefices/parishes. There will be circumstances, eg in multi-parish benefices and team ministries, where a further sub-allocation of parish share takes place. It is important for this to be on a basis agreed throughout the benefice, which ultimately is responsible for ensuring that all parish share allocated to it by the deanery is forthcoming.

It is important that parish share is paid on a regular basis throughout the year, with monthly payments where the assessed share is over £10,000 for the year and quarterly payments in other cases. Payment by bank standing order is helpful to both parish and diocesan office, even if only part of the share is paid in this way and the remainder sent in at times convenient to the parish. A form for setting up a banker's order is available from Pat McMurray at the Diocesan Office (e-mail [pmcmurray@cofe-worcester.org.uk](mailto:pmcmurray@cofe-worcester.org.uk), telephone 01905 732803). When completing the form, please ensure that full details of the parish are included, and not just the name of the church. For example, there are several churches in the diocese dedicated to St John, so we need to have the place name (Worcester, Kidderminster, Dudley etc) in order to correctly identify from which parish the money has come.

## GIFT AID

With effect from 6<sup>th</sup> April 2000 Deeds of Covenant ceased to exist, although those deeds already in operation could run their four-year period. The whole method of reclaiming tax was replaced by Gift Aid.

This method is proving much easier and more tax efficient. Once a declaration form has been signed by a donor it covers all donations that person makes and is not restricted like the Deed of Covenant. Sample declaration forms are shown at Appendix B.

Form A shows a declaration form which covers weekly, monthly, quarterly and annual payments and includes a Bankers order. *Please Note: you are not restricted to reclaiming tax on the amount shown – all donations received are tax efficient.* This type of form may be used by parishes who like to budget.

Form B is a simplified form which just covers all donations made.

If you decide to produce your own type of form it is recommended that at the top it states the parish name followed by "in the Diocese of Worcester". It is also an Inland Revenue requirement that the following wording is included:-

- **I want the Church to reclaim tax on all donations I have made for the six years prior to this year (but no earlier than 6/4/00) and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations.**
- **I note that I should tell the Church if I don't pay an amount of income tax or capital gains tax that at least equals the tax deducted from this donation.**

Parishes can also use gift aid envelopes for use at weddings, funerals or simply left out for visitors. These envelopes can be produced "in-house" or from companies who produce giving envelopes. If you need any information on these companies please contact Alison Vincent at the Diocesan Office (see contact details below). The envelope needs name, address and postcode and needs a statement about paying "income tax or capital gains tax".

Parishes are still required to provide an audit trail should the Inland Revenue decide to carry out an audit. When opening envelopes it is important to record on the envelope the amount received and also the date. One month's (not necessarily the same month) supply of envelopes must be kept for a minimum of seven years. **Please Note: Gift aid envelopes received from visitors need to be kept indefinitely as they are classed as a gift aid declaration.** It is better to over-record than under-record information of gifts received.

The diocese undertakes a Gift Aid scheme on behalf of parishes where requested. Details on this and advice on gift aid are available from Alison Vincent, Liz Yapp or Jacci Hunt at the Diocesan Office. Direct dial 01905 732802. Email: [avincent@cofe-worcester.org.uk](mailto:avincent@cofe-worcester.org.uk).

## INCOME TAX ISSUES

*A With the introduction of self-assessment for clergy, the following summary of PCC Treasurers' responsibilities in connection with clergy on the Church Commissioners' payroll was prepared by staff of the Church Commissioners.*

1. When you pay expenses to your clergy, you must give them written confirmation of the amount(s) you have paid. This is to enable them to complete their tax returns. It does **not** mean they will be taxed on their expenses.

"Expenses" includes both payments of cash directly to clergy, and the payment of bills on their behalf, for items such as postage, stationery, telephone, secretarial assistance, travelling, hospitality, office materials, etc.

2. When you provide benefits to your clergy, you must give them written confirmation of the "cash equivalent" of these benefits. Again, this is to enable them to complete their tax returns.

"Benefits" includes providing a car and/or petrol, payments towards heating, lighting, cleaning and gardening at an official house, and any loans (for work purposes) at a concessionary rate of interest.

The Inland Revenue's publication "Expenses and Benefits – A Tax Guide" explains how to calculate cash equivalents. It is available from any tax office.

3. For both expenses and benefits you can choose when and how to provide this information (eg each time you pay them, **or** a grand total at the end of the year) but it must be in writing and it must not be later than 6 July each year.
4. You do not need to make any Returns to the Inland Revenue for clergy on the Church Commissioners' payroll.

It is important that expenses are reimbursed only against actual expenditure. Written claim forms for the reimbursement of expenditure should be requested.

## **B Taxation of Payments to Organists, Cleaners, Caretakers etc.**

A system has been agreed with the Inland Revenue which means that in most cases PAYE procedures will not need to be used. At Appendix C is a guide to the operation of PAYE by Local Religious Centres. Where the limits set out in the first paragraph of the Guide are not exceeded, then records may need to be kept, or information supplied to the tax office, in accordance with the flow chart on the first page of the Guide, but tax will not have to be deducted under PAYE nor will any of the PAYE forms be required.

## **VALUE ADDED TAX**

The VAT position about building work relating to churches is as follows:-

### **a) Construction Works**

The following are zero-rated (so that the person doing the work should not charge VAT):

**Construction of a new church**, subject to the issue to the builder of the appropriate certificate;

*A church building is regarded as new for this purpose if it is a new and physically separate building. It will also rank as new if:-*

- *the new construction makes use of a part or all of the foundations of an existing building, where the whole of the former building has been demolished to ground level, which may include the "slab" of the ground floor of the former building, or*
- *the new construction makes use of what remains of a pre-existing building where, before construction starts, this is no more than the foundations and a single façade, or double façade on a corner site, but only where a façade has been retained to comply with statutory planning consent.*

**Construction of a new church hall**, subject to the issue of the appropriate certificate, provided that the hall is to be used for the provision of social or recreational facilities for the good of the local community.

*An annex connected by a door or corridor to an existing church building is treated in the same way as a fully independent structure separate from the existing building. The construction work is zero rated, provided that the annex is intended to be used for a non-business purpose (or as a church hall or similarly), is capable of functioning independently from the existing building, has its own main entrance, does not provide the main entrance to the existing building, and is covered by the appropriate certification.*

### **Any "approved" alteration or extension to a listed building**

In the case of a building granted ecclesiastical exemption (as belonging to a denomination whose system of control gives it that status), any works of alteration are zero rated. Otherwise, the work is zero rated if the necessary consent for alteration has been obtained from the appropriate authority.

Alteration does not include any “incidental” alteration to the fabric of a building which results from the carrying out of repairs or maintenance work.

### **Demolition**

Where the work is in the course of construction or re-construction which will itself be zero rated, and the demolition is down to ground level (but leaving foundations or leaving a single façade wall).

