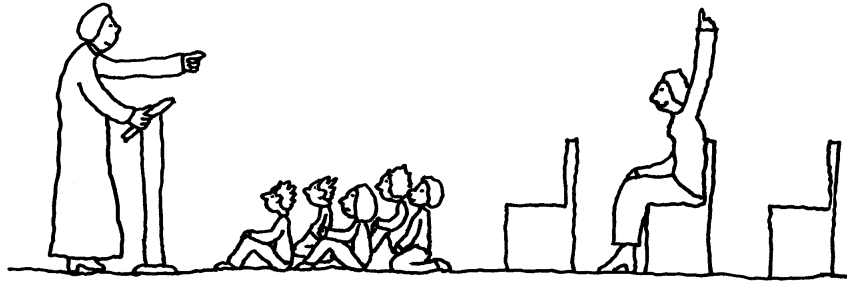


LOYALTY CARDS

A PROPOSAL FOR A NATIONAL REWARD SCHEME

SPECIAL STAMPS
ARE AWARDED
FOR ATTENDANCE,
ANSWERING QUESTIONS
IN CHILDRENS'
TALKS ETC



POINTS CAN
BE TRADED-IN
FOR PRIZES
AT CHURCHES
EVERYWHERE



A SERMON PREACHED IN THE
PRIVACY OF YOUR OWN HOME



A HYMN-CHANGE
OF YOUR CHOICE



A TOUR OF LAMBETH
PALACE (WITH TEA)



SOME SPECIAL
STICKERS

Or 121 George
Street!!

Welcome
Meeting of Treasurers and
Finance Convenors

January 30th 7.30pm

Introductions and welcome

- Rev Stella Campbell (Finance Convener)
- Malcolm Christie
- Rev Sheila Craggs
- Louise Craigmyle

Presbytery Treasurer is

Willie Paterson

<patersonw@googlemail.com>

Meldrum and Bourtie

Agenda for tonight

- National/Church News
- Stewardship & Fundraising
- M&M calculations
- Software
- Common issues raised in congregational accounts
- Questions & Answers

Would You Make a
Good Treasurer? (Quiz)



The Church of England's marriage service warns that "marriage is not by any to be enterprised, not taken in hand, unadvisedly, light....but reverently, discreetly, advisedly, soberly and in the fear of God."

Perhaps the same could be said of saying yes to being church treasurer?

Being a treasurer



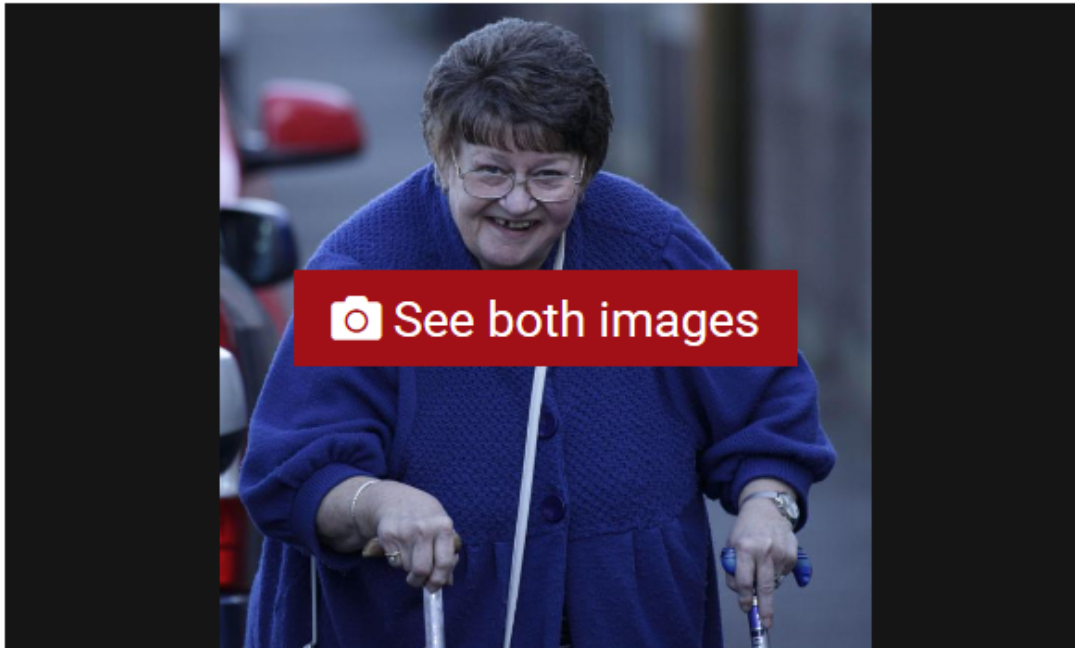
- **Honesty and integrity**
- **Some accounting knowledge**
- **Ability to communicate in a way that others understand.**
- **An understanding of and empathy with the mission of the local church. Grasping the vision because behind every set of accounts is a story.**



