

# Financial Control Policy

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## 0 Document Control

### 0.1 Change History

Version	Date	Author	Change Description
0.1	03/11/2021	Simon Williams	Initial draft of financial control policy. Complete sections: <ul style="list-style-type: none"> <li>• 2 General Financial Control Policy</li> <li>• Church financial control policy subsections: <ul style="list-style-type: none"> <li>○ 3.1 General Accounting Principles and Reporting</li> <li>○ 3.2 Handling Cash, Cheque and Card Collections.</li> </ul> </li> </ul>
0.2	08/11/2021	Simon Williams	Second draft of the financial control policy addressing comments raised by the finance team on the first draft and adding the following sections: <ul style="list-style-type: none"> <li>• 3.5 Paying an Expenditure</li> <li>• 3.9 Budgets, Reserves and Legacies</li> </ul>
0.3	01/07/2022	Simon Williams	Third draft of the financial control policy incorporating changes found to be necessary and addressing comments received from the PCC.
0.4	13/07/2022	Simon Williams	Addressed comments from Deborah Bull and added details payment card processors
0.5	16/07/2022	Simon Williams	Complete document distributed for wider review (no change in content from 0.4)
0.6	19/07/2022	Simon Williams	Added section 3.13 to specify requirements for Gift Aid handling.
1.0	29/07/2022	Simon Williams	Approval of the PCC subject to removal of the following clause from requirement 45 in section 3.5.1: “and the purchase of the goods or services has been authorised before at a similar price”.
1.1	09/05/2023	Simon Williams	Updates: <ul style="list-style-type: none"> <li>• Section 2.1: Addition of Memorial Reserve fund and specific purpose funds</li> <li>• Section 3.1: Update of the description of the monthly reporting</li> <li>• Section 3.5.1: Increased spending limit of Administrator to £250.</li> <li>• Section 3.5.2.1: Example updated to reflect new administrator spending limit of £250. Note about default daily card limit added.</li> <li>• Section 3.5.2.3: Charge for issuing a cheque has been increased to 75p</li> <li>• Section 3.9.1: Updated name of account 2320 to include audio-visual equipment</li> <li>• Section 3.9.1: Added account 2333 Parish Office – cleaning.</li> <li>• Section 3.9.1: Replaced Families Minister with Vicar as no Families Minister currently in post. Except in case of P&amp;T group expenses where P&amp;T group leader promoted.</li> <li>• Section 3.9.2: Upper limit of 6 months added to the General fund reserve policy.</li> </ul>

Version	Date	Author	Change Description
			<ul style="list-style-type: none"> <li>Section 5.9.2: Added Stripe account used with ChurchSuite.</li> </ul>
2.0	25/05/2023	Simon Williams	Status changed to 'Approved' as decided by the PCC on 23/05/2023

## 0.2 Distribution

Version	Recipients
0.1	Finance Team
0.2	PCC, Finance Team, Administrators
0.3	Deborah Bull and Wendy Williams
0.4	Deborah Bull
0.5	PCC, Finance Team, Administrators, Area Finance Advisor for Kensington
0.6	PCC, Finance Team, Administrators, Area Finance Advisor for Kensington
1.0	PCC, Finance Team, Administrators, Area Finance Advisor for Kensington
1.1	Finance Team
2.0	PCC, Finance Team, Administrators, Area Finance Advisor for Kensington

## 0.3 References

ID	Title	Version/Date	Author/Link
[1]	WAFC 1: Financial Control Guidance for PCCs in the Diocese of London	Version 2.7 July 2019	<a href="https://www.london.anglican.org/support/finance/financial-procedures/financial-controls/">https://www.london.anglican.org/support/finance/financial-procedures/financial-controls/</a>
[2]	WAFC 2: Checklist and Risk Assessment for Financial Controls	Version 2.7 July 2019	<a href="https://www.london.anglican.org/support/finance/financial-procedures/financial-controls/">https://www.london.anglican.org/support/finance/financial-procedures/financial-controls/</a>
[3]	Internal Financial Controls for Charities (CC8)	1 July 2012	<a href="https://www.gov.uk/government/publications/internal-financial-controls-for-charities-cc8">https://www.gov.uk/government/publications/internal-financial-controls-for-charities-cc8</a>
[4]	Checklist Internal Financial Controls for Charities (CC8)	1 July 2012	<a href="https://www.gov.uk/government/publications/internal-financial-controls-for-charities-cc8">https://www.gov.uk/government/publications/internal-financial-controls-for-charities-cc8</a>
[5]	Financial Controls in Churches and Small Charities	September 2019	<a href="https://www.stewardship.org.uk/resource/financial-controls-churches-and-small-charities">https://www.stewardship.org.uk/resource/financial-controls-churches-and-small-charities</a>
[6]	PCC Accountability, The Charities Act 2011 and the PCC	5 <sup>th</sup> edition	<a href="https://www.parishresources.org.uk/wp-content/uploads/PCC-Accountability-5th-Edition.pdf">https://www.parishresources.org.uk/wp-content/uploads/PCC-Accountability-5th-Edition.pdf</a>
[7]	All Saints' Laleham Collection Record Form	20211105	Simon Williams
[8]	Parochial Expenses of the Clergy 2017		<a href="https://www.churchofengland.org/sites/default/files/2017-10/Parochial%20Expenses%20Guide%20-%202017.pdf">https://www.churchofengland.org/sites/default/files/2017-10/Parochial%20Expenses%20Guide%20-%202017.pdf</a>
[9]	All Saints' Laleham Expenses Claim Form	20220629	Simon Williams

## 1 Introduction

In common with other PCCs in the Church of England, All Saints' Laleham PCC is an independent charity accountable to the Charity Commission [1]. PCC members are trustees of the charity which means that they have the duty of overseeing and governing the church and ensuring that finances are handled correctly and in a manner which corresponds to the aims of the charity [1].

This policy document specifies the internal financial controls of All Saints' Laleham PCC. The policies are designed to be compliant with the applicable legal requirements listed by the Charity Commission in its checklist [4]. The guidance provided by the Charity Commission [3] and the Diocese of London [1][2] and Stewardship [5] has been followed where possible. The headings for the policy have been taken from the Diocese of London guidance document [1] to help ensure completeness and allow traceability.

All Saints' Laleham PCC oversees the activities of both the Church and its Playgroup. Each entity has its own officers, bank accounts and procedures and so the financial control policies of each are described separately. Some of the policies are common to both the Church and the Playgroup and these are described in a section on general financial control policy.

In this document the word 'shall' indicates a mandatory requirement, and the word 'should' indicates an aspiration.

The actions specified in this document for the Treasurer may be performed by the Deputy Treasurer instead (see section 5.1 for the current role holders).

## 2 General Financial Control Policy

This section contains policy requirements applicable to the Church and Playgroup activities.

### 2.1 General Accounting Principles and Reporting

Charity accounting is based on the principle that money must be used in line with the stated purpose for which it was given. This gives rise to fund accounting that records the purpose for which money was given and how it was spent/distributed.