The following are standard rated:-

**Repairs and Maintenance of Church Buildings** but in the case of listed buildings the VAT can be recovered under the Listed Places of Worship Grant Scheme (details from P O Box 609, Newport, South Wales NP10 8QD 0845-601-5945 [www.lpwscheme.org.uk](http://www.lpwscheme.org.uk)).

**Alterations and extensions to church buildings which are not listed.**

### **b) Bells and Organs**

The cost of installing bells or a fixed organ in a new church is, like the construction of the church itself, zero rated. The provision of new or additional bells or organs in an existing church, and work on the repair or maintenance of existing bells and organs, is standard rated, unless the church is listed. In the case of a listed church, the installation and/or alteration of organs or bells may be either standard rated or zero rated, depending on whether the work is in the course of works of alteration to the fabric of the building. Consultation with the manufacturer/installer is recommended.

### **c) Aids for people with disabilities on church premises**

The supply of goods or services for the following works will be zero rated when carried out on existing church premises:-

- the construction of ramps, or widening doorways or passages, or widening pathways from the gate to the porch, for the purpose of facilitating a disabled person’s entry to or movement within the building, including any preparatory work or making good;
- the installation of a chair lift or stair lift designed for use in connection with invalid wheelchairs, and the repair or maintenance of any such lift, including work done on it to improve safety;
- the installation of a lift in a newly built annex to a church building with independent main access, where there is also internal access from the church. Subsequent repairs and maintenance to such a lift are standard rated;
- the installation of an induction loop system for the use of hearing impaired persons. Repair and maintenance are also zero rated. But the provision of a general public address system is standard rated, except where it is a first time installation in a listed church building.
- the provision, extension or adaptation of a lavatory for use by a disabled person in a church building, provided that the building is used principally for church or other charitable purposes and the provision, extension, etc is necessary to facilitate the use of the lavatory by a disabled person.

## INSURANCE

Churchwardens have the primary responsibility to maintain adequate insurance cover. Insurance is needed for buildings and their contents, for public liability and for employer's liability where the PCC has employees.

The diocese recommends insurance through the Ecclesiastical Insurance Group, Beaufort House, Brunswick Road, Gloucester GL1 1JZ, telephone 01452 528533 (switchboard), fax 01452 423557. There is a designated telephone line for churches (local rate number) 0845 777 3322, and a website [www.ecclesiastical.co.uk](http://www.ecclesiastical.co.uk). Premiums should be competitive, and parishes are at liberty to seek quotations and cover from companies other than EIG.

### **Events involving more than one parish**

PCCs should check with their insurers the adequacy of insurances. The general advice of the EIG is that, for instance, a Group Ministry / Council Event would need separate insurances to those held by the participating PCCs.

# ANNUAL FINANCIAL STATEMENTS

## General

1. According to section 8(1) of the Parochial Church Councils (Powers) Measure 1956, the church accounts must be kept for the calendar year ending 31 December. The Charities Act 1993 provides that church accounts may be prepared on either a receipts and payments basis or an accruals basis, unless the total income exceeds £100,000 a year, when the accruals basis must be used. An annual report of the PCC's activities, in statutory format, should accompany the accounts. Detailed provisions as to PCC accounts are made in regulations under the Charities Act 1993. All PCC Treasurers have been supplied with a separate handbook on this issue. Further copies are available from Church House Bookshop (see page 6)
2. An accurate record of the funds and property of the church should be kept by the PCC and presented to the Annual Parochial Church Meeting (APCM). The published accounts should contain either a Statement of Assets and Liabilities (Receipts and Payments accounts) or a Balance Sheet (Accruals accounts).
3. The accounts, having been independently examined or audited as required, shall be submitted to a meeting of the PCC for approval. Once approved, they are to be signed by the person presiding at the meeting, and displayed for at least seven continuous days before the APCM – including at least one Sunday when the church is used for worship – on a notice board either inside or outside the church.

The accounts are to be considered at the APCM, and after that meeting again displayed, this time for at least 14 days. One copy of the accounts must be submitted to the Secretary of the Diocesan Board of Finance at the Diocesan Office; this should be handed in at the Archdeacon's Visitation in May (see also page 22).

4. It is recommended that, at least once in every five years, the independent examiner/auditor is invited to attend the PCC and present the audited accounts. This may be particularly important in cases where the independent examiner/auditor has expressed serious reservations on the accounts.

## Procedure when Accounts are not complete

5. In the event of the accounts not being complete at the date of the APCM, the meeting should be adjourned if necessary until such time as the accounts are ready for presentation. The APCM has no power to delegate to the incoming PCC the power to pass the accounts.

## Retention of Records

6. The Charities Act 1993 provides that accounting records shall be preserved for at least six years from the end of the financial year of the charity in which they are made. It is, however, important that governing documents for trust funds, and details of conditions attached to any legacy are retained and passed on to succeeding treasurers.

## AUDITORS/INDEPENDENT EXAMINERS

1. Auditors/independent examiners should be appointed by the annual Parochial Church Meeting. The person appointed must be independent of the PCC. He or she must not be a member or employee of the PCC, nor must his/her spouse/partner.
2. If auditors/independent examiners are not appointed by the APCM, or if the auditors/independent examiners appointed by the APCM are unable or unwilling to act, they shall be appointed by the PCC and they must not be members of the PCC.
3. The requisite qualification of auditors/independent examiners is dealt with in detail in regulations under the Charities Act 1993. Refer to the handbook 'The Charities Act 1993 and the PCC', 3<sup>rd</sup> edition, for further information.

## STATISTICAL RETURNS

The Archbishops' Council annually collect statistical information from churches nationwide and publish it in a booklet, 'Church Statistics'. The figures are used extensively by central church organisations, and the various patterns of figures help determine a number of factors, including clergy deployment, allocations of new deacons and stipend support. The financial statistics collected give an overview of how the Church stewards its resources, and can contribute to approaches to government for extra assistance (eg VAT relief on repairs).

The forms to be filled in are sent from the Diocesan Office to PCC treasurers in January (usually in the same mailing as Trust Fund statements, see page 28). These forms ask for figures relating to the year just ended, and they are accompanied by notes to assist with their completion. Because both forms contain additional one-off questions specific to a particular year, please make sure that you fill in the forms for the correct year. If for any reason you don't receive the forms by the end of February, please contact the Diocesan Office (see below).

***Statistics for Mission*** requests information as to baptisms, weddings, funerals, attendance at Christmas and Easter, attendance on Sundays and weekdays during October, average Sunday attendance and Electoral Roll numbers. This form is to be completed by priest and churchwardens. The average adult Sunday attendance figure is used in the diocesan parish share formula. To calculate it, please ignore the two Sundays in the year which gave the highest and lowest attendances. Then total the adult attendance for the remaining Sundays, and divide by the number of Sundays involved. As far as possible, each person attending should only be counted once on a Sunday, although he/she may have attended more than one service. There is usually an additional one-off question on the form, and we will try to notify clergy in advance where some extra counting may be needed. When the form is complete, it should please be signed by the priest and one churchwarden, to signify agreement that the figures are correct. Treasurers are asked to ensure that churchwardens are provided with the notes which accompany the Statistics for Mission form, together with any relevant information from the Diocesan Secretary's covering letter.