Fraud Prevention - Policies

1st May 2018

Church treasurer Janet Farquhar jailed for 18 months after embezzling £70,000



     4 comments

A church treasurer who embezzled more than £70,000 from her local church has been jailed for 18 months.

Pensioner Janet Farquhar transferred the church funds into her own

MOST READ

COMMENTED

Vulnerable to scams/attacks

- Bank statements
- Forged signatures
- Contact with Independent Examiner
- Internet banking
- Use of personal computers
- Phishing emails – pretending to be someone else



Sources of information

Top tips – What can you do to protect yourself and/or others?



1 Never disclose security details

2 Don't assume everyone is genuine

3 Don't be rushed

4 Listen to your instincts

5 Stay in control

Radical Plan 2019





The proposed over-arching theme of the action plan is Jesus' call to 'Follow Me' to run over the three years encouraging people to develop and deepen their faith, supporting churches engagement with their communities, and discovering new ways of being witnesses to Jesus with the courage to leave old ways behind.

Radical Plan 2019



At national level the Church has established a project team, and three work groups to look at:



Local Church



Discipleship



Finance

Finance and Resources: Mission not Maintenance

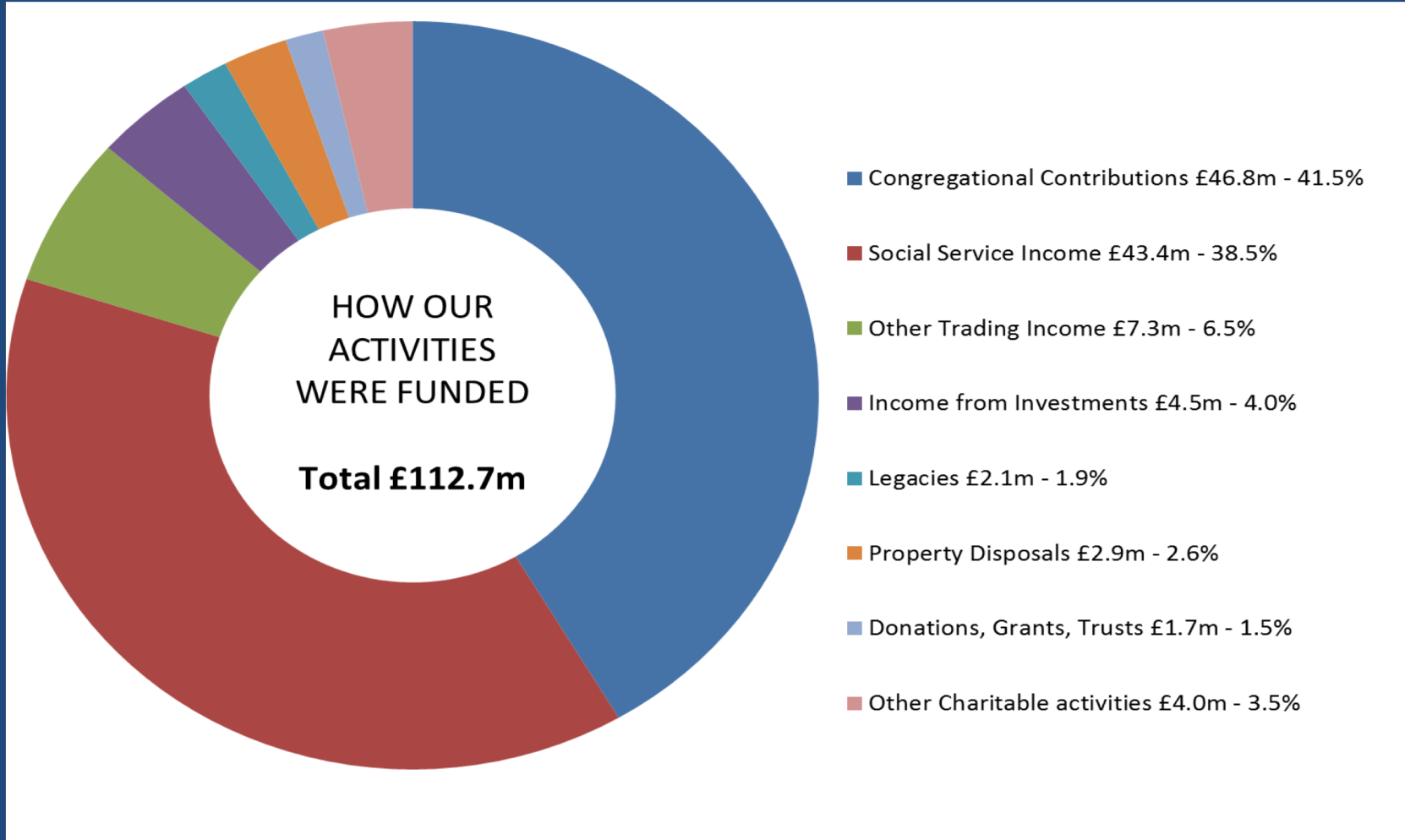
- Devolve resources and staff to presbyteries to help free up local congregations for missional activities
- Could some central functions be outsourced?
- Review Mission and Ministries payments, described by one person as a “tax on growth”
- Site teams in presbyteries to handle administrative tasks