PCC accounts can have three fund types – unrestricted (which can have subtypes of general and designated), restricted and endowment:

- Unrestricted General – money that can be used for any purpose that furthers the aims of the charity.
- Unrestricted Designated – money that has been set aside by the PCC to cover the cost of a particular type of asset or service. This money can be transferred back into the General fund by the PCC and is therefore a type of unrestricted fund.
- Restricted Fund – money that has been given for a specific purpose and can only be used for that purpose.
- Endowment – an amount of money that has been given to the PCC for longer term retention rather than immediate spending. Generally, endowments come with an agreement that the interest can be spent on the church or for a specific [restricted] purpose.

The name, type and purpose of the funds used by the PCC are given in Table 1.

Table 1: All Saints Laleham PCC Funds

Fund Name	Fund Type	Purpose
Alfred Want Churchyard	Endowment	Investment made by the charity of Alfred Want for the purpose of maintaining the grave and gravestone of John Thornton and the lychgate erected in his memory.
Building	Restricted	Money given to pay for new build, alterations, extensions, or major repairs affecting the structure, systems, or furnishings of the church or any other PCC property.
Bursary	Restricted	Money given to enable children to attend Christian events, camps, and holidays.
Churchyard	Restricted	Money given to pay for maintenance or improvement of the churchyard, including income generated by the Alfred Want Churchyard fund.
Curate	Restricted	Money given to pay the employment and accommodation costs of a training curate.
Curate Reserve	Unrestricted Designated	Money held in reserve by the PCC to pay the employment and accommodation costs of a training curate.
General	Unrestricted General	Money for any purpose that furthers the aims of All Saints' Laleham.
Memorial Reserve	Unrestricted Designated	Money held in reserve by the PCC while it decides how to spend legacies and gifts given in memory of a person who has died.
Mission	Restricted	Money collected on behalf of other charities and paid periodically to them.
Parent & Toddlers	Restricted	Money given to pay the expenses of the Parent & Toddlers group and its donations to Compassion.
Playgroup	Unrestricted Designated	Money received to provide Early Years Foundation Stage services by Laleham Church Playgroup.
Property Reserve	Unrestricted Designated	Money reserved to pay for new build, alterations, extensions, or major repairs affecting the structure, systems, or furnishings of the church or any other PCC property.
Staff Reserve	Unrestricted Designated	Money reserved to pay salaries, national insurance, life insurance, pensions, and working expenses of staff. Working expenses include items such as telephone, broadband, postage, stationary, travel costs, office equipment/software, membership fees of a relevant professional body, and hospitality.
<Specific purpose>	Restricted	Money given to be spent on a specific purpose. Individual funds will be created for each purpose as the need arises.

The policy requirements for general accounting and reporting are as follows:

1. The PCC should review the effectiveness of the internal financial controls and their compliance to legal requirements when the PCC Annual Report is prepared. The outcome of the review shall be recorded in PCC meeting minutes along with any actions required.
2. The Treasurer shall issue to the PCC by 31<sup>st</sup> March every year, a full set of accounts for both the Church and Playgroup in the previous year to 31<sup>st</sup> December.
3. The annual accounts shall be prepared in accordance with the statutory requirements identified by PCC Accountability [6].
4. The annual accounts shall be prepared on the Accruals basis since the annual gross income is greater than £250,000.

5. The Treasurer shall arrange an independent examination of the annual accounts by the qualified accountant appointed at the previous Annual Parochial Church Meeting (APCM). The Charity Commission requires an independent examiners report because the gross income is between £250,000 and £1,000,000 and gross assets do not exceed £3,260,000.
6. The PCC shall review the annual accounts and approve them when content.
7. The PCC Secretary shall include the examined approved accounts in the PCC Annual Report and arrange for presentation of the report at the Annual Parochial Church Meeting (APCM) and give a copy of the report to anyone upon request.
8. The Treasurer shall prepare and upload the Return of Parish Finance required by the Church of England after the APCM (see: <https://parishreturns.churchofengland.org/>).
9. The Treasurer shall prepare and upload the Annual Return required by the Charity Commission and upload the PCC Annual Report to the Charity Commission public register no later than 31<sup>st</sup> October in the following year (see: <https://www.gov.uk/guidance/prepare-a-charity-annual-return#ar-questions>).
10. The Treasurer shall update the details held by the Charity Commission, e.g. the list of trustees, after the APCM (see: <https://www.gov.uk/guidance/how-to-update-your-charitys-details>). The details should be updated during the year whenever a change occurs.
11. The accounting records described in PCC Accountability [6] shall be preserved for at least six years from the end of the year to which they relate.

### 3 Church Financial Control Policy

This section contains policy requirements only applicable to the Church activities.

#### 3.1 General Accounting Principles and Reporting

The requirements in addition to those listed in section 2.1 are as follows:

12. The Treasurer shall issue a financial report to PCC members before each meeting that includes the following information:
  - a. For each fund: balance brought forward, income, expenditure, transfers, gains, losses, and balance carried forward
  - b. Income and expenditure by month by account for all funds
  - c. A comparison of income and expenditure by account for the General fund in the current year and the same period of the previous year
  - d. A comparison of year-to-date actuals with budget for related groups of accounts and funds where there is significant uncertainty in forecasting.
13. At each meeting the PCC should review the latest financial report and progress with actions on financial matters agreed at previous meetings.

#### 3.2 Handling Cash, Cheque and Card Collections

There is an ongoing trend towards greater use of debit cards and contactless payment technology, but cash and cheques continue to be preferred by many. So, the PCC will facilitate donation or payment by cash, cheque and card wherever possible.

The policy assumes that the church offertory box collects no more than £500 in cash per month because this is the amount insured against loss from such a container. The policy assumes that no more than £3000 in cash is banked in one transaction because this is the amount insured against loss



in transit without escort. The policy will need to be updated if these assumptions are found to be wrong.

### 3.2.1 Handling Cash and Cheques

The requirements for the handling of cash and cheques are as follows:

14. Cash/cheque donations should be accepted at all services and events in all locations.
15. Cash/cheque payments should be accepted for fees and trading activities.
16. No additional charge should be made for payments by cheque. CAF Bank charges 60p per cheque when more than 20 cheques are paid in within one calendar month, but generally the numbers of cheques are such that the PCC does not pay a fee.
17. Cash collected in any container other than the church offertory box shall be counted on the same day that it is received.
18. Cash put in the church offertory box shall be counted within a month of receipt.
19. Cash shall only be stored in either the church safe or the church offertory box.
20. Cash shall be counted by two unrelated people.
21. The two counters should be changed periodically so that it is not always the same two people counting the money.
22. The counters shall record on the Collection Record form [7] when, why and where the money was given, along with the amounts of each note and coin denomination and cheque. The drawer of each cheque shall be recorded as this information would be needed if Gift Aid claim was applicable. The counters shall sign the form and record the date of counting. The place of the donation (church/school) is needed so that Gift Aid Small Donations Scheme (GASDS) claims can be made for anonymous gifts less than £30 within separate site limits.
23. The counted cash and cheques shall be stored in the church safe or church offertory box until banking.
24. The person banking the cash and cheques shall reconcile the balances with the counters and pass the Collection Record form [7] with the paying-in slip and receipt to the Treasurer.
25. When the Treasurer or delegate receives a cheque, he/she shall complete a Collection Record form [7] and either bank the cheque themselves or arrange for it to be banked. A single signature is sufficient when recording cheque donations.
26. The Treasurer shall reconcile the Collection Record form [7] with the bank statement and add the form, paying-in slip, and receipt to the accounting records.
27. The PCC will not hold a cash float except for specific events such as the summer fair. When a float is needed, PCC approval for a specific amount shall be sought in advance and this amount withdrawn from the bank (see section 3.5.2.2). After the event, the gross amount (income plus float) shall be recorded as above and banked. Payments shall not be made from a cash float.