***Annual Return of Parish Finance*** uses information that will have been compiled for the annual parish accounts. Treasurers are asked to complete this form, and to liaise where appropriate with a Planned Giving/Gift Aid secretary to complete the boxes relating to the numbers of regular planned givers. For the purposes of these boxes (at code 700 on the form), please do not include the numbers of people who made one-off donations. Further guidance on completing the form is available from the accompanying notes. Once the form is complete, it is good practice to ask the priest to countersign it.

When these forms are ready to be submitted, the churchwardens should take care of them until May, and bring them to hand in at the Archdeacon's visitation to the deanery. Parishes are recommended to keep a copy of each form in case of query. The churchwardens are also requested to hand in two copies of the PCC accounts – one is the set which statute requires to be submitted to the diocese, and the second is for your deanery treasurer (they will be forwarded to him/her once all the accounts for your deanery have been received). These are the only two copies of the accounts that the diocese needs.

Once the forms are received at the Diocesan Office, a copy is forwarded to the Archbishops' Council Statistics Unit in London. Occasionally, a member of the Statistics Unit will ask to see a copy of the accounts for a particular parish, for clarification purposes.

For extra copies of forms, or for help with queries, please contact Marion Tunwell e-mail [mtunwell@cofe-worcester.org.uk](mailto:mtunwell@cofe-worcester.org.uk), telephone 01905 732805.

# CHRISTIAN STEWARDSHIP

## Rationale of Christian Stewardship

'Christian Stewardship' refers to the whole of the Christian Life; it is an inclusive not an exclusive term. Being a good steward of one's God-given resources is an important aspect of Christian Discipleship, both for individuals and for congregations. Money is an important resource, but not the only one and Christian Stewardship is more than what we do with our money.

To be a Christian Steward is to strive to be aligned with God's Mission in the world; Stewardship is for Mission. To practise Stewardship means to manage our God-given resources in such a way as to co-operate with God in forwarding the Kingdom through discerning and engaging in his Mission. This implies effective management of all our resources – as individuals, local congregations and dioceses.

The giving of money is just one part of Stewardship, as it is just one part of the Christian Life; as with all our resources the giving of money must be related to Mission - and therefore related to purpose, and vision. Money is given to the local church in the local context. A PCC Treasurer will be concerned to encourage his/her PCC to ensure that the context is such that people are motivated to make realistic and regular offerings to God through the church. The following five aspects of the context are extremely important and each will have either a positive or a negative effect on people's giving.

Five aspects relevant to Giving:-

- **Spiritual** - experiencing God and knowing it and then wanting to respond
- **Teaching** - about Giving as part of Discipleship and Worship
- **Information** - the financial facts of parish and diocesan church life
- **Management** - making Giving easy rather than difficult, publicising who does what, who to see about gift aid, envelopes etc., having an annual review
- **Human motivation** - vision building, enthusing

## Practicalities

In line with the rationale offered above, the Stewardship and Resources Officer offers assistance in the areas of teaching, information giving, management of giving and vision building/motivation.

No matter how well-taught a congregation is in the ways of Christian Discipleship, it remains true that there needs to be a regular, **at least annual**, time of connecting spirituality, teaching, information and regular giving - including that which is given to the church to enable it to do its job effectively.

In our diocese this annual opportunity is provided by 'First to the Lord Sunday'. This has so far happened in October; the Stewardship and Resources Officer will willingly help to make this an effective renewal of giving in your parish or benefice with well-produced and attractive literature and a Programme within which to use it.

## SOURCES OF FUNDING

### Diocesan Sites and Buildings Fund

Loans are available to parishes from the diocese to help meet the cost of repairs to the fabric of churches, in accordance with the following paragraph:

*Repairs are defined as the major items of maintenance of the structure of the fabric of the building. The term includes heating, lighting and decoration. It also includes works of repair necessary for the preservation of historic bell frames and the maintenance of pipe organs. From March 2002 the Trustees have agreed that loans can be made available for the repair or replacement of bells and pipe or electronic organs provided that they are fixtures rather than loose furniture.*

Loans, which will not normally exceed £20,000 nor exceed 50% of the cost of the work, are for a maximum of five years, at interest of:

0% in years	1 and 2
2% in year	3
4% in year	4
6% in year	5

The Fund also has the ability to offer short term loans where projects are being funded by grants, for instance from English Heritage. Such grants are usually only paid when a PCC can present a receipt (rather than an invoice or architect's certificate) from the building contractor; this can have dire consequences for a PCC's liquidity! An enquiry about this type of bridging loan from the Sites and Buildings Fund should be made well before a PCC signs the contract with the builder. Short-term loans of this nature can be approved above the usual £20,000 ceiling, and applications need to be accompanied by a cash flow forecast and documentation to demonstrate that any offered grants are not subject to prior conditions.

Application forms and full notes are available from Judith Nex at the Diocesan Office (e-mail [jnex@cofe-worcester.org.uk](mailto:jnex@cofe-worcester.org.uk) telephone 01905 732801)

### The Central Church Fund

This fund gives small grants, usually of below £5,000, with a £10,000 maximum, to help initiate or sustain imaginative local projects. Here is an extract from the fund's guidance:

*Projects should manifest a sense of vision and should be of benefit to the Church locally and as a whole. The Fund's scope remains wide and flexible, so please do not hesitate to contact us if you are unsure about your project's eligibility. The Committee is likely to be particularly sympathetic where there is imagination in responding to need and where projects seek to bridge a gap between the Church and the local community.*

For further information, please phone the Secretary of the Fund on 0207 898 1767, e-mail [ccf@c-of-e.org.uk](mailto:ccf@c-of-e.org.uk) or see the website [www.centralchurchfund.org.uk](http://www.centralchurchfund.org.uk).

## **Worcestershire & Dudley Historic Churches Trust**

This Trust was set up in October 1993 in order to make grants for the preservation, repair and maintenance of any Christian church in the Diocese or County of Worcester, and to educate people in the history and architecture of our churches. The Trustees meet quarterly and grant application forms can be obtained from the Secretary. Contact John A Lakeman, Westlyn Old Farm, Stockton Road, Abberley, Worcester WR6 6AS, telephone 01299 896846, fax 01299 896390, e-mail [johnlakeman@abberley.co.uk](mailto:johnlakeman@abberley.co.uk). Further details of this Trust, together with a list of other possible sources of grants, are attached at Appendix A.

