



# **PARISH FINANCIAL ADMINISTRATION MANUAL**

**VERSION SEPTEMBER 2016**

# CATHOLIC DIOCESE OF BROKEN BAY



## Stewardship Parish Financial Responsibilities

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The information on Parish Stewardship compiled in this document has been developed for use by everyone in the Catholic Diocese of Broken Bay who is involved with Parish Stewardship. It should be referenced by:

- Parish Priests
- Administrators
- Members of Parish Finance Committees
- Parish Bookkeepers
- Administrative and other support staff and volunteers who are concerned with the day to day stewardship of the Parish.

Diocesan Office for Stewardship

**Version 5.0 August 2016**

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## GENERAL PRINCIPLES FOR THE FINANCIAL MANAGEMENT OF THE PARISH

*"The Church of Christ is really present in all legitimately organised local groups of the faithful, which, insofar as they are united to their pastors, are quite appropriately called Churches in the New Testament. In them the faithful are gathered together through the preaching of the Gospel of Christ, and the mystery of the Lord's Supper is celebrated 'so that by means of the flesh and blood of the Lord the whole unity of the Body may be welded together'." (Lumen Gentium n.26).*

*Canon 1254 §1. To pursue its proper purposes, the Catholic Church by innate right is able to acquire, retain, administer, and alienate temporal goods independently from civil power.*

*Canon 1254 §2. The proper purposes are principally: to order divine worship, to care for the decent support of the clergy and other ministers, and to exercise works of the sacred apostolate and of charity, especially toward the needy.*

It is the responsibility of the Bishop to supervise carefully the administration of all goods which belong to Parishes of the Diocese.

A Parish is defined as a definite community of the Christian faithful established on a stable basis within a particular Church whose pastoral care is entrusted to a Parish Priest as its own pastor under the authority of the Diocesan Bishop.

It is the responsibility of the Bishop to supervise carefully the administration of all goods which belong to the public juridic persons subject to him (Parishes are such public juridic persons).

Canon Law describes three types of persons in the Church: physical persons, moral persons and juridic persons.

A juridic person is an aggregate of persons (group) or things (property) dedicated to the purpose of enabling the Church to achieve its mission.

A public juridic person is an aggregate of persons or things which has the following characteristics:

- It is constituted by the competent church authority;
- The work it performs is done in the name of the Church (it acts on behalf of the Church, not merely in its own name)
- It fulfils a specific task entrusted to it in view of the common good
- It performs its tasks in accord with the limits set for it, namely, Church law and its statutes
- Its property is Church property.

Some juridic persons are established by Canon Law itself: eg. The Parish, the Diocese, Religious Institutes. Others are established by decree and must be approved by the Holy See, Bishops' Conferences, Diocesan Bishop or Ecclesiastical Province of Bishops.

While the establishment of a public juridic person creates a canonical relationship with the Church, the civil law status of any juridic person must be established separately from its canonical status.

The Bishop is to see to the organisation of the entire administration of ecclesiastical goods by issuing special instructions within the limits of universal and particular law with due regard for rights, legitimate customs and circumstances.

The Code of Canon Law allows the Bishop to raise funds for the Diocese. He has the right to impose a moderate tax for the needs of the diocese. Such taxes can include:-

- a seminary tax
- a tax on public juridic persons
- special collections
- administrative and juridical fees
- extraordinary tax in cases of grave necessity

The Parish Priest is the administrator of the assets of the Parish. He is to carry out this task of administration in accord with the norms of Canon Law. In place of a Parish Priest, the Bishop may appoint a Parish Administrator. All the responsibilities of a Parish Priest apply to Parish Administrators with the further proviso that no innovation take place which would prejudice the right of the Parish Priest, or if there be no Parish Priest at the time, the rights of a subsequently appointed Parish Priest.

*Canon 532: In all juridic affairs the pastor represents the parish according to the norm of law. He is to take care that the goods of the parish are administered according to the norm of canons 1281-1288*

When appointed to any office in the Diocese, Parish Priests are bound to act with the diligence of a good householder. The goods whose care is entrusted to them belong to the juridic person that is the Parish or diocese that acquired them, subject to the rules of Canon Law and Equity.

All temporal goods of the Parish, including all bank accounts, are ecclesiastical goods and belong to the Parish, and are held in trust under the civil identity of the Trustees of the Roman Catholic Church for the Diocese of Broken Bay. That includes in all cases the church and the land on which it stands, and other property that belongs to the Parish.