### 3.2.2 Handling Debit/Credit Cards

The requirements for handling debit/credit cards are as follows:

28. Debit/credit card donations should be accepted at all services and events in all locations.
29. Debit/credit card payments should be accepted for fees and trading activities.
30. The system used for debit/credit card donations and payments shall be compliant with Payment Card Industry Data Security Standard (PCI-DSS).

31. The system used for debit/credit card donations and payments shall be compliant with General Data Protection Regulation (GDPR).
32. The purpose and amount of the donation or payment shall be recorded along with date of the transaction and the transaction charge.
33. The identity of the donor shall be recorded if he/she has given the information by registering a Gift Aid Declaration to the card number, otherwise the identity of the donor shall not be recorded.
34. The place of the donation (church/school) shall be recorded for collections made in services so that GASDS claims can be made for anonymous donations less than £30 within separate site limits.
35. The system shall pay received income less transaction charges into the PCC bank account at weekly intervals and provide a Pay-out Report to the Treasurer giving the details (see 32, 33, 34) for each transaction included. The gross value of the donation shall be recorded as income and the transaction charge recorded as expenditure.
36. The Treasurer shall reconcile the Pay-out Report with the bank statement and add the report to the accounting records.

### 3.3 Banking

The general banking requirements to ensure the security of the money held by the PCC are as follows:

37. An up-to-date list of bank and investment accounts and their signatories shall be maintained (see sections 5.2 and 5.3).
38. Authorisation shall be obtained from the PCC before changing the authorised signatories of bank and investment accounts.
39. All bank and investment accounts shall be operated in accordance with the requirements of the bank or investment institution.
40. Bank and investment accounts will not be used to transfer or hold money for private individuals or third parties except collections for other Christian charities (see section 3.8).
41. The income and expenditure records shall be reconciled to the current account bank statements monthly.

### 3.4 Online Banking

The online banking requirements to ensure the security of the money held by the PCC are as follows:

42. Online access to bank accounts shall be restricted to PCC authorised signatories only.
43. Online payment transactions set-up by one account signatory shall require authorisation by a second account signatory.
44. Two-factor authentication shall be used by the online banking portal to verify that instructions are being received from account signatories.

### 3.5 Paying an Expenditure

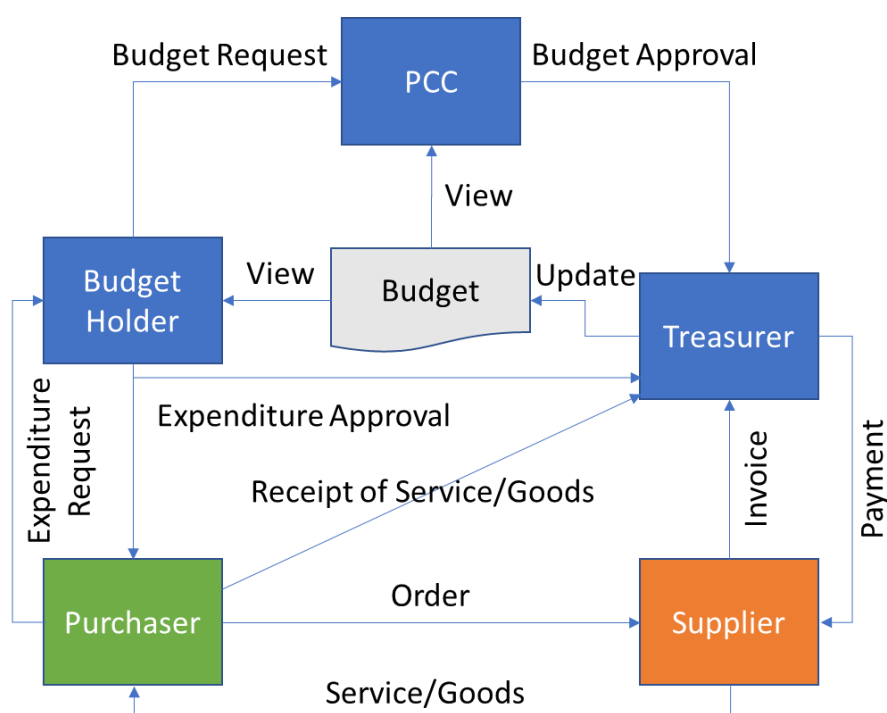
Financial control of expenditure happens in three stages:

- Stage 1 - authorisation of the expenditure before purchase to minimise the risk of buying goods and services that do not meet the needs or are unaffordable at the present time.
- Stage 2 - authorisation of the payment to minimise the risk that money is stolen, or accidentally lost, or used for unauthorised expenditure.
- Stage 3 – checking and recording of the transaction to monitor the operation of the controls and trigger improvements where necessary.

The policies are designed to allow the PCC to discharge its responsibility for proper management of the church's finances and this includes validation and prioritisation of expenditure. The PCC delegates authority for expenditure decisions to budget holders subject to the amount being less than a spending limit and there being sufficient funds being left in the budget. The budget is a document maintained by the Treasurer and approved by the PCC which records planned income and authorised expenditure by account category and by month. The Standing Committee may authorise expenditure on behalf of the PCC in cases where an urgent decision is required to prevent significant impact on essential activities.