## **FUNDRAISING FOR CHURCHES**

### ***General Guidelines***

1. Fundraising projects can be used to promote the church in the local community as well as raise funds for the PCC. If done properly therefore, it can be part of the church's mission. Non-churchgoers may well support a church's fundraising events as an expression of being part of the community served by the church.
2. Fundraising needs to be adapted according to the particular church's circumstances. What works for one church may not necessarily work for another. Each church should use the resources available to it.
3. The key is community involvement. The old maxim "if you don't ask, you don't get" should be borne in mind.
4. Keep the "fun" in fundraising.

### ***Some fundraising ideas***

- Concerts – with local or visiting performers
- Sponsored walks or bike rides – round the benefice?
- Summer fairs – the hardy annual
- Fun days or treasure hunts – especially for children
- Open gardens – parishioners and others inviting the public in to see what they have created
- Summer strawberry extravaganza
- Quiz nights (children's or adults') – to brighten a gloomy winter's evening
- Progressive dinners or bring and share meals – great for bringing the community together
- Day of sport & activities
- Barbecue
- Teddy bears picnic – for the very young
- Special church service with UNICEF theme – attach to a function (meal &/or concert)
- Antiques roadshow
- Auction of promises
- Musical evening in a prestigious location
- Art exhibitions
- Flower festival

- Christmas card launch & lunch (Use photo or drawing of local church or choir etc.)
- Gift Days for specific needs (Roof Appeal?)
- Bring & Buy sales
- Car boot sales
- Wedding Dress Exhibition
- Work in partnership with other charities or interest groups

## **LEGACIES**

Local parish churches have always received legacies from faithful church members and wellwishers. Such legacies may be an act of thanksgiving to God and a witness to family and friends; they should be seen as **additional** to and indeed a culmination of their regular lifetime giving.

Some parishes accept legacies as welcome, unexpected gifts, while others openly encourage their people to make a legacy to their church. It is appropriate to give church members clear and helpful information about giving in this way.

A few years ago the Diocese of Worcester undertook a legacy campaign which was aimed at raising awareness of this issue in all the parishes. However, within the parishes people need to be reminded from time to time of the desirability of leaving legacies to the church.

The following suggestions are offered:-

- Appoint a parish legacy officer to create and oversee a legacy strategy.
- Use the parish magazine or leaflets in church or a poster to raise awareness of the matter.
- Make it known that the legacy officer is available to discuss matters in confidence.
- From time to time renew posters and leaflets and print a new article in the magazine.

A booklet is available from the Stewardship and Resources Officer as are colourful posters; the contents of the booklet together with other ideas and articles are to be found on the Diocesan Website.

## CHARITABLE ISSUES & TRUST FUNDS

The Parochial Church Council (PCC) is a body corporate for the advancement of religion created by statute (namely, the PCC (Powers) Measure 1956). The Measure provides for land and personal property held on permanent trust to be vested in the diocesan authority (section 6) and the accounts of all trusts administered by the PCC to be laid before the diocesan authority annually (section 8). All diocesan authorities are excepted charities within the meaning of section 3(5)(b) of the Charities Act 1993 by virtue of the Charities (Exception from Registration and Accounts) Regulations 1964 (S.I. 1964 No. 1825)

### Small Charities & Parochial Trusts

The Charities Act 1993 has made it easier for trustees of small charities to apply the income and capital of their charity more appropriately and effectively.

Provided:

1. the trust assets do not include land or rights over land;
2. the gross income of the trust is less than £1,000 per annum
3. the Trustees have carefully considered whether
  - i) trust assets could be more profitably invested,
  - ii) the charity still serves a useful purpose, or
  - iii) it would be better to combine the assets with those of another charity in the locality with similar purposes (also applies to charities with gross income up to £5,000).

The Trustees may pass an appropriate resolution and apply to the Charity Commissioners for their approval of the following alternative courses of action:

1. The transfer of the assets to another charity (and the winding up of their charity);
2. Alteration of the charity's trusts, including its purposes or administration;
3. The spending of the charity's capital (leading to its eventual winding up).

In the case of permanent endowment, approval would also need to be sought from the Diocesan Board of Finance.

The Charity Commission publish a leaflet, CC44, with details of the requirements and an application form. It is available on their website [www.charitycommission.gov.uk](http://www.charitycommission.gov.uk) or by post from Charity Commission Direct, P O Box 1227, Liverpool L69 3UG. Unless the fund is registered as a charity in its own right, you will need to be able to produce governing documents showing the terms on which the trust was established. If such documents are not available in parish files, staff at the Diocesan Office may be able to assist.

## INVESTMENTS

The Central Board of Finance of the Church of England is a very good option for the investment of parish money, offering shares for investments with an emphasis on capital growth, fixed interest securities where the emphasis is on the annual rate of return and a competitive deposit fund. Any parish requiring specific investment advice would need to contact a professional adviser registered in accordance with the Financial Services Act. The CBF funds are administered by CCLA Investment Management Limited.

Please consider the benefits of dividends from your CBF investments being paid by the BACS system (ie directly into a bank account). It is cheaper for the CCLA to operate, and gets money into PCC bank accounts both more securely and more quickly.

Please do not leave money in deposit accounts for too long. Returns are relatively low, and better investments are available. Information from Stephen Lindner (Assistant Diocesan Secretary (Finance)) at the Diocesan Office, e-mail [slindner@cofe-worcester.org.uk](mailto:slindner@cofe-worcester.org.uk), telephone 01905 732804, or direct from CCLA. The rates of return of the various funds are published regularly in The Financial Times and in Church Times.

Except in the case of permanent endowment, the investment of parish money can be direct with the CCLA without the need to involve The Diocesan Office. The CCLA need to know the name of the account, the name, address and account number of the bank into which payment is to be made, and the CBF account number. Where permanent endowment is involved, the capital is required to be vested in the Diocesan Board of Finance as custodian trustee. In this case, please write to the Diocesan Secretary, Robert Higham.

The address of the CCLA Investment Office is CCLA Investment Management Ltd, 80 Cheapside, London EC2V 6DZ. Switchboard 020 7489 6000; Client Services telephone 020 7489 6010 and fax 020 7489 6126. See also the CCLA website [www.ccla.co.uk](http://www.ccla.co.uk).

The CCLA issue statements of shareholdings annually. Statements relating to those shareholdings of which the DBF is custodian trustee are received at the diocesan office, and are distributed to PCC Treasurers in late January of each year. Year-end statements of deposit fund holdings overseen by the DBF on behalf of parishes are sent to treasurers at the same time.



# Worcestershire & Dudley Historic Churches Trust

APPENDIX A

Registered Charity no 1035156

CHAIRMAN. S Driver White, Charlton House, Knightwick, Worcester, 01905 821220

SECRETARY J A Lakeman, Westlyn, Stockton Rd, Abberley, Worcs, WR6 6AS: 01299 896846: Email [johnlakeman@abberley.co.uk](mailto:johnlakeman@abberley.co.uk)

TREASURER Mrs J Crabbe, Fetterlocks Farm House, Martley, Worcs, WR6 6QS: 01886 812373

**THE WORCESTER AND DUDLEY HISTORIC CHURCHES TRUST (WDHCT)** was set up in October 1993 in order to make grants for the preservation, repair and maintenance of any Christian church in the Diocese or County of Worcester, and to educate people in the history and architecture of our churches. The Trustees meet quarterly and grant application forms can be obtained from the secretary. For financial backing, we rely mainly on the money raised by the Annual Sponsored Cycle Ride and we invite all parishes in the Diocese to take part.