#### **“Ordinary Administration”**

Acts of ordinary administration are transactions and expenditures which are considered to be necessary for the daily and routine operation and maintenance of the property, or work of the Parish. It may include the following:-

- collection of debts, rents and interest
- maintenance of church buildings
- payment of salaries and taxes
- acceptance of ordinary donations
- replacement of equipment and furniture

Financial management would normally involve operating within the annual budget prepared for the Parish finances and adopted by the Parish Finance Committee.

#### **“Extraordinary Administration”**

Other acts that are not acts of “ordinary administration” are considered acts of “extraordinary administration.” These acts require the Parish Priest to seek the consent of the Parish Finance Committee and the Bishop before proceeding with the transaction.

The Bishop determines, in accordance with Canon Law, the acts listed below as acts of extraordinary administration:-

- (a) expenditure or building works of \$50,000 or over
- (b) purchase of land or immovable goods;
- (c) formation of any civil incorporation, or the participation in any civil incorporation or trust.
- (d) to enter as a party involved in a lawsuit;
- (e) establishing a cemetery, or entering a joint venture arrangement;
- (f) acceptance or refusal of bequests to which are attached some qualifying obligations or conditions.
- (g) to sell, exchange, mortgage, pawn immovable church property or to subject it to any servitude or burden or lease it for a period of more than three years.

- (h) to build, raze or rebuild in a new form, a church building, or to make extraordinary repairs upon such buildings totaling more than \$50,000.
- (i) any other major change to the purpose and usage of all Parish property;
- (j) other transactions as determined from time to time by the Bishop.

For the above acts the Parish Priest must first convene the Parish Finance Committee and receive their consent. So as they might fulfil their duties responsibly, the Parish Priest must ensure the members of the Committee are fully informed before convening the Committee.

Once this has been received, the Parish Priest must seek written permission from the Bishop.

Before the Bishop can give his written consent, he must receive the consent of the College of Consultors.

Parish Priests act invalidly if they perform acts of extraordinary administration without prior written permission of the Bishop. Without this permission, the action is invalid at Canon Law and perhaps also in the civil forum as well.

### **Alienation**

Alienation, simply defined, is the transfer of assets or rights over assets from one person to another with or without compensation. Normally, this will be through the sale of assets, but can also encompass acts like mortgage, renting, leasing and gifting. It must always be remembered that all Parish property and assets and accounts are held in trust for the Parish and must be dealt with in accordance with proper legal and equitable legislation and principles as well as canon law.

Whenever the value of goods being alienated exceeds the sum determined by law, certain specific permissions are required.

In November 1984 the Australian Catholic Bishops' Conference determined the minimum and maximum sums in relation to alienation.

- (a) Proposed acts of alienation by a Parish in excess of the minimum sum require the same permissions as for acts of extraordinary administration as follows:-
  - (i) the Parish Priest must first convene the Parish Finance Committee and receive their consent;
  - (ii) once this has been received, the Parish Priest must seek the written permission of the Bishop; and
  - (iii) before the Bishop can give his written consent, he must receive the consent of the College of Consultor
- (b) Where such proposed acts are in excess of the maximum sum, the Bishop must also seek the permission of the Holy See.

Parish Priests act invalidly if they otherwise alienate parish goods without the specified involvement of the Parish Finance Committee and permission of the Bishop, and the Holy See when required.

### **Leases**

In November 1984 the Australian Catholic Bishops' Conference also determined which leasing out of parish assets required special permissions.

For leases for periods in excess of nine (9) years, the same permissions as for acts of extraordinary administration are required as follows:-

- (a) the Parish Priest must convene the Parish Finance Committee and receive their consent;
- (b) once this has been received, the Parish Priest must seek the written permission of the Bishop; and
- (c) before the Bishop can give his written permission, he must receive the consent of the College of Consultors
- (d) Parish Priests act invalidly if they lease Parish assets without first obtaining the appropriate permissions.

- (e) Civil law requires that all leases are signed by the Bishop or his delegate.
- (f) It must always be remembered that all parish property, assets and accounts are held in trust for the Parish and must be dealt with in accordance with proper legal and equitable legislation and principles as well as canon law.