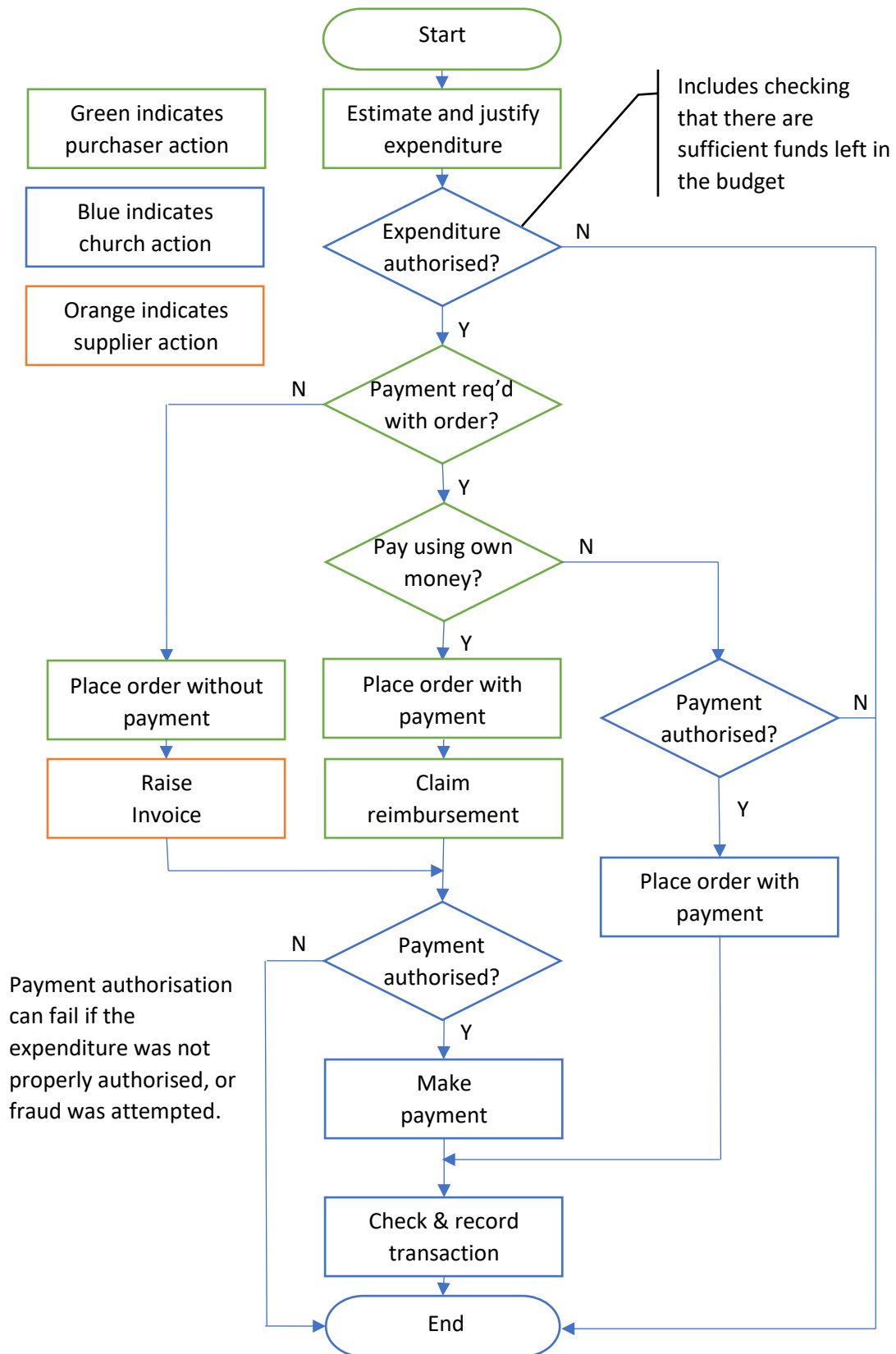
The flow of information, goods and services in the procurement process are illustrated in Figure 1.

Figure 1: Procurement Process



The logical flow of the purchasing process is shown in Figure 2 and the policy requirements are described in detail below.

Figure 2: Purchasing Process



### 3.5.1 Authorisation of Expenditure Before Purchase

The aim of the policy is to help the church buy the goods and services that it needs, at a reasonable price, when they can be afforded.

If multiple purchases are required to complete a job or stage an event, then authorisation should be sought for the total estimated cost. It is recommended that a contingency commensurate with the accuracy of the estimate should be included.

The policy requirements for authorisation of expenditure before purchase are as follows:

45. The purchaser may proceed with the purchase if the goods or services are needed to fulfil his/her duty and the amount is less than the 'Role Holder' spending limit (see Table 2 for spending limits).
46. If the conditions described in 45 are not met then the purchaser shall obtain the approval of the budget holder for the goods or services before proceeding with the purchase (see Table 3 for a list of budget holders and a description of the budgets under their authority). The Treasurer or Deputy Treasurer will guide the purchaser if they are unsure about who to contact. If the primary budget holder is unavailable, then the deputy budget holder should act instead (see Table 3).
47. The budget holder may give financial approval for the purchase or make the purchase himself/herself if any of the following conditions are true:
  - A. The PCC has already approved purchase of the specific goods or service and the amount is not more than the limit set by the PCC.
  - B. The applicable account budget has sufficient money remaining to pay for the goods or service, and the amount is within the spending limit of the budget holder (see Table 2 for spending limits).
  - C. The PCC has already delegated an overall project budget and the proposed purchase would not lead to a project overspend.
48. If the conditions described in 47 are not met and the purchase is necessary, then the budget holder shall seek the approval of the PCC. The budget holder may instead seek approval by the Standing Committee in urgent cases. The Standing Committee may give financial approval for the purchase if all the following conditions are true:
  - A. The purchase is urgently required to prevent significant impact on essential activities.
  - B. The purchase would leave sufficient money in the bank for services to be maintained and creditors paid.
49. If the conditions described in 48 are not met, then the Standing Committee shall refer the matter to the PCC by either including it as an agenda item at the next regular meeting or by convening a special meeting depending upon the urgency.
50. Budget holders, Standing Committee or the PCC should provide a written record of their authorisation to the purchaser and Treasurer to facilitate authorisation of the payment and monitoring of the process.

Table 2: Spending Limits

Post	Spending Limit <sup>1</sup>	Notes
<b>Role Holder</b>	£100	A 'Role Holder' is a church member who has a duty to perform a role in the running of the church or delivery of its mission whether paid or voluntarily. Examples include Sunday School leader, service refreshment maker, Licensed Lay Minister, cleaner, Associate Minister, Safeguarding Officer.
<b>Families Minister</b>	£250	
<b>Administrator</b>	£250	
<b>Treasurer</b>	£500	
<b>Vicar</b>	£500	
<b>Fabric Committee Chairperson</b>	£1000	
<b>Deputy Budget Holder</b>	Spending limit of the primary budget holder	For example, if the Fabric Committee Chairperson is unavailable then a Churchwarden can authorise expenditure within the Fabric Committee Chairperson's spending limit.

### 3.5.2 Authorisation of the Payment

The aim of the policy is to protect the PCC's money from unauthorised use or accidental loss. It is applicable before placing an order if the supplier requires payment with the order and the purchaser does not wish to use their own money and claim reimbursement through the expenses process (see section 3.6). It is applicable after placing an order if the supplier is willing to raise an invoice after receipt of the purchase order or the purchaser has elected to pay the supplier and claim reimbursement.

The PCC can make payments by five methods: online bank transfers, direct debit, card payment, cheque, or cash. If payment by debit card or cash is needed, then direct the request to the CAF Bank Business card holders (see section 5.2.1). Requests for payment by online bank transfer, direct debit or cheque should be directed to the Treasurer.

#### 3.5.2.1 Card Payment Controls

The CAF Bank Business card can be used to make payments in-person, over the telephone and online wherever Mastercard is accepted. In-person transactions are secured by Chip & PIN. Online transactions are secured by the Mastercard Identity Check service which challenges the purchaser to recall previously registered memorable information or enter a One Time Passcode (OTP) sent to a previously registered mobile phone. The card holders are listed in section 5.2.1.

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<sup>1</sup> The expenditure could be one-off or over a period. For expenditure over a period the amount to be compared with the spending limit is the total forecasted for the next 12 months. Where multiple purchases are required to complete a job or run an event then the total amount for the job or event should be compared with the spending limit.