Contact: John A Lakeman, Secretary, Westlyn Old Farm, Stockton Rd, Abberley, Worcs, WR6 6AS. Telephone 01299-896846.  
Email. [johnlakeman@abberley.co.uk](mailto:johnlakeman@abberley.co.uk)

The Worcestershire and Dudley Historic Churches Trust can only provide modest grants, but if appropriate, your application will also be passed for consideration to the Historic Churches Preservation Trust – see below. In addition to your own parish fundraising efforts, you might wish to explore some of the other possible sources of funds.

**THE HISTORIC CHURCHES PRESERVATION TRUST (HCPT)**, The Historic Churches Preservation Trust, founded in 1952, broadly speaking does on a national scale what the County Preservation Trusts do for their own counties. The criteria for help from HCPT are similar to those of the County Trust (WDHCT), although churches must be at least 100 years old. Churches are encouraged to apply first to WDHCT, as above, supplying brief details of the work needed and the funds available. A detailed application form will be then sent by WDHCT for completion and the information provided will, where appropriate, be considered by both organisations. With major projects you could be asked to complete a separate HCPT application form. Under HCPT's administrative umbrella is the Incorporated Church Building Society, which also has funds for the repair of Anglican churches, irrespective of architectural quality or age, and for contributions towards the cost of new buildings. See Website [www.historicchurches.org.uk](http://www.historicchurches.org.uk). Email [info@historicchurches.org.uk](mailto:info@historicchurches.org.uk).

Contact: The Grants Secretary, Historic Churches Preservation Trust, 31 Newbury St, London EC1A 7HU. Phone 020 76006090 Fax 020 77962442

## OTHER SOURCES OF FUNDS

**LASLETT'S CHARITIES.** Laslett's (Hinton) Charity was created in 1879 and amongst a number of causes specifically provides grants towards the repair and maintenance of Anglican Churches. Grant applications for consideration by the Trustees should be accompanied by a set of accounts for the last three years, details of fundraising activities over this same period, and details of the building project needing funding. (no funds available until 2011)  
Contact: I C Pugh/M Barker, Clerk to the Trustees, 4 & 5 Sansome Place, Worcester WR1 1UQ. Telephone 01905 726600

**THE HERITAGE LOTTERY FUND / ENGLISH HERITAGE Joint Grant Scheme for Churches and other Places of Worship.**

The Joint Grant Scheme has now been extended to include Grade II as well as Grade I and Grade II\* Churches. An application pack can be requested for schemes costing between £10,000 and £250,000, and funding priority will be given to urgent high-level structural repairs. The deadline for applications for Grade I & II\* churches is June 30<sup>th</sup>, and for grade II the deadline is 30<sup>th</sup> September. Your architect must have AABC accreditation.

Contact: The Joint Scheme, English Heritage, West Midlands Region, 112 Colmore Row, Birmingham B3 3AG. Telephone 0121 6256854

**THE LANKELLYCHASE FOUNDATION.** The Trustees will consider giving grants for the preservation of Grade 1 parish churches. Grant Amount maximum £3,000. Application by letter describing the project and its timescale, the financial need, and other sources of assistance. Enclose annual report and accounts. All applicants receive a response. The Trustees meet quarterly but because there is a waiting list, applications are rarely considered within three months of receipt. The applicant may be asked for further information and advised when to write back.

Contact: The Administrator, The LankellyChase Foundation, 2 The Court, High Street, Harwell, Didcot, Oxfordshire.OX11 0EY.Telephone 01235 820044

**THE ALAN EVANS MEMORIAL TRUST.** The Trust will consider giving grants for the preservation of religious and secular buildings of historic or architectural interest. Geographical Area UK. No grants for "updating" (ie. installation of modern facilities). Application In writing, outlining the project's history, aims, benefit to local community and breakdown of expenditure. Applications are considered at meetings held three times a year.

Contact: The Alan Evans Memorial Trust. Messrs Coutts & Co, Trustee Department, 440 The Strand, London WC2R 0QS. Telephone 020 77531000

**G C GIBSON TRUST.** The Trust will consider giving grants for the preservation of religious buildings of historic or architectural interest. Geographical Area UK.Organisations with charitable status and religious establishments only. Grant Amount £1,000 - £5,000. Applicants should write outlining their organisation, the project, and the need for it and should enclose copies of their accounts and any relevant literature(no video tapes). Meetings to consider applications are held annually in December and cheques are distributed to successful applicants in January. The Trust administrators therefore ask that all applications are submitted by October.

Contact G C Gibson Trust. Touche Ross & Co, Blenheim House, Fitzalan Court, Newport Road, Cardiff CF2 1TS Telephone 029 20481111

**IDLEWILD TRUST.** The Trust will consider giving grants for the preservation of grade 1 and 2\* religious and secular buildings. It will also support projects involving the preservation of their contents, such as furniture and wall paintings and the restoration of organs of historic interest. Geographical Area UK. Organisations with charitable status only. Grant amount £1,000 - £3,000. Application forms and guidelines available on [www.idlewildtrust.org.uk](http://www.idlewildtrust.org.uk). , or by telephoning the contact as detailed below. Trustees meet twice a year, normally May and November. Applications should be submitted eight weeks before the meeting.

Contact Idlewild Trust,1A Taylors Yard, 67 Alderbrook Rd, London, SW12 8AD. Telephone 020 8772 3155 (Tues or Wed 10am - 4pm)

**THE BERNARD SUNLEY CHARITABLE FOUNDATION.** The Foundation gives grants to many causes across a broad range of charitable activities. Amongst these are the preservation of religious and secular buildings of historic or architectural interest. Geographical Area UK. Organisations with charitable status only. Amount £1,000 to £2,000 (Funds are at the moment heavily committed.)Application by letter, with audited accounts and project costings. The Foundation notifies successful applicants within four months. It does not inform unsuccessful applicants, but will respond to telephone enquiries two or more months after the application was submitted.

Contact The Director. The Bernard Sunley Charitable Foundation, 20 Berkley Square, London W1J 6LH. Telephone 020 74082198

**GARFIELD WESTON FOUNDATION.** The Foundation will consider giving grants for the preservation of religious and secular buildings of historic or architectural interest. Amount Varies. Application by letter, which should contain, a synopsis of the proposed project, and details of who will benefit. Enclose a copy the most recent report and audited accounts, the project's financial plan and information about current and proposed fundraising. Provide details of the history of the church along with a photo, the number of people who use the church and details of any community groups who use the facilities. There is no deadline for applications, which are normally processed within three months of receipt. All applicants are notified of the outcome by letter.