**The Duties of the Parish Priest**

*"Priests are to manage ecclesiastical property, properly so called, according to the nature of the case and the norm of ecclesiastical laws and with the help, as far as possible, of skilled laity." (Presbyterorum Ordinis, 1965,n,17)*

A brief summary of these responsibilities of administration is as follows:

- |     |   |                     |
|-----|---|---------------------|
| 1.  | To act within the limits and manner of ordinary administration, except where the Bishop's written permission permits otherwise. Without permission, the act is invalid. Comply with all legal, equitable and canonical requirements | Canon 1281<br>§1    |
| 2.  | To arrange adequate insurance for Parish assets and risks.  | Canon 1284          |
| 3.  | To ensure that all relevant civil law is complied with in relation to Parish property   | Canon 1284<br>§2 2° |
| 4.  | To attend carefully to the wishes of the founder or donor of money or goods to the Parish .and not intermingle monies   |                     |
| 5.  | At the proper time, to make repayments of principal and interest payments on loans.   | Canon 1284          |
| 6.  | To invest surplus monies for the benefit of the Parish and specific bequests  | Canon 1284          |
| 7.  | To keep accurate records of income and expenditure.   | Canon 1284          |
| 8.  | To draw up an account of their administration at the end of each year.  | Canon 1284          |
| 9.  | To submit each year to the Bishop an account of their administration.   | Canon 1287<br>§1    |
| 10. | To securely preserve and archive all records relating to Parish assets.   | Canon 1284          |
| 11. | It is earnestly recommended that Parish Priests draw up each year a budget of income and expenditure.   | Canon 1284<br>§3    |
| 12. | To observe civil laws in relation to contracts of employment.   | Canon 1286          |
| 13. | To pay employees a just and honest wage in accordance with the Diocesan Policy .and appropriate legislation   | Canon 1286<br>2°    |
| 14. | To render accounts to the faithful concerning the goods and monies which they have donated.   |                     |



15. To not institute or contest proceedings in a civil court in the name of the Parish without first obtaining the written permission of the Bishop.

### **The Parish Finance Committee**

To assist the Parish Priest in regard to his responsibilities for financial and administrative matters, it is obligatory that there be a Finance Committee in each Parish. It is an organ of collaboration of the Parishioners with the Parish Priest in the administration of the financial matters of the Parish.

*Canon 537: In each parish there is to be a finance council which is governed, in addition to universal law, by norms issued by the diocesan bishop and in which the Christian faithful, selected according to these same norms, are to assist the pastor in the administration of the goods of the parish without prejudice to the prescript of Canon 532.*

The existence of the Finance Committee does not detract from the Parish Priest's standing as the one who acts in the name of the Parish. However, the Committee provides the Parish Priest with valuable insight and advice, so that he may act more effectively in the interests of the Parish.

Careful adherence to any instructions issued by the Bishop is required by Parish Priests and Finance Committees, especially in relation to transactions undertaken. If diocesan policy and canon law and equity requirements are not complied with, a particular transaction may be invalid under canon law and under civil law as well.

As detailed above, there are certain situations where a Parish Priest is to obtain the consent of the Parish Finance Committee in order to perform a juridic act. If consent is required, the Parish Priest's act is invalid if he does not seek the consent or acts against the vote of the Committee. Where consent is required, an absolute majority of those present must agree on the issue in question. The Parish Priest is not a member of the Committee and so does not vote.

There are other situations where Canon Law requires a Parish Priest to obtain the advice of the Parish Finance Committee. If advice is required, the Parish Priest's act is invalid if he does not hear the Committee. The Parish Priest is not bound to accept the Committee advice, even if unanimous; nevertheless, there must be some overriding reason for not doing so.

Both the Parish Pastoral Council and the Parish Finance Committee are made up of parishioners belonging to the one community. They are to work together with the Parish Priest and the parish community for the good of the parish. The Finance Committee is to evaluate technically, that is to advise what is financially possible. The Parish Pastoral Council is to advise on the pastoral life and needs of the Parish.

As outlined in the Diocese of Broken Bay Statutes for Parish Finance Committee, the Parish Finance Committee has the duties:

- To advise the Parish Priest on any financial policies and transactions for the Parish, including appropriate accounting and internal control systems.
- To prepare an annual budget of income and expenditure over the coming year for the financial management of the Parish, together with a rolling five year forecast.
- To assist the Parish Priest to keep current and accurate financial records of the Parish.
- To assist the Parish Priest in implementing and supervising planned giving programmes, according to Diocesan policy, which aim to provide adequate income for the Parish, the Diocese and the support of the clergy and pastoral workers.