The following policy requirements apply to card payments and general card security:

51. If the card holder is not the purchaser, then he/she shall check that the expenditure was authorised in accordance with the requirements stated in section 3.5.1. The card holder may use the card to pay the authorised amount.
52. If the card holder is the purchaser and obtained authorisation in accordance with the requirements stated in section 3.5.1, then the card holder may use the card to pay the authorised amount. Note that the expenditure authorisation policy allows a role holder to make purchases up to the Role Holder's Spending Limit. This means, for example, that parish administrators are authorised to use their cards to purchase items of up to £250 based upon their own judgement of need. Also, parish administrators may use their cards for purchases of more than £250 with the approval of a budget holder. Note that the bank imposes a £500 daily limit on expenditure but this can be increased by prior arrangement with the bank.
53. The card holder shall obtain order records/receipts for all transactions and provide them to the Treasurer for review and monthly bank reconciliation.
54. The card holder shall comply with CAF Bank's conditions and guidance on the use of their Business cards.
55. The Treasurer or Deputy Treasurer shall collect and destroy a card when a card holder is no longer eligible to use it, after having requested cancellation by CAF Bank.

#### *3.5.2.2 Cash Payment Controls*

Cash payments should be avoided wherever possible because they are less secure than other methods and are more labour intensive. However, there may be circumstances where cash payment is necessary e.g. suppliers who will only accept cash, event organisers who need a cash float. Cash can be withdrawn from the PCC's CAF Bank account by inserting a Business card into an ATM and successfully completing Chip & PIN authentication. Up to £300 can be withdrawn per card per day. The card holders are listed in section 5.2.1.

The following policy requirements apply to payments by and withdrawal of cash:

56. The card holder shall check that the expenditure was authorised in accordance with the requirements stated in section 3.5.1, withdraw the specified amount via an ATM, hand the cash to the payment requestor, obtain a receipt, and pass the receipt to the Treasurer for review and monthly bank reconciliation.

#### *3.5.2.3 Cheque Payment Controls*

Cheque payments should be avoided wherever possible because of a charge of 75p by CAF Bank for issuing a cheque. However, there may be circumstances where cheque payment is necessary e.g. suppliers who will only accept a cheque, outage of the CAF Bank online portal or our access to it. The cheque book holders and bank account signatories are listed in section 5.2.1.

The following policy requirements apply to payments by cheque:

57. The cheque book holder shall check that the expenditure was authorised in accordance with the requirements stated in section 3.5.1.
58. The cheque book holder shall check with the purchaser that the invoice/bill is OK to pay. This is necessary where the purchaser has not already seen the invoice and therefore might not be aware of the supplier's request.

59. If the expenditure was authorised and the purchaser is content, then the cheque book holder shall write the cheque for the invoiced amount to the account name specified on the invoice, note the invoice number on the back of the cheque and sign it. He/she shall then pass the cheque, invoice, and authorisation documentation to another CAF Bank account signatory (see section 5.2.1) for authorisation.
60. The authoriser shall confirm that the expenditure was authorised in accordance with the requirements stated in section 3.5.1 before adding his/her signature to the cheque. The cheque shall then be given/posted to the payee.
61. Blank cheques must never be signed.
62. No one may authorise cheques to themselves.
63. The cheque book holder shall note the cheque number on the invoice/bill and pass it to the Treasurer for review and monthly bank reconciliation. If there is no invoice/bill then the cheque book holder shall create a record of the cheque number, payee, amount, and the reason for the payment.

#### *3.5.2.4 Online Banking Payments*

Online Faster Payment is the most common and preferred method of making payments because there is no transaction fee, and it is convenient and secure once the payee bank details have been entered correctly. The bank account signatories listed in section 5.2.1 have access to CAF Bank Online and can operate the payment process.

The following policy requirements apply to online bank payments:

64. The online banking user shall check that the expenditure was authorised in accordance with the requirements stated in section 3.5.1.
65. The online banking user shall check with the purchaser that the invoice/bill is OK to pay. This is necessary where the purchaser has not already seen the invoice and therefore might not be aware of the supplier's request.
66. If the expenditure was authorised and the purchaser is content, then the online banking user shall raise the online payment request for the invoiced amount to the account number<sup>2</sup> specified on the invoice and enter the invoice number as the transaction reference. Note that this could be a one-off payment or a periodic payment. The online banking user shall then pass the CAF Bank transaction reference, invoice, and authorisation documentation to another CAF Bank account signatory (see section 5.2.1) for authorisation. If there is no invoice/bill then the online banking user shall create a record of the CAF Bank transaction reference, payee, amount, and the reason for the payment.
67. The authoriser shall confirm that the expenditure was authorised in accordance with the requirements stated in section 3.5.1 and the payment details are correct before authorising the payment in CAF Bank Online and passing the CAF Bank transaction reference, invoice, and authorisation documentation to the Treasurer for review and monthly bank reconciliation.
68. No one may authorise online payments to themselves.

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<sup>2</sup> If it is the first time that an online payment has been made to the account then the online banking user shall confirm the payee's account name, sort code and account number over a different communication method to that used for the payment request. For example, if an invoice is received by email then the payee's account details should be confirmed by a voice call or text.



### 3.5.2.5 Direct Debits

Many services are paid by direct debit e.g. telephone, broadband, gas, electricity, water, rent. The bank account signatories listed in section 5.2.1 are able to instruct CAF Bank to pay Direct Debits.

The following policy requirements apply to Direct Debit mandates:

69. The first bank signatory shall check that the expenditure was authorised in accordance with the requirements stated in section 3.5.1.
70. The first bank signatory shall check with the purchaser that the Direct Debit mandate is OK to sign. This is necessary where the purchaser has not already seen the Direct Debit mandate and therefore might not be aware of the supplier's request.
71. If the expenditure was authorised and the purchaser is content, then the first bank signatory shall sign the supplier's Direct Debit mandate and pass it to a second bank signatory together with the expenditure authorisation documentation.
72. The second bank signatory shall check that the expenditure was authorised in accordance with the requirements stated in section 3.5.1 and the payment details are correct before adding his/her signature to the supplier's Direct Debit mandate. The original Direct Debit mandate shall be given/posted to the supplier. A copy of the Direct Debit mandate shall be passed to the Treasurer for review and monthly bank reconciliation.

### 3.5.3 Check and Record the Transaction

Regular checking and recording of the transactions will be performed by the Treasurer to monitor the operation of the controls and trigger improvements where necessary. The policy requirements for checking and recording are as follows:

73. When recording transactions in the accounting system, the Treasurer shall check that the expenditure authorisation and payment authorisation control procedures have been executed correctly. He/she should initiate remedial action when deficiencies or opportunities for improvement are identified.
74. The Treasurer shall check that goods or services are still required / being delivered when automatic payments are being made by Standing Order or Direct Debit.

## 3.6 Paying Staff and Expenses

The PCC pays directly employed staff and self-employed contractors for the work they do and the expenses that they incur. This section specifies the requirements to ensure that these workers and HMRC are paid the correct amount.