Contact. The Administrator, Garfield Weston Foundation, Weston Centre, 10 Grosvenor Street, London. W1K 4QY. Telephone 020 73996565

**THE COUNCIL FOR THE CARE OF CHURCHES.** The CCC is able through its eight specialist committees to offer expert advice on conservation matters. They also administer grants from charitable foundations for the care and conservation of historic church furnishings and works of art and in 1999 awarded grants totalling £200,000. The Pilgrim Trust are now channelling their church grants through CCC which will increase to £400,000 the sum available against their established criteria for work to stained glass, organs, bells, clocks, sculpture, wall-paintings, paintings on canvas and wood, books, textiles and other works of art in churches and churchyards.  
Send details and a clear colour photograph for initial evaluation and an application form will be sent to cover applications meeting the grant criteria.

The CCC are also administering **The Wolfson Foundation** grants for the repair of Grade 1 and 2\* churches. Application by letter, which should contain a brief outline of the project, including information on the heritage value of the building or church. Enclose a recent photograph, the envisaged benefits and costs, and a copy of the organisation's most recent audited accounts. Applications must be made by the middle of March or the middle of September to be considered at the trustees meeting in June or December.

**Contact** Conservation Officer, Council for the Care of Churches, 5<sup>th</sup> Floor, Church House, Great Smith St, London SW1P 3NZ. Telephone 020 78981000

**THE OWEN FAMILY TRUST.** Grants are available for the preservation of Christian and secular historic buildings. Geographical Area West Midlands and North Wales. Grant Amount £500 to £25,000. Application by letter describing the project. Applications are not acknowledged unless a stamped addressed envelope is enclosed. Meetings are held quarterly. It may take up to six months to process an application. Unsuccessful applicants are not notified.

**Contact** A D Owen. The Owen Family Trust, Mill Dam House, Mill Lane, Aldridge, Walsall WS9 0NB. Telephone n/a

**THE HEADLEY TRUST. (Part of the Sainsbury Family Charitable Trusts).** This Trust gives grants throughout the country for church repairs, particularly for churches in small rural areas showing signs of real growth. Send three years accounts, a parish profile, and details of the project for which the funds are required.

**Contact:** The Director, The Headley Trust, Allington House, 150 Victoria St, London SW1E 5AE. Tel 020 74100330

**THE SHARPE TRUST.** This trust provides small grants for work involving church bells. Send your application and details to the grant secretary.

**Contact:** The Grant Secretary, Miss M Bliss, The Old Bakehouse, Beech Pike, Elkstone, Cheltenham, GL53 9PL. Telephone 01285 821232

**DIOCESE OF WORCESTER SITES AND BUILDINGS FUND.** This fund is administered by the Diocesan Secretary on behalf of the Diocesan Trustees, and offers loans with a maximum repayment period of five years. The amount of the loan will not exceed 50% of the cost of the work and is normally limited to a maximum of £10,000, although in exceptional circumstances a larger sum can be provided. The loan is interest free for the first two years with a charge of 2% in year three on the outstanding balance, 4% in year four, and 6% in year five. Loan applications will be considered from parishes to help meet the cost of repairs to the fabric of their churches. Repairs are defined as major items of maintenance of the structure of the fabric of the building, and can cover heating, lighting and decoration. This does not extend to the repair or replacement of bells or necessarily to all organs.

**Contact:** R Higham, Diocesan Secretary, The Old Palace, Deansway, Worcester, WR1 2JE. Telephone 01905 20537.

**LANDFILL TAX GRANT'S SCHEME.** Essentially all churches within the Worcester Diocese are qualified to receive landfill credits for fabric repairs, although priority is given to environmental projects. The project has to be approved by Entrust, the government body controlling the scheme, and a vital piece of the jigsaw is to get a commitment to your project from a local Landfill Operator. Applications have to be made through an Environmental Body which means that you either have to enrol your PCC (£100 fee), or use one of the existing EBs who act as enablers. The grant scheme is controlled by Entrust and an information pack can be obtained either from website - [www.entrust.org.uk](http://www.entrust.org.uk) - or from

**Contact:** Entrust Wales and West Office, Suite 6, St Fagan's House, 5-9 St Fagans St, Caerphilly, CF83 1FZ, Telephone 01222 869492, Fax 01222 865064

**Severn Waste Environmental Fund (Landfill Tax Grants Scheme)** The fund is managed by "Welcome to our Future" (Local Agenda 21), a community owned charitable company covering Herefordshire and Worcestershire. Projects can be considered for grants providing that they meet the Entrust criteria. It is essential to be able to demonstrate sustainability, a substantial community benefit, and full public access for the foreseeable future. Qualifying projects must be for additional/enhanced community facilities – church fabric repairs are excluded. Grants between £1,000 and £10,000.

**Contact:** Bill Richardson, Scheme Manager, SWEF, 141 Church St, Malvern, Worcs. WR14 2AN. Tel: 01684-577001. Email: [SevernWasteFund@aol.com](mailto:SevernWasteFund@aol.com).

**Wren.** If your church is within 10 miles of the landfill site at Rowley Regis you should contact Wren, who are an environmental body, and they allocate the landfill credits of the Waste Recycling Group Ltd. Grants of between £2,000 and £50,000 are available for projects with community benefit, and for church repair projects the normal maximum is £7,500. **A funding opportunity for churches in Dudley MBC, and Sandwell MBC**

**Contact:** Wren at 01953-714111 or visit their website [www.wren.org.uk](http://www.wren.org.uk)

**ACCESS AND INVOLVEMENT – Disability Discrimination Act - HERITAGE LOTTERY FUND.** For projects of less than £100,000, grants of between £5,000 and £50,000 are available. No minimum partnership funding is needed. To qualify for funding from HLF, applicants will have to show that they meet Heritage Lottery Fund priorities and have already reasonably complied with the DDA requirements for public access, within their own resources.

**Contact** Chris Tomlin, Development Manager, Heritage Lottery Fund, Bank House, Cherry Street, Birmingham, B2 5AL. Tel. 0121 616 6870

## **VAT ADVICE**

### **1. Listed Churches**

(a) On 22<sup>nd</sup> March 2006 the chancellor extended the VAT rebate scheme to cover all repair work, professional fees, and fixtures and fittings for listed places of worship. The scheme, with the grant covering all VAT levied, has been extended to 31<sup>st</sup> March 2011. Retain original copies of all receipted repair invoices and contact the following address for a grant application form.