- To assist the Parish Priest in relation to all borrowings of the Parish from the Catholic Development Fund (CDF).
- To review all Parish insurance and to ensure all Parish insurances are with Catholic Church Insurances.
- To ensure surplus funds are deposited on a timely basis with the Catholic Development Fund. In respect of specific bequests these funds are not to be intermingled with other monies and are to be invested separately even within the Catholic Development Fund so as to ensure that any interest gained upon such funds over the period form part of that bequest and are not directed elsewhere
- To ensure that the Catholic Development Fund is promoted within the Parish, at least annually.
- To manage bequests in accordance with diocesan policy, and in particular in full compliance with Canon Law and the civil laws of equity which provide for proper investment of funds not immediately utilised for a specific purpose and to provide that any interest gained from such investment remains part of that investment and that there be no intermingling of funds between investments and other monies.
- To assist the Parish Priest in ensuring appropriate risk management practices are in place for the Parish. Including proper protection for staff and parishioners from foreseeable dangers, and office management procedures and protections
- Where the Parish carries out any other operations e.g. cemeteries, to assist the Parish Priest in ensuring that the Parish meets all its responsibilities, legal and otherwise, in relation thereto.
- To advise the Parishioners of the financial situation of the Parish on a regular basis, and annually, within three months from the end of the calendar year.
- To assist in the preparing of the annual Parish financial report to the Diocese, within three months from the end of the calendar year.
- To inform the Bishop regarding financial trends which could affect the stable patrimony of the Parish.
- To advise the Parish Priest in relation to all legal matters concerning the Parish especially any threatened law suits. Parish Priests are neither to initiate nor contest law suits on behalf of the Parish in civil courts without the Bishop's written permission.
- To assist the Parish Priest in formulating and implementing a maintenance programme for Parish property, including all assets and equipment.
- To assist the Parish Priest in drawing up and maintaining an inventory required by Canon Law and for the purposes of insurance.
- To assist the Parish Priest in obtaining quotes for building projects in the Parish and to offer advice as to the suitability of tenders.
- To ensure that prior to the sale or lease of property, the approval of the Bishop and the College of Consultors is obtained.

#### **Eligibility/Responsibilities of Members of a Parish Finance Committee**

All members are to be honest, known by their integrity, actively committed to the practice of their faith, and possessing a sound grasp of business affairs in professional life. Amongst the members should be those who have appropriate accounting and/or legal skills to offer the appropriate assistance, as and when required, including a proper knowledge of the principles of trusts, trust accounting and the canonical and equitable principles relating thereto.

There shall be nothing in the personal or professional background of members that might disqualify them from serving on a financial board, e.g. undischarged bankruptcy or criminal conviction.

Ineligible to be members are persons who are related to the Parish Priest up to the fourth degree of consanguinity or affinity, or who have direct financial interests in the Parish.

Members are to disqualify themselves from discussion and voting on any issue where there is a conflict of interest with family or business, or if the outcome will may have the possibility of granting any pecuniary or other benefits.

Members are to express their true opinions when requested, and especially, after legitimate convocation in accordance with canon law, on those matters where these regulations call for the Parish Priest to have recourse to the Parish Finance Council.

Members are to give or withhold consent with regard to acts of extraordinary administration or to those acts that might endanger the patrimony of the Parish, and to leases covered by the norms laid down by the Australian Catholic Bishops' Conference

### **The Legal Liability of Members of a Parish Finance Committee**

Members of the Parish Finance Committee bear no civil legal responsibility by virtue of their membership. This is because of the nature of ecclesiastical governance, and the way in which such governance is organized with respect to civil law. A "Parish" is a canonical entity, not a civil entity. Subsequent to the 1936 Roman Catholic Church Trust Property Act, in NSW the civil legal entity that encompasses the financial and administrative dimension of each parish community is "The Trustees of the Roman Catholic Church for the Diocese of Bay."

A Parish Priest, by virtue of his appointment by the Bishop is the person in Church law responsible for the temporal goods and finances of the Parish. The Diocesan Trustees, however, hold the property for the Parish and are legally responsible for it and other matters at civil law. A Parish Priest is, therefore, obliged therefore to follow the requirements of both canon law and any requirements of the Trustees in the discharge of his duties. The Parish Finance Committee, having a consultative status rather than deliberative, provides advice and assistance to the Parish Priest in the administration of the parish goods and finances. As a required advisory body in canon law, it is not a Board of Management in the civil sphere, and is not civilly responsible at law. Further, its advice does not constitute "financial services" as defined by the Corporation Act (2001). In all matters of legislative compliance that pertain to the Parish, particularly in regard to its registration with the Australian Charities National Commission, the "Responsible Person" listed is the Parish Priest and never the Parish Finance Committee.

This places special responsibility on the Parish Priest to seek advice wisely for, in the end, he, with the Trustees, bears legal liability for the temporal affairs of the Parish. This also places a serious moral responsibility on the members of the Parish Finance Committee to provide wise and honest advice on such matters.