Finance and Resources: Mission not Maintenance

- Use resources to nurture areas of growth not to maintain outworn structures
- Unite churches and sell off extra buildings to focus on mission “Get rid of church halls”
“Give every congregation an outreach budget”
- Release money from rich fabric funds to fund outreach workers



Income in 2017

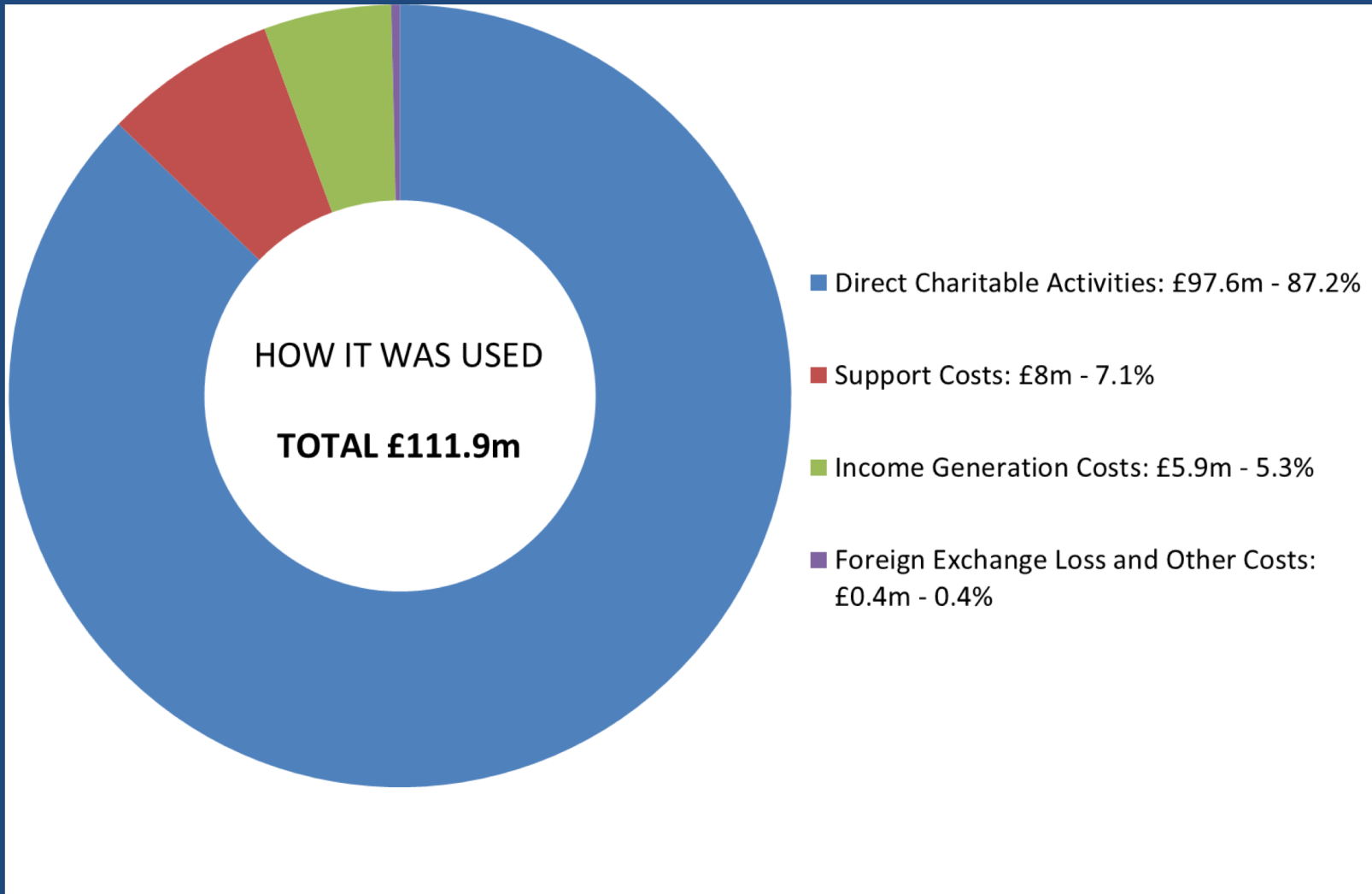


Decline in Income

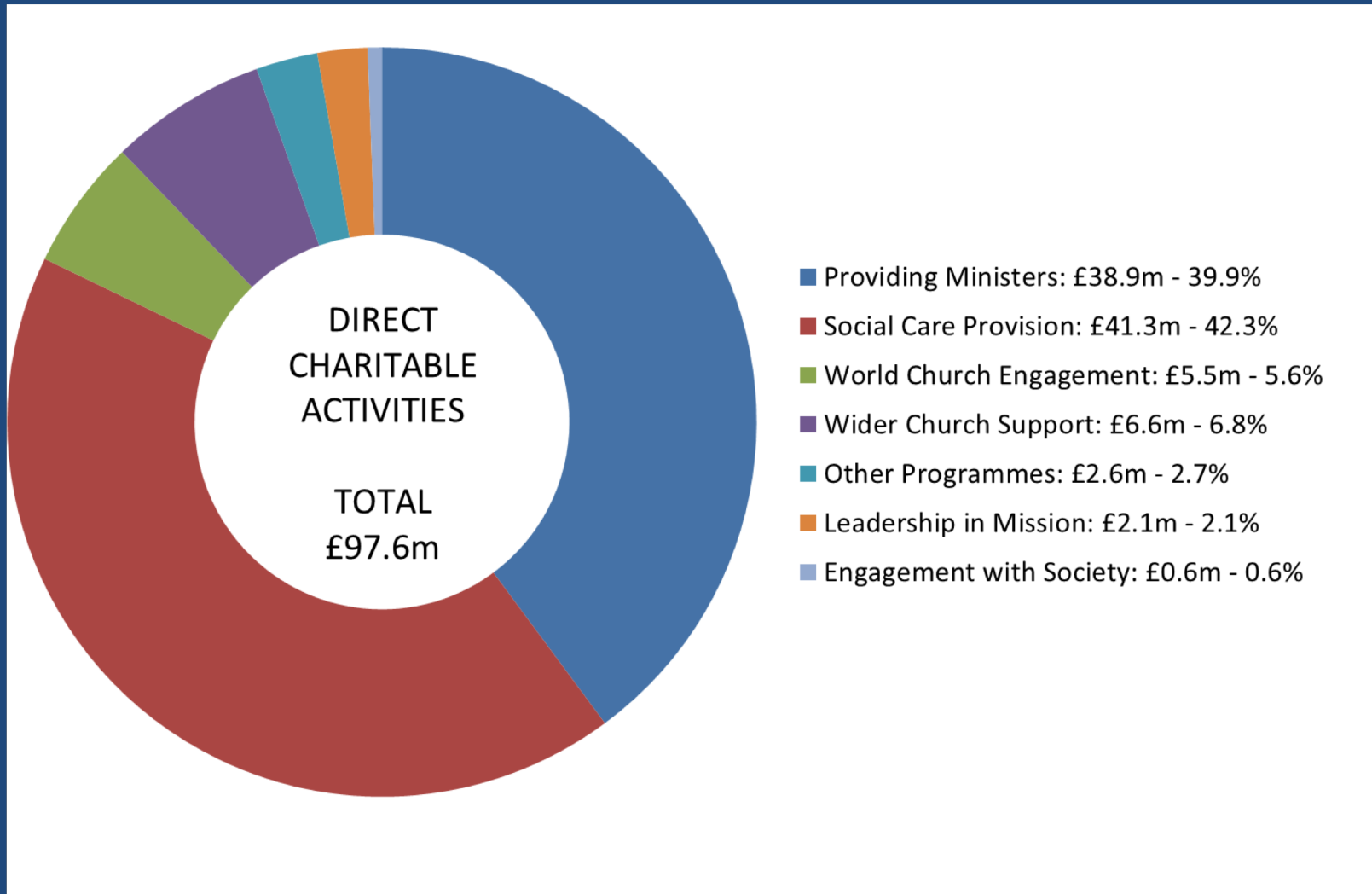
- Refer to the Annual Report

	2017 £m	2016 £m	2015 £m	2014 £m	2013 £m
Income by Type					
Congregational Contributions	46.8	46.8	46.7	48.0	48.6
Social Care	43.4	41.9	42.3	43.3	45.3
Other Charitable Activities	4.0	3.8	3.5	3.4	3.4
Legacies	2.1	3.7	2.2	1.2	3.0
Donations, Trusts, Grants	1.7	2.0	1.8	2.4	3.6
Other Trading Activities	7.3	6.2	5.6	5.1	5.4
Investment & Other	7.4	9.1	8.1	6.7	9.7
Total	112.7	113.5	110.2	110.1	119.0

And how did we spend it?



Direct Charitable Activities

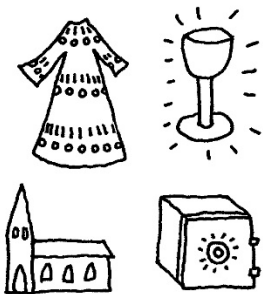


Cliff ahead?