75. The Treasurer shall follow the guidance provided by Diocese of London HR to determine the employment status for tax of each person paid by the PCC. The guidance is available [here](#). In cases where there is any uncertainty about the employment status for tax then the [HMRC check tool](#) should be used and the result acted upon and retained as evidence.
76. If a worker is classified as employed for tax purposes, then he/she shall be added to the All Saints' Laleham PCC payroll (see section 5.6) and HMRC shall be paid the Income Tax and National Insurance Contributions due.
77. If a worker is classified as employed for tax purposes and meets the prevailing pension auto-enrolment criteria and does not opt-out in writing, then he/she shall be enrolled in the All Saints' Laleham PCC pension scheme (see section 5.7).

78. If a worker is classified as employed for tax purposes and requests enrolment in the All Saints' Laleham PCC pension scheme and receives the prevailing lower level of qualifying earnings, then he/she shall be enrolled.
79. Every three years the Treasurer shall write to any employees not in the All Saints' Laleham pension scheme, but eligible for membership, asking again whether they wish to join. The Treasurer shall enrol any who do not opt-out in writing. The Treasurer shall also complete a re-declaration of compliance for The Pensions Regulator. The next re-enrolment and re-declaration should take place between 1<sup>st</sup> April 2025 and 30<sup>th</sup> September 2025.
80. A worker enrolled in the All Saints' Laleham PCC pension scheme may opt-in to salary sacrifice for their pension contributions. In this case All Saints' Laleham PCC pays both the employee and employer pension contributions and the employee's salary is reduced by the amount of the employee pension contributions. This reduces the employee's National Insurance contributions but reduces government benefits scaled by salary.
81. The Treasurer shall arrange for payment of salaries by online bank transfer on the 23<sup>rd</sup> of the month or earlier if 23<sup>rd</sup> falls on a Saturday, Sunday, or bank holiday.
82. The Treasurer shall arrange for an annual review of salaries by the PCC (see section 5.8).
83. The Treasurer shall pay reasonable expenses to church members and visiting speakers/clergy for costs arising from carrying out their duties for the church. Expenses should be claimed by completing a claim form [9] and submitting it to the Treasurer together with receipts. Church members shall follow the steps for authorisation of expenditure before purchase described in section 3.5.1 but note that they have the 'Role Holder' spending limit specified in Table 2 and so they can self-authorise small purchases. They may still be challenged to justify need for the expenditure.
84. The Treasurer and parish clergy shall follow the guidelines in "Parochial Expenses of the Clergy" [8] when deciding which expenses may be claimed.

### 3.7 Borrowing Money

This section specifies the requirements to ensure that any money borrowing by the PCC is in the long-term interest of All Saints' Laleham Church.

85. All money borrowing shall be discussed and approved by the PCC.
86. The proposer shall address the following questions when presenting the case for borrowing the money:
  - a. Why the loan is needed?
  - b. How much needs to be borrowed?
  - c. How the loan will be repaid?
  - d. Who will be the lender?
  - e. How much the loan will cost?
  - f. The advice of the Diocese of London Financial Advisor for Kensington Area.

### 3.8 Making Donations to other Charities

This section specifies the requirements to ensure that donations to other charities comply with relevant regulations.

87. The PCC may occasionally hold special collections for other Christian charities whose aims align with those of All Saints' Laleham Church. Any collections for other charities will be clearly advertised and collected as a restricted fund or agency.
88. The PCC may at any time decide to donate from existing funds to another Christian charity whose aims align with those of All Saints' Laleham Church. This must be approved by a PCC resolution, following appropriate due diligence to confirm the aims and good governance of the recipient charity. The donation will be recorded in the annual accounts.
89. If the charity is one which the PCC actively promotes and supports, then the PCC may claim and pass on gift aid. Otherwise, donations must be forwarded to the charity without claiming gift aid first.
90. The PCC may also occasionally act as an agency for self-supporting events such as house parties or youth camps. These events will not form part of the annual accounts.

## 3.9 Budgets, Reserves and Legacies

### 3.9.1 Budgets

Budgets are a tool for planning and prioritising the use of financial resources to achieve the mission of the Church. An approved budget is the fundamental means by which the PCC records its financial decisions and communicates its instructions to the Treasurer and those using money to deliver their ministry. The requirements for budgeting are as follows:

91. The Treasurer shall prepare an annual budget in the fourth quarter of the preceding year taking input from all stakeholders.
92. The PCC shall review and approve the budget no later than January in the year that is the subject of the budget.
93. Where possible, the budget should specify income and expenditure on a monthly basis, account-by-account to enable monitoring of actuals against budget throughout the year.
94. Budget holders and their deputies are responsible for preparing the annual budget, authorising expenditure from the budget, monitoring the consumption of budget, seeking PCC approval for budget changes during the year, and explaining the reason for significant variance (too much or too little budget). The budget holders and deputies are nominated in Table 3.

Table 3: Budget Holders and their Budget Scope

Budget Holder	Deputy Budget Holder	Account Code and Name	Notes
<b>Fabric Committee Chairperson</b>	Churchwarden	2130 Vicarage house expenses 2320 Organ/piano tuning and AV eqpt 2330 Church – maintenance 2331 Church-cleaning 2332 Parish Office – maintenance 2333 Parish Office - cleaning 2349 Churchyard – maintenance 2350 Contract Gardener 2560 Youth Centre – maintenance 2361 Youth Centre-cleaning	Cleaning, gardening, minor repairs and routine maintenance are funded from these accounts. Minor repairs are defined as those costing less than £1000.
<b>Fabric Committee Chairperson</b>	Churchwarden	2710 Church - major repairs 2720 Church – redecoration 2810 Youth Centre – major repairs 2820 Youth Centre – redecoration 2830 Parish Office – major repairs 2840 Parish Office – redecoration	Major repairs, non-routine maintenance and redecoration are funded from these accounts. Major repairs are defined as those costing £1000 or more.
<b>Fabric Committee Chairperson</b>	Churchwarden	2910 Church – new building work 2920 Hall – new building work 2930 Parish Office – new building work	These accounts are used to fund new buildings, alterations, and extensions and includes the building structure, systems, and furnishings.
<b>Vicar</b>	Treasurer	2110 Working expenses of Families Minister	Expenses necessary to fulfil the duties of the post.
<b>Vicar</b>	Curate	2202 Holiday Club expenses	Costs of running Holiday Club, including training and materials.
<b>Vicar</b>	Sunday School Group Leaders	2203 Sunday School expenses	Costs of running Sunday School, including training and materials.
<b>Vicar</b>	Youthwork Group Leaders	2204 Youth work expenses	Costs of running Youthwork, including training and materials.