## LEGAL COMPLIANCE OBLIGATIONS

As a contractor, as an employer of staff, as a building lessor, and as a supplier of services, and as a Trustee of gifts, both specific and otherwise, a Parish/Agency faces a number of legal responsibilities under a variety of federal and state laws and at common law. As an example, and this list is by no means exhaustive:

### **NSW Planning & Environment Laws and Regulations**

Stipulates the building standards.

### **Disability Discrimination Act 1992 (Federal)**

Prohibits discrimination on the grounds of physical, intellectual, psychiatric, sensory, neurological or learning disabilities, physical disfigurement, presence in body of disease causing organism (eg HIV, Hepatitis B or C viruses) with respect to:-

- β Employment
- β Education
- β Access to premises
- β Provision of goods, services and facilities

### **The Work Health and Safety Act 2011 (NSW) and Regulations)**

#### **The Workplace Injury Management and Workers Compensation Act 1998**

#### **The Workers Compensation Act 1987 and Regulations**

Requires an employer to exercise a legal duty of care to ensure that each employee, whilst at work, is safe from injury and risks to health.

The employer also carries legal obligations with respect to matters such as workplace consultative arrangements, notifiable injuries, and maintenance of health and safety records according to the Catholic Church Safety Manual under its Exempt Licence (1987).

### **Privacy and Personal Information Protection Act 1998 No 133**

Regulates the way private sector organisations, including churches, non-government schools and systems, handle "personal information" of individuals. Ensures that an organisation deals with such information in a responsible manner.

Special protection also exists for personal information that is deemed "sensitive information", that is information about a person's ethnic origin, political opinions, membership of a political association, philosophical or religious beliefs and/or affiliations, membership of a trade union or professional association, as well as sexual preferences, criminal record and/or other health information.

### **Equal Employment Opportunity (Commonwealth Authorities) Act 1987**

Prohibits discrimination on the grounds of sex, marital status, sexuality, pregnancy, in respect of:-

- β Work and work related land, good, services;
- β accommodation and education;
- β certain exemptions apply to Religious Bodies.

**Fair Work Act 2009** and associated regulations and decisions.

Provides for working conditions, rates of pay and all other associated matters

**Racial Discrimination Act 1975 (Federal)**

Prohibits discrimination on the grounds of race, colour, descent, national extraction or ethnic origin with respect to:-

β Employment

β Provision of goods and services

**Sex Discrimination Act 1984 (Federal)**

Prohibits discrimination on the grounds of sex, marital status, pregnancy, family responsibility (dismissal only), sexual harassment with respect to:-

β Employment

β Employment Agencies

β Education

β Goods, services and facilities.

**Taxation Laws (Federal)** (e.g. GST, Income Tax Assessment, Fringe Benefits Tax Assessment

Act)

With respect to PAYG Tax, Fringe Benefits Tax and other taxation law, the legal obligations an employer face include:-

- To submit Business Activity Statements as required and to pay tax in accordance with legal obligations;
- To keep records which record and explain all financial transactions for seven years after completion of the transaction (or 5 years in the case of FBT);
- To collect Employment Declaration forms from each employee;
- To deduct tax from salary or wages paid to each employee;
- To pay the deductions to the Tax Office;
- To give each employee their group certificate (payment summaries) at the end of each financial year or earlier when employment ceases;
- To deduct Higher Education Contribution Scheme (HECS) and/or Child Support payments where required.

**Child Protection (Working with Children) Act 2012 No 51**

Requires all staff and volunteers to have certification under the Act. Provides for the care and protection of children and to do so in a manner that maximises a child's opportunity to grow up in a safe and stable environment and to reach his or her full potential.

**Trustee Laws**

Provides for the duties and liabilities of Trustees in certain cases.

Noting that the rules of Law and Equity (and Canon Law) provide for the proper administration of Trust Funds, including the interest and bonuses emanating therefrom.

## **Eighteen Stewardship Tasks for Parish Secretary**

There are 18 stewardship responsibilities carried out by the parish secretary in the day to day running of the parish office listed below.