GIVING

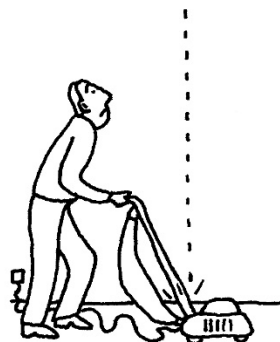
WHY I DO NOT CONTRIBUTE



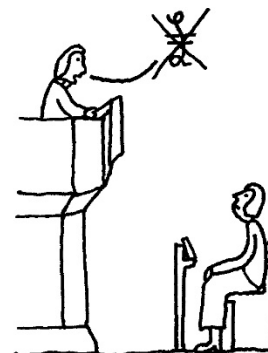
THE CHURCH HAS PLENTY OF MONEY



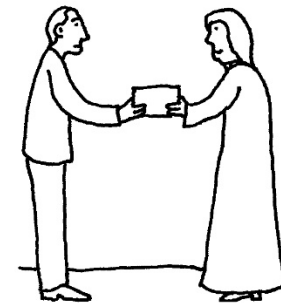
WE CAN'T AFFORD IT



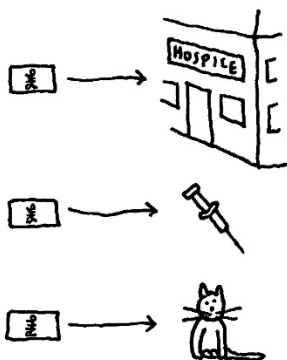
I GIVE MY TIME AND TALENTS INSTEAD



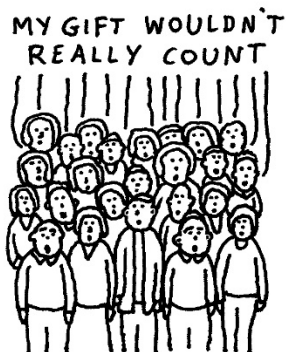
CHURCH ISN'T THE PLACE TO TALK ABOUT MONEY



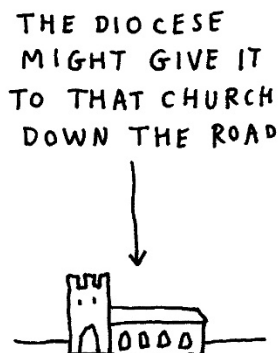
DOESN'T THE GOVERNMENT PAY FOR IT?



I GIVE TO OTHER CHARITIES



WHAT I COULD GIVE WOULDN'T MAKE A DIFFERENCE



THE MONEY WON'T BE WELL-SPENT



OUR VICAR DOESN'T DESERVE TO BE PAID



SOMEBODY UPSET ME ONCE

How does the Stewardship Team support congregations?

- a) Experience
- b) Sharing ideas
- c) Walk with your congregation
- d) Point you to the right resources or funders

Fiona Penny

Phone: 01771 653442



National Stewardship Programme

It was expected that the programme would be:

a.able to **increase giving** throughout the church

b.adaptable to congregations of all sizes,
locations and backgrounds

c.susceptible to **Presbytery oversight**

d.capable of running without a significant
increase in staff costs

e.adaptable for use at the right time in the **life
cycle of the congregation**

**Congregations are expected to take action every year with a
focus on money at least every third year.**

External Funding

Grants from External Funders

To help you find funding for your large project, the Stewardship team uses GRANTfinder to plough through the 1,000s of possible grants or trusts and identify the ones that could potentially support your project.