Budget Holder	Deputy Budget Holder	Account Code and Name	Notes
Vicar	Treasurer	2205 Bursaries	Grants to enable children to attend Christian events, camps, and holidays.
Parent & Toddler Group Leader	Treasurer	2206 Parent & Toddler expenses	Costs of running Parent & Toddlers, including training and materials. Note that donations by P&T to Compassion are not included. Those donations are included in the budget for 1801 'Giving to missionary societies'.
Treasurer	Churchwarden	All other accounts	Default position until someone an expert in the category is appointed.
Vicar	Treasurer	2060 Honoraria	Gifts to acknowledge and thank people for significant service to All Saints' Laleham Church.
Vicar	Treasurer	2101 Working expenses of incumbent	Expenses necessary to fulfil the duties of the post [8].
Vicar	Treasurer	2102 Working expenses of curate	Expenses necessary to fulfil the duties of the post [8].
Vicar	Treasurer	2120 Working expenses of staff	Expenses necessary to fulfil the role of any staff member not having a specific account.
Vicar	Curate	2150 Visiting speakers/locums	Expenses of visiting speakers and locums.
Vicar	Curate	2201 Parish training and mission expenses	Costs of mission and evangelistic outreach in the parish, including training courses and activities.
Vicar	Curate	2340 Upkeep of services	Costs of running services e.g. copyright licences, hand sanitiser, candles, service books, flowers, posters, communion bread and wine.
Vicar	Curate	2341 Service Refreshments	Costs of providing tea, coffee, biscuits etc at services.
Vicar	Curate	2342 School Hire	Costs of hiring the school for services.
Vicar	Curate	2501 Newsletter expenses	Cost of producing the parish newsletter.
Vicar	Curate	2510 Bookstall expenses – objectives related	Cost of stocking the bookstall with publications that are aligned to the charitable objectives of the Church.

95. The Treasurer shall support budget holders by providing information on historical costs and a template for specifying the budget.
96. The Treasurer shall provide budget holders with reports of actuals, budget, and variance for the year-to-date every month.

### 3.9.2 Reserves

Reserves are the amounts of money kept by the PCC to address urgent situations which might arise e.g. major failures in the fabric of the church. The level should be commensurate with the risk. The policy requirements on reserves are as follows:

97. The PCC should budget to maintain a balance in the General fund of between three and six months expenditure from the General fund.

### 3.9.3 Legacies

Legacies are money or property left to the PCC in a will. The policy requirements for legacies are as follows:

98. Notifications received from the executors that the PCC is a beneficiary of a will shall be relayed to the Treasurer.

99. The Treasurer shall seek information on the amount and conditions of the legacy from the executors and relay the information to the PCC.

100. The PCC shall decide whether to accept the conditions of the legacy.

101. The PCC shall decide which fund(s) will receive the legacy and how to use it if that is not already specified by the conditions.

102. The name of the person leaving the legacy will be shared with the PCC as the person's work and interests could be relevant to the decision on how to use the legacy. The PCC may communicate the source of the legacy more widely unless anonymity is a condition of the legacy.

## 3.10 Fixed Assets, Investments and Trustee Donations

### 3.10.1 Fixed Assets

Fixed assets are valuable tangible items owned by the PCC such as computers, church halls. This section specifies the requirements related to fixed assets.

103. Items purchased by or donated to the PCC whose value is more than 5% of the total expenditure in the year and are expected to benefit the church in future years shall be recorded in the statutory accounts as fixed assets and be subject to depreciation. Items not meeting this criterion shall be treated as expenditure in the year of procurement.

104. The treasurer shall seek the approval of the PCC for an asset's depreciation rate.

105. The Youth Centre, which was built in the 1960's at a cost of approximately £7000 on land given to All Saints' Laleham for that specific purpose, would today cost approximately £250,000. However, it is not considered to be a realisable asset since we have been advised that no other use would be permitted. Therefore, it is not included in the balance sheet of the accounts.

### 3.10.2 Investments

This section specifies the requirements for handling of the PCC's investments. Details of the investment accounts are given in section 5.3.

106. All investments shall be included in the statutory accounts.

107. Interest earned from the CBF Church of England Deposit Fund shall be added to the General Fund.

108. Dividends earned from the CBF Church of England Investment Fund shall be added to the General Fund.
109. Dividends earned from the COIF Charities Investment Fund shall be added to the restricted Churchyard Fund as income from the Alfred Want endowment fund is intended for the maintenance of the grave and gravestone of John Thornton and the lychgate erected in his memory.

### 3.10.3 Trustee Donations

This section specifies that requirements for handling donations by members of the PCC or their close relatives.

110. Donations by members of the PCC or their close relatives shall be recorded in the statutory accounts. The Treasurer shall report the amounts at an individual level to the independent examiner and, subject to his/her approval, the aggregate amount will be reported in the published accounts.

### 3.11 Sequestration (Vacancy)

This section specifies any special finance requirements during an interregnum.

111. The Treasurer should claim reimbursement from the Diocese of the costs of maintaining services and property during an interregnum. Details of what can be claimed and how to claim are available on the Diocese of London website.

### 3.12 Sending Money Abroad

This section specifies the requirements for sending money abroad.

112. Before sending money abroad, the Treasurer shall undertake a risk assessment and obtain PCC approval. The risk assessment shall assess the possibility of loss of the money and money laundering. The advice of the PCC's bankers should be sought.

### 3.13 Gift Aid

This section specifies the requirements for handling Gift Aid. The MyGiving accounting application is used to record the donor declarations, record the gifts, make the claims and report on the amounts given and claimed.

113. Donors giving by standing order or online shall be invited to complete a Gift Aid declaration if they have or will pay at least 20% of their gift in income or capital gains tax in the tax year in which the donation is made.
114. Gift Aid declarations shall be filed and stored by the Treasurer.
115. The date and amount of each gift shall be recorded for each donor with an active Gift Aid declaration.
116. The date and amount of anonymous gifts eligible for the Gift Aid Small Donations Scheme shall be recorded.
117. The Treasurer shall claim the Gift Aid due from HMRC at least once a year and normally every month.

118. Donors shall be given an annual statement before the end of June each year stating how much has been received and how much tax has been claimed in the previous tax year. Donors shall be invited to confirm that they will pay at least the qualifying amount of tax to continue Gift Aid claims on their giving.

## 4 Playgroup Financial Control Policy

This section contains policy requirements only applicable to playgroup activities. The Laleham Church Playgroup operates under the direction of the Playgroup Manager who employs the Playgroup Treasurer to claim grant funding, invoice parents, operate the payroll and pay expenses and invoices. The PCC oversees the management of the playgroup and its financial affairs.

119. The Playgroup Treasurer shall prepare an annual budget in the fourth quarter of the preceding year.
120. The Church Treasurer shall combine the church and playgroup budgets and present the complete budget for approval by the PCC.
121. In first quarter of the following year, the Playgroup Treasurer shall provide the following information to the Church Treasurer and the independent examiner about the previous year:
- a. Summary of income and expenditure for the year
  - b. Bank and building society account statements
  - c. Cash box balance
  - d. Monthly accounts containing the transactional level records
  - e. Employee pay, tax, National Insurance and pension totals for the year
  - f. Surrey County Council remittance documents as evidence of grant funding
  - g. Completed Auditor's financial control questionnaire.
122. The Church Treasurer shall include the playgroup financial information in the PCC's statutory annual accounts and present it for approval by the PCC.