**Contact:** Listed Places of Worship Grant Scheme, PO Box 609, Newport, South Wales, NP10 8QD. ([www.lpwsscheme.org.uk](http://www.lpwsscheme.org.uk)). 0845 6015945

(b) Approved alterations to listed churches are zero rated for VAT, providing that the work is not for the purpose of repair, maintenance, or restoration. Typical zero rated projects could be new toilet facilities, extensions, alterations, and the movement and reconstruction of organs. The reconstruction of a roof or valley gutter could be zero rated providing this work is not part of a repair, and for instance a new drainage scheme could qualify providing this is completely separate from any repair work. A copy of the faculty, evidence of church listing, and a copy of the plans must be given to the supplier/contractor on whom the responsibility rests to ensure that the project correctly qualifies for zero rating. It is not possible to recover the VAT on professional fees in relation to the zero rated element of a project.

### **2. Relief for People with Disabilities**

Work specifically for the disabled could include, voice enhancement/loop systems, ramps, improved access, widening doorways, constructing ramps, providing/extending/adapting a washroom or lavatory. These works can be zero rated if supplied to a body of charitable status when the builder/supplier receives an eligibility certificate from the charity – ask the VAT office for leaflet 701/7 for details and a sample certificate.

**Contact:** VAT National Enquiry Section. Telephone. 0845 0109000

08 June 2010

GIFT AID DECLARATION

PARISH of .....in the Diocese of Worcester

- I promise to make a regular, planned contribution to the work and mission of the above church of £..... each week/month/quarter/year starting on .....(date)

Address

- I wish the parish to treat the enclosed donation of £.....as Gift Aid donation

(Delete as appropriate)

Full Name & Title.....

Address.....

.....Postcode.....

I would like to pay the donation by:

- [ ] standing order from my bank and I have completed the form below
[ ] regular envelopes
[ ] cheque, made payable to .....PCC

- I want the Church to reclaim tax on all donations I have made for the six years prior to this year (but no earlier than 6/4/00) and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations.
I note that I should tell the Church if I don't pay an amount of income tax or capital gains tax that at least equals the tax deducted from this donation.

Signature..... Date .....

BANKERS ORDER (Do Not Detach)

To the Manager ..... Bank plc
.....Sort Code No ..../.../....

Please pay to .....Bank plc
.....Sort Code No ..../.../....

for the credit of .....

Parochial Church Council A/c No .....

the sum of £ .....(.....)in words

commencing on the .....day of .....20.... and a like sum every month/quarter/year (Delete alternatives) until further notice

and debit my account no .....with each payment made

The following orders are hereby cancelled .....

.....
.....
.....

GIFT AID DECLARATION

PARISH of .....in the Diocese of Worcester

Full Name & Title.....

Address.....

.....Postcode.....

- I want the Church to reclaim tax on all donations I have made for the six years prior to this year (but no earlier than 6/4/00) and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations.
- I note that I should tell the Church if I don't pay an amount of income tax or capital gains tax that at least equals the tax deducted from this donation.

Signature..... Date .....

Published by the Diocese of Worcester  
(Revised 1<sup>st</sup> March 2007)

**GUIDE TO PAYE OPERATION FOR LOCAL RELIGIOUS CENTRES (LRC)**

This guide tells you what to do when a payment is made to an employee. No deductions should be made from payments below the following limits for 2007 -2008.

Lower earnings limit for National Insurance Contributions (NIC)  
£87.00 per week or £377.00 per month

or for someone not liable to pay NIC (e.g. a person receiving NI pension) the earnings threshold for Pay as You Earn (PA YE) is

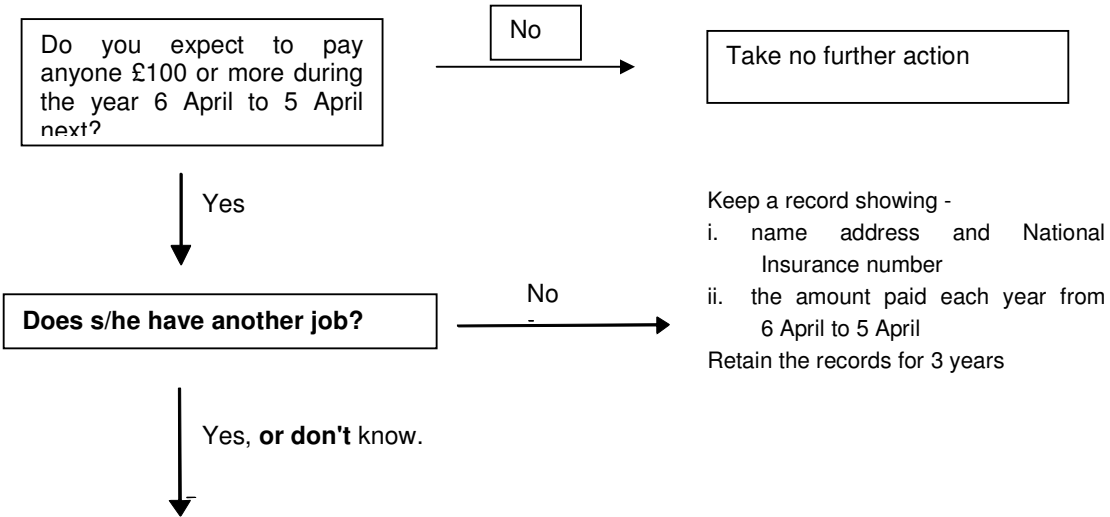
£100:00 per week or £435.00 per month

If you will pay anyone more than this, write to the PA YE tax office for the area where the LRC is located, with details for each recipient, as follows: -

- |                                  |                      |
|----------------------------------|----------------------|
| National Insurance Number        | Name and address     |
| Date and amount of first payment | Nature of employment |

You will then be provided with information for the operation of PAYE/NIC and told how to report all payments to the tax office.

If you do not make payments above these limits and you have no other instructions from the tax office, use this flow chart to decide what action to take for each person paid: -



Write to TIDO (LRC), Ty Glas, Llanishen, Cardiff, CF4 5ZG, with the name and address of the LRC and details of each person paid, as follows: -

- Name and address
- National Insurance number
- Amount you expect to pay up to 5 April next
- Amount you expect to pay in a full year

**Keep a copy of your letter, and a record of the actual amount paid to each individual each year from 6 April to 5 April. Retain these records for 3 years.**

# The Data Protection Act 1998

## A Guide for Parishes

### *Why do I need to read this?*

The Data Protection Act 1998 has substantial implications for the Church of England which affect every parish. The Act is designed to protect the rights of identifiable living individuals concerning information about them (known as *personal data*). It covers basic factual information (such as names and addresses) and expressions of opinion (such as in references). This leaflet provides important advice which should be sufficient to enable most parishes to comply with the Act.

### *What are the main differences from the 1984 Act?*

The new Act extends data protection to much of the personal data held in paper-based files (it previously applied only to information on computer). It also requires greater security where data is classified as sensitive (which includes a person's religious affiliation) and where information is passed beyond the European Union either directly or by being placed on the internet.