1. Ensure secure systems are in place for the management of cash, cheques and direct debit/credit card authorisations including the receipting of monies received as Stole Fees and other occasional contributions to the parish.
2. Make the pastoral phone call for expired or rejected planned giving credit cards and prepare letters for those who cannot be reached by phone.
3. If the giving contributions cover all collections (First, Second, Easter and Christmas Dues, and CWF) are included in a lump sum payment either by month/quarter or annually; a monthly excel summary spreadsheet will need to be maintained by the parish secretary and the summary spreadsheet will need to be given to the bookkeeper for the recording and dissecting of the collections in MYOB after being processed in BPoint. This summary spreadsheet will be used by the Parish Secretary to update details in the relevant template file in BPoint before processing the credit card contributions in BPoint for that month. Once all the credit card contributions have been processed in BPoint, the information can then be recorded in PACS by means of the EFT Schedule.
4. Use BPoint for processing parishioner planned giving credit cards.
5. Manage the data entry of the planned giving and production of annual receipts in PACS.
6. Record giving by parishioners across all areas in PACS.
7. Oversee collections in PACS for CWF and Caritas along with the issue of receipts as required. This includes checking the design, compress numbering and the annual re-ordering and distribution of the planned giving envelopes as well as the ordering of Project Compassion and CWF envelopes and placing the specific collection envelopes on church pews.
8. Prepare Gratitude Letters to contributors to the Planned Giving Program at the end of each financial year.
9. Process special appeals such as, but not limited to: Catholic Missions, Apostleship of the Sea, CWF, Project Compassion and Holy Places.
10. Complete the Annual Information Statement (AIS) for the ACNC by 31<sup>st</sup> December each year and keep the ACNC file updated with current information
11. Liaise with Parish Bookkeeper, Project Compassion (annually) and Charitable Works Fund (3 collections per year) for the recording of these special collection monies collected in MYOB and then making the final payment to respective funds via CDF online.
12. Liaise with Parish Bookkeeper for the recording in MYOB of planned giving credit cards processed through BPoint
13. Liaise with Parish Bookkeeper and Parish Priest for any general or specific purpose donations received by the parish so as to be accurately recorded in MYOB
14. Liaise with Parish Bookkeeper for the recording of direct debits and planned giving monies received on the bank statement to be recorded in PACS
15. Maintain current, accurate and complete parish records in accordance with standards and legislative requirements including record retention
16. Act as a substitute signatory, only if required in particular circumstances, and as an exception, for financial transactions as required for example cheques and CDF authorisations.

17. If necessary, in certain circumstances, and as an exception, authorise payments in conjunction with the Parish Priest via CDF online (if a designated signatory)
18. Contractors Insurance – Usually it is the Parish Secretary who engages with a contractor to determine whether that contractor should have their own public liability insurance. Our Insurance Rep at CCI can assist with this assessment. A Parish contract bookkeeper is considered a low risk and does not require his/her own liability insurance. A Tree Lopper or Driving Instructor should have their own public liability insurance which they should produce prior to our engaging with them.

## **A: TASKS CARRIED OUT BY THE PARISH SECRETARY**

### **1. Parish Collections**

Parish collections are moving away from being cash collections to credit and debit card collections but Parishes still handle large sums of cash. By adopting and strictly adhering to prudent, standardised money counting procedures (such as having at least two people counting the money and someone else banking it), protection is given not only to the Parish and the Counters but to everyone involved in handling the money. Parish staff should not be counters. There should be multiple counting teams each headed by a team leader and one of the team leaders should also be the overall Money Counting Coordinator.

Use of the Diocesan money counting sheets - Banking Sheet Form 1 (or similar) – will be used for recording the amounts of collections and for banking. Cash sheets enable counters to list the breakdown of notes, coins and cheques which make up each deposit. These sheets must be retained, as they are required accounting and audit purposes.

When the money count is completed, Section A of the Banking Sheet will be written up, totalled, balanced with the cash and cheques, and signed by two counters. Another person (the Banker) – one who was not involved in completing Section A – should then make up the various Bank Deposit slips for each of the accounts to be credited.

Once the bank deposit books, the cash and cheques, the cash sheets and banking sheet are reconciled, the Banker will then sign off at the foot of the Banking sheet, under Section B.

No cash payments are to be made to any individual from money collected as part of the Parish collections. Similarly, no monies are to be moved between the 1<sup>st</sup> and 2<sup>nd</sup> collections.

The Diocese does not support the practice of using a single account where all parish monies are banked, and from which individual collections are then disbursed. Such a process involves additional labour cost, as well as making the auditing of accounts more difficult.