## 5 Reference Information

### 5.1 Members of the Finance Team

The members of the finance team are:

*Table 4: Finance Team Members*

Name	Role
<b>Simon Williams</b>	Treasurer
<b>Deborah Bull</b>	Deputy Treasurer
<b>Ian Dibben</b>	Cash & Cheque banker
<b>Linda Dibben</b>	Deputy payroll administrator
<b>Wendy Williams</b>	Playgroup Treasurer

### 5.2 Bank Accounts

The church has bank accounts with CAF Bank and Santander. Two bank accounts are needed keep the balance in each below the £85,000 limit of the Financial Services Compensation Scheme (FSCS) for protection of UK banking deposits. The CAF Bank account is used for everyday financial transactions and the Santander bank account is used to hold reserves. The Santander bank account is also used to receive cash deposits for practical reasons.



### 5.2.1 CAF Bank Account

The details of the CAF Bank account are as follows:

Table 5: CAF Bank Account Details

Attribute	Value
<b>Account Name</b>	All Saints' Laleham PCC
<b>Sort code</b>	405240
<b>Account number</b>	00024933
<b>Address</b>	CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ
<b>Account Contact</b>	Simon Williams
<b>Number of signatories required for cheques and other instructions</b>	2
<b>Signatories</b>	Simon Williams Deborah Bull Ian Dibben Keith Vigurs
<b>Bank card holders</b>	Claire Welham Mary Hunt
<b>Cheque book holders</b>	Simon Williams Deborah Bull

### 5.2.2 Santander Bank Account

The details of the Santander account are as follows:

Table 6: Santander Bank Account Details

Attribute	Value
<b>Account Name</b>	All Saints Laleham PCC
<b>Sort code</b>	090155
<b>Account number</b>	92433080
<b>Address</b>	Santander, Bootle, Merseyside, L30 4GB
<b>Account Contact</b>	Simon Williams
<b>Number of signatories required for cheques and other instructions</b>	2
<b>Signatories</b>	Simon Williams Deborah Bull Ian Dibben Keith Vigurs
<b>Cash Deposit card holders</b>	Simon Williams Ian Dibben
<b>Cheque book holders</b>	Simon Williams

### 5.3 Investment Accounts

The PCC's investment accounts are managed by Churches, Charities and Local Authorities (CCLA) Investment Management Limited.

#### 5.3.1 CBF Church of England Deposit Fund

The details of the deposit fund account are as follows:

Table 7: CBF Church of England Deposit Fund Account Details

Attribute	Value
Client Name	Laleham All Saints Parochial Church Council
Account number	623144001D
Address	The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET
Account Contact	Simon Williams
Number of signatories required for instructions	2
Signatories	Simon Williams Deborah Bull

#### 5.3.2 CBF Church of England Investment Fund

The details of the investment fund account are as follows:

Table 8: CBF Church of England Investment Fund Account Details

Attribute	Value
Client Name	Laleham All Saints Parochial Church Council
Account number	623144001S
Address	The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET
Account Contact	Simon Williams
Number of signatories required for instructions	2
Signatories	Simon Williams Deborah Bull

#### 5.3.3 COIF Charities Investment Fund

The Alfred Want Churchyard endowment fund is invested in a COIF Charities Investment Fund. The details of the Investment fund account are as follows:

Table 9: COIF Charities Investment Fund Account Details

Attribute	Value
Client Name	Alfred Want for Repair of Church & Churchyard
Account number	345400001T
Address	COIF Charity Funds, Senator House,

	85 Queen Victoria Street, London, EC4V 4ET
<b>Account Contact</b>	Simon Williams
<b>Number of signatories required for instructions</b>	2
<b>Signatories</b>	Simon Williams Deborah Bull

#### 5.4 HMRC Tax Account

The HMRC Charities Reference for Gift Aid and GASDS claims by All Saints Laleham PCC is X79792.

The HMRC employer details for the church are:

- Employer name: All Saints' Church Laleham
- Employer PAYE reference: 120/A22663
- Accounts Office reference: 120PE00159167

Simon Williams is the nominated account contact.

#### 5.5 Charities Commission Account

The Charity Commission Charity Number for the Parochial Church Council of the Ecclesiastical Parish of All Saints' Laleham is 1135064.

Simon Williams is the nominated account contact.

#### 5.6 All Saints' Laleham PCC Payroll

The payroll is operated by Tax Management for Clergy Ltd (TMC) and our main contact is Martyn Bowler [martyn@clergytaxuk.com](mailto:martyn@clergytaxuk.com). Simon Williams is the nominated All Saints' Laleham PCC contact.

Martyn needs to be informed of any changes to the gross salary to be paid before the 9<sup>th</sup> of the month to be sure of having the payslips ready for the 16<sup>th</sup> of the month. Note that the gross salary is the amount before deduction of income tax or employee National Insurance but after deduction of employee pension contributions if the employee has opted-in to salary sacrifice.

TMC only provide details of the amounts to be paid to employees and HMRC.

#### 5.7 All Saints' Laleham PCC Pension Scheme

The pension scheme is provided by The Church of England Pensions Board, whose contact email address is [pensions@churchofengland.org](mailto:pensions@churchofengland.org). Simon Williams is the nominated All Saints' Laleham PCC contact.

The Pensions Board need to be information of any changes by the 12<sup>th</sup> of the month, otherwise adjustments will be carried out the following month.

The Pensions Board collects contributions for a particular month by direct debit between 6<sup>th</sup> and 9<sup>th</sup> of the following month. Details of the amount to be collected and the contributions for each employee are given in a monthly statement posted to the Treasurer.

The details of the pension scheme are as follows:

- Pension scheme name: Church Workers Pension Fund PB 2014
- Employer Pension Scheme Reference: 4622
- Pension Scheme Registry Number: 10006269
- Pension scheme address: PO Box 2026, Pershore, WR10 9BW
- Start date: 1<sup>st</sup> July 2017

## 5.8 Salary Review Information

The salary review information is given in Table 10.

Table 10: Salary Review Information

Role	Review Anniversary	Default Salary Index
<b>Administrator</b>	1 <sup>st</sup> January	London Living Wage plus 5%
<b>Families Minister</b>	1 <sup>st</sup> April	Diocese of London Stipends

## 5.9 Payment Card Processors

### 5.9.1 SumUp

SumUp is used to process debit and credit card donations via the CollectIn card reading devices and Give A Little.

Table 11: SumUp Account Details

Attribute	Value
<b>Company Name</b>	All Saints' Laleham PCC
<b>Merchant-ID</b>	MCCZ3A4V
<b>Personal Details</b>	Simon Williams
<b>Ownership/Controller Details</b>	Deborah Bull
<b>Refund rights</b>	Simon Williams Office

### 5.9.2 Stripe

Stripe is used to process debit and credit card donations via Give A Little and the ASL web site and also via ChurchSuite for event ticketing.

Table 12: Stripe Account Details

Attribute	Value
<b>Company Name</b>	All Saints' Laleham PCC
<b>Account ID for Give A Little integration</b>	acct_1LI8gmBCZp0Ijkmf
<b>Account ID for ChurchSuite integration</b>	acct_1MYXUiB9zR5FEas3
<b>Trustees</b>	Simon Williams Deborah Bull