Key steps:

1. We ask you to complete a simple pre-search form
2. We then run a search and provide you with a list of potential funders including their contact details where you can obtain application forms, closing dates and useful information to include in your application
3. Your congregation can then apply and await their decision.



Contact us now for further information: sfadmin@churchofscotland.org.uk or call us on [0131 225 5722](tel:01312255722)

Find basic information on how to apply for a grant [here](#).

Fundraising



Raise funds by running events



Promote using social media



Ways to raise funds online



Shop to support your project

Online Fundraiser - Give.net

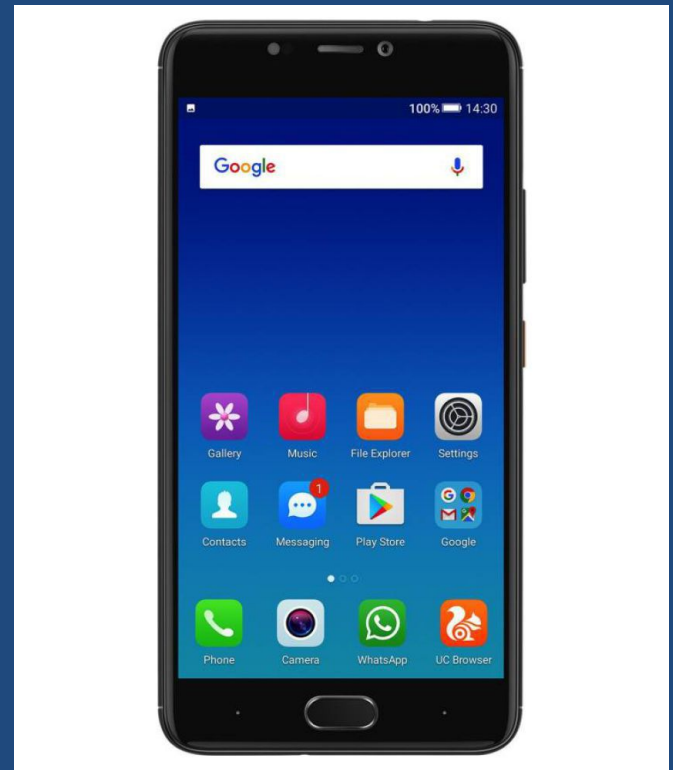
- 100% not-for-profit - Give.net is a part of Stewardship, a Christian charity. There are no profits at the end of the year
- Give.net reclaim your Gift Aid - Give.net claim Gift Aid automatically, on a weekly basis, which ensures that reclaimed tax reaches your church as soon as possible (usually between six to eight weeks)
- Easy to use reporting - Stay up to date with how much you've raised and how successful your fundraising has been. Easily accessed reports allow you to keep track of how much you have raised online. View them online and download to Excel or other software to help with your accounting, or in order to create mailings to supporters