- Parishes will conduct two regular collections referred to as the 1st Collection and the 2nd Collection
- Parishes will conduct three special appeals for the Charitable Works Fund (CWF) each year at the direction of the Diocese
- Parishes will conduct other special collections in accord with Diocesan guidelines e.g. Project Compassion, Collection for the Holy Places, St Vincent de Paul etc.
- Collections will be counted in a secure area and in the presence of at least two people, who will sign a Collection Summary when the counting procedure is complete
- A third person will prepare cheque books and deposit books in readiness for banking and the parish Bookkeeper will prepare deposits and batch payments via MYOB and CDF online.
- Collection (and other) monies will be transported to the bank by security firms who specialise in such arrangements

#### **1.2. The First Collection**

The 1<sup>st</sup> Collection is used for the support of the Bishop and priests of the Diocese. All money received in the first collection will be banked into the Pastoral Revenue Account. Additionally, all Stole Fees (i.e. Stipends or offerings for Baptisms, Weddings and Funerals) and the proceeds of Christmas and Easter offerings must also be banked into the Pastoral Revenue Account.

### **1.3. The Second Collection**

The 2<sup>nd</sup> Collection is used to meet Parish running costs, maintenance of Church, Presbytery, offices, other buildings and grounds. It is also used to pay the staff salaries, superannuation and the Priest's car allowance. Money received in the second collection will be banked into the Church Account.

The total of the money from the envelopes received in the second collection should be recorded in MYOB separately to the loose money, as it must be balanced with the amount recorded in the Planned Giving register in the Parish Administration and Communication Software (PACS). Credit and Debit Card giving is also to be shown separately in MYOB and also agreed to PACS. This will enable the Parish's Planned Giving results to be reviewed against Parishioners' pledges.

Planned giving credit cards and Charitable Works Fund credit cards are to be processed in BPoint before being recorded in PACS. Once processed in BPoint, the information is then recorded in PACS and MYOB.

Parishes that have credit card giving for both the first and second collections and for Christmas and Easter dues and CWF appeals will need to maintain a spreadsheet which needs to be given to the bookkeeper after a credit card batch is processed so that the single credit card deposit can be split into the correct categories and fund – i.e. the Parish & Pastoral revenue funds.



1.3.1. Example of the parish Banking Sheet

..... PARISH      Weekend of ..... <b>BANKING SHEET FORM 1 - Section A</b> To be completed and signed by two Counters and retained for auditing purposes
--

	\$	¢	
First Collection			\$      ¢
Stole Fees - Baptisms			
Stole Fees - Weddings			
Stole Fees - Funerals			
Christmas Offerings			
Easter Offerings			
Banked into Pastoral Revenue Account			

	\$	¢	
Second Collection (Loose)			
	\$	¢	
Second Collection (Envelopes)			
Total Second Collection			
Other Special Collection (Name) .....			
Other Special Collection (Name) .....			
Total Money Banked into the Church Account			

	\$	¢	
Banked into the Parish Clearing Account for CWF			
Signed .....	Signed.....		
Counter No 1	Counter No 2		

<b>BANKING SHEET FORM 1 - Section B</b> To be signed by the counter preparing the deposit slips I confirm that the amounts I have entered in the Deposit Books for delivery to the Bank, agree with the amounts to be deposited to the Accounts listed above.  Signed.....
---

### 1.3.2. Using BPoint

*Recommended Procedure:*

- **Handling of credit card information and security:**  
*It is important to remember that parishioner credit card information is securely locked away before it is processed in PACS and BPoint.*

*Once the information has been processed, the credit card number is erased from the authority form either by 'blacking out' with permanent marker or by cutting out the number from the authority form.*

- *Staff receiving confidential information need to store the information in a secured location before processing (not left in desk in-tray for all to see). Once processed it is to be filed in the appropriate secured file eg parishioner credit card authority forms with the credit card number either blacked out or cut out of the document.*
- *All confidential information needs to be securely stored at all times.*

## 1. Introduction

BPOINT e-commerce is the Commonwealth Bank's solution for merchants offering secure storage of credit card details, effective handling of recurring payments and single payments and provides the means by which parish members can make the various payments to the parish.

There are two products that parishes can use to process credit card payments. One is the base product called BPOINT direct debit credit card (or BPOINT back office) and the other is an enhancement to the base product called BPOINT Internet.

## 2. In General

- At least two people at each parish to have access. One will be an administrator of BPOINT. The other a "manager" level or "operator" level. The difference between an administrator and manager is that the administrator establishes new users and removes users in BPOINT, a manager cannot.
- Passwords are yours only – not to share - secret. Keep secure like any other PIN or password.
- Passwords, 10 characters and at least one uppercase, one lower case and one numeral.
- BPOINT will force you to update your password regularly.
- Check that parish members' authorities for planned giving are current. You will need to enter the card details into BPOINT back office.
- Visa and MasterCard cards only

## 3. BPOINT Back Office

- Replaces the paper based merchant facility (manual click clack imprinter) which is being phased out.
- Lower cost than the manual facility
- No minimum monthly service fee.
- A charge per transaction.