### *Do I need to notify (register) and if so how?*

Notification used to be known as registration and is the process whereby a data controller informs the Data Protection Commissioner (DPC) that they are processing (handling) personal data. Each incumbent and each PCC is considered to be a data controller since they are separate legal entities who will be processing personal data. Each needs to decide whether they need to notify. PCCs should be exempt from notification. Incumbents (or priests-in-charge) should not need to notify *unless* records of pastoral care discussions (relating to beliefs, relationships, opinions etc rather than dates of birth/baptism and other factual information) are held on computer.

**It should be stressed that, even if the PCC and/or incumbent are exempt from notification, the remainder of the Act (and of this leaflet) still applies to them and everyone in the parish handling personal data.**

To notify, you should telephone the DPC notification helpline (01625 545740). You will be asked certain questions and then sent a form to complete and return with a fee of £35 (payable annually). Those who are already registered under the 1984 Act need do nothing until asked by the DPC to convert their registration into a notification. You will be asked if you have an information security policy but should not get into trouble for not having one as this is primarily aimed at larger organisations; at parish level the application of common sense should be sufficient.

### *What are the restrictions on the use of personal data?*

The Act sets out eight principles under which personal data may only be obtained, held or disclosed to others if:-

1. Its use is fair and lawful.
2. It is to be used only for specified purposes. Individuals should be told, in broad terms, what you are going to do with the information (unless it is obvious) before you use it and given the opportunity to opt out of it being so used.
3. The information is adequate, relevant and not excessive in relation to the purpose for which it is to be used.
4. It is accurate and up-to-date – so periodically all information held should be checked to ensure it remains accurate.
5. The information is kept for no longer than necessary for the purpose – records of pastoral care discussions, for example, should not be kept for several years unless this can be justified.
6. Individuals' subject access rights are honoured – see later.
7. It is kept securely – addresses and phone numbers should not be left where they are open to abuse, and access to more sensitive information should be particularly restricted by either computer passwords or locks on filing cabinets etc as appropriate.
8. Information should not be transferred to any country outside Europe without adequate data protection being in place.

#### *What are subject access rights and how do they operate?*

From 24 October 2001 an individual will have the right to receive a copy of most paper-based information held about them by that organisation ('data controller') within 40 days of making that request. You may charge a fee of up to £10 for providing it. This covers all information held on computer and any correspondence and other papers from which that information might be deemed to be reasonably accessible. You do not, therefore, have to scour through minutes etc for any mention of the individual but you would have to produce accessible information held by any church officers.

The general principle is that as much information as possible should be shared with the individual. There are, however, limited categories of material that you may withhold from the individual in the interests of protecting the rights of other individuals to privacy and for the protection of crime etc. You are able to withhold any references that you have given (but not any you have received). When sharing with an individual the information that you hold about them, you must remove anything which would identify a third party. You may also be entitled to hold back information containing serious allegations (for example, of child abuse) if to reveal that information would compromise the proper investigation of those allegations. In such cases you should always seek advice from your diocesan registrar or diocesan office.

#### *When does this all come into effect?*

The Act came into effect on 1 March 2000. However, it was recognised that, especially for larger organisations, it is an immense task to examine all files

held to determine whether or not they comply with the Act. As a result, the Act's transitional provisions mean that in practical terms the new provisions of the Act (such as the extension to paper-based files) only apply from 24 October 2001. There is a limited extension to 2007 for paper-based files but there is no protection from subject access requests after October 2001 and so you are advised to be prepared from October 2001.

*What do I therefore need to do to prepare for the Act?*

Incumbents and PCCs will therefore need (like other organisations throughout Europe) by October to:-

1. Identify a person responsible for compliance with the Act.
2. Identify who holds what data and ensure clergy/ parish administrators/ youth leaders etc are all aware of the new requirements and only record information that could be shared if a subject access request is made.
3. Work out whether or not you need to notify and do so if necessary.
4. Destroy material that you cannot justify still holding, especially if making the information available to the individual(s) concerned would create

An individual has the right to complain to the DPC if they believe you have not handled their data properly. The DPC would then investigate and may require you to comply. Criminal offences apply in certain cases and the courts may impose fines. This, however, is most unlikely if you have made genuine attempts to comply with the legislation. You also need to bear in mind the pastoral difficulty that may result from honouring subject access requests if appropriate care has not been taken in what is kept on files.

difficulties (but do bear in mind the archivists of the future).

5. Inform people broadly what information is held about them and the purposes for which it is used (for example if individuals' contact details appear on a parish web site this must be stated, and an opt-out offered). Also specify who should be contacted with any queries – this could be through a paragraph in a newssheet and/ or on the church noticeboard.

*What are the penalties for not complying with the Act?*

*Where do I seek further advice if I need it?*

In the first instance please contact the Diocesan Secretary, Robert Higham, on 01905 20537. If you wish to seek advice from the Data Protection Commissioner's office direct, their general helpline number is 01625 545745 and their web site address is [www.dataprotection.gov.uk](http://www.dataprotection.gov.uk).

*This guide has been issued by the Archbishops' Council of the Church of England and is the product of liaison with dioceses and with the Data Protection Commissioner's office. No guide of this length can be comprehensive and you are advised to obtain further advice if appropriate. Liability rests with each legal entity concerned.*

*January 2001*

# **LIST OF USEFUL PUBLICATIONS FOR PCC TREASURERS**

**The Charities Act 1993 and the PCC Guidance and Regulations (3<sup>rd</sup> Ed, 2006)**

The Central Board of Finance of the Church of England

Published by: Church House Publishing

ISBN 0-7151-1021-7

**The Parochial Expenses of the Clergy – A Guide to their reimbursement**

Issued by the Central Stipends Authority (Ministry Division), Archbishops' Council,

Church House, 27 Great Smith Street, London SW1P 3AZ (Tel: 020 7898 1792)

**Practical Church Management – A Guide for every parish**

By James Behrens

Published by: Gracewing

ISBN 0-85244-471-0

**A Handbook of Parish Finance**

By Phyllis Carter and Michael Perry

Published by: Mowbray

ISBN 0-264-67279-8

**Money Matters – A Guide to the Finance of the Church of England**

By Douglas McKean

Published by: Church House Publishing

ISBN 0-7151-8064-9

**An ABC for the PCC – Handbook for Church Council Members**

By Joan Pitchford

Published by: Mowbray

ISBN 0-264-67280-1

**First to the Lord – Funding the Church's Mission**

General Synod of the Church of England

On sale from:

Church House Bookshop, 31 Great Smith Street, London SW1P 3BN (Tel: 020 7799 4064)

**A Handbook for Churchwardens and Parochial Church Councillors**

By Kenneth M MacMorran and Timothy Briden

Published by: Mowbray

ISBN 0-264-67411-1

**Taxation of Ministers of Religion**

A booklet by the Churches main Committee, priced £1, available from the

Churches Main Committee, Church House, 27 Great Smith Street, London SW1P 3AZ.

Tel: 020 7898 1861

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