Give.net – the numbers

- **A donor's gift - £10.00**
- **Gift aid - £2.50**
- **Admin - £0.38**
- **Card processing - £0.00**
- **Your charity receives - £12.12**
- **Fees - Just 3% of donations. No set up fee.
No monthly fees and no hidden charges.**

Text Giving

- JustGiving offer a free service called JustTextGiving which enables registered charities to receive donations made through mobile phones. This is currently only open to registered charities.
- If you are a registered charity and would like to try this out, all you needs to do is visit the [JustGiving website](#).
- **There are no charges for either the church or for the donor for this service.**



Contactless



Ministry and Mission Allocations

- Proposed allocations were sent from the Stewardship & Finance Department in Edinburgh in August 2018.
- The figures are based on a three year average income and this information is taken from the congregational accounts and information provided each year.

For 2019

- Presbytery has powers to increase or decrease the proposed figures.
- In 2018/9 it has a 5% allocation from which to reduce the total amount to be sent from our Presbytery.



Gordon Presbytery has previously agreed that congregations can seek a reduction in their Ministry and Mission Allocation for one of four reasons:

- 1) The congregation is engaged in an imaginative local mission project, which required considerable expenditure on the congregation's part.**
- 2) The congregation is facing considerable expenditure on a major repair to one of its buildings.**

Cont'd

- 3) To write off shortfalls from previous years where Presbytery considers this course of action to be appropriate.
- 4) *To reduce actual allocations during the year to which they apply if extraordinary changes in circumstances arise which would justify this course of action.*

Ministry and Mission Allocations

- A revised schedule of M&M allocations was agreed by Presbytery at its November meeting and returned to Edinburgh to meet the 15th November deadline.
- Changes in M&M allocations can be made throughout the year with the closing date for changes being the 30th September. Deadline is usually in August.

Conversation time

- **What would you like to see changed about the M&M system?**
- **How do other Presbyteries use their 5%?**

Data
developments



Attestation of Accounts

- Signed accounts are to be submitted to the Finance Committee by the April Presbytery meeting
(April 2019)
- If they are going to be late, it is helpful to let the convenor know.
- A copy should also be sent to '121' for their information.
- The committee uses the checklist provided to attest the accounts.

Attestation of Accounts

- Report is provided during the June meeting of Presbytery of progress and an interim report is submitted to '121'
- Any issues which need to be resolved are addressed prior to a final report submitted by the end of September.

Every Financial Board shall prepare and approve an annual Budget of estimated General Fund Income and Expenditure.

Every Financial Board shall provide its members annually with a copy of the Budget. In addition, copies of the Budget shall be made available, for information, at the Stated Annual Meeting or equivalent Congregational Meeting at which the annual Accounts of the congregation are received.

Budget Principles

- What we started with
- What we might receive
- What it will be intended for
- What we might also spend
- What we might have left
- How are we doing?

“Basics of Budgeting” Marvin Owen

Issues arising during 2018

- Minister's expenses – including council tax
- Remuneration of trustees
- Date of signatures
- Reserves policy
- Figures not adding up
- No information provided regarding Church of Scotland held accounts

Any questions