## 4. Single Payments via BPOINT Back Office

The SINGLE module is a virtual terminal which allows parishes to process real-time transactions at any time, wherever you have a computer and internet access. Parishes have this as part of the BPOINT back office system.

Use this module to process almost anything where you need to collect money. Parish functions, sacramental programs, donations, etc.

An example of the BPOINT input screen for a SINGLE payment appears over the page. You need a customer reference number which is a **unique** number such as the parish member's planned giving envelope number. The two customer reference and the merchant reference are optional entries; however, it is recommended to use it for your own reconciliation purposes. We suggest name, phone number and event name or payment purpose.

**BPOINT**  
Receivables Solution

HOME SINGLE MULTI ADMIN CONFIG SUPPORT

HOME  
SINGLE  
Single Payment  
MULTI  
ADMIN  
CONFIG  
SUPPORT  
YOUR PROFILE  
LOG OFF

**Single Payments in RealTime**

Single Payment

Customer Reference 1: \* 703

Customer Reference 2: Carol and Michael Jones

Customer Reference 3: 0425869798

Merchant Reference: Parish dinner 2 tickets

Transaction Source: \* Telephone

Amount \$: \* 70.00

Card Number: \* 4509111122225679 VISA

Expiry Date (MM/YY): \* 10 / 20

CVN: 145 (What is CVN?)

Cardholder Name: C Jones

Receipt Email Address: cjones@veryfastinternet.net

Submit Payment

\* Mandatory

© Commonwealth Bank of Australia 2011 ABN 48 123 123 124

## 5. Multi Payments

*Open BPoint and create giving batch list*

1. From BPoint home page Click on 'MULTI' then 'Batch Payment'

HOME SINGLE MULTI INTERNET ADMIN CONFIG SUPPORT

Batch Payment  
Batch Manager  
Data Vault  
Recurring Manager

2. Manually create a 'Batch' within the Back Office
  - i. Tick 'Manually create batch file'
  - ii. Enter a name for your batch file e.g. Chatswood Monthly CC, Chatswood Annual CC

**(Note:** this is a 'Master File' so will not require the use of month's name)

- iii. Click 'create'
- iv. Search for your batch from your list which will appear under 'Manage existing files > File Name'
- v. Click on the relevant '**Available actions**' icon. To add records to your batch, click on the '+' icon.

Direct Debit from Credit Cards (Batch Manager)

Batch Payment **Batch Manager** Data Vault Recurring Manager

Create new file

**Batch file created successfully**  
 - Please check 'Manage existing files' section below for managing your files

- Upload existing batch file
- Manually create batch file

File name to Create:  .txt

Manage existing files

Search batch manager files -

File name:  Date updated:

File name	Records	Value \$	Last updated (AEST)	Available actions
0123456.txt	0	0.00	27/06/2013 04:01 PM	
0716132.csv	0	0.00	07/06/2013 03:16 PM	
198212e3.txt	0	0.00	14/06/2013 03:17 PM	

Direct Debit from Credit Cards (Batch Manager)

Batch Payment **Batch Manager** Data Vault Recurring Manager

Create new file

**Batch file created successfully**  
 - Please check 'Manage existing files' section below for managing your files

- Upload existing batch file
- Manually create batch file

File name to Create:  .txt

Manage existing files

Search batch manager files -

File name:  Date updated:

File name	Records	Value \$	Last updated (AEST)	Available actions
0123456.txt	0	0.00	27/06/2013 04:01 PM	
0716132.csv	0	0.00	07/06/2013 03:16 PM	
198212e3.txt	0	0.00	14/06/2013 03:17 PM	
27062013.txt	0	0.00	27/06/2013 03:58 PM	
28032012.txt	3	130.00	27/06/2013 04:00 PM	
30032012.txt	0	0.00	30/03/2012 10:31 AM	
abc.txt	2	100.00	05/09/2013 03:29 PM	
adonation.txt	2	2.00	19/04/2013 08:35 AM	
Angela.txt	0	0.00	31/01/2013 10:25 AM	
asg test.txt	2	1.00	13/06/2013 01:52 PM	

Enter in your transaction references, card numbers, expiries, amounts and authorisation type (recurring)

3. Click save records

Once a batch file has been created, the file can be edited or updated by clicking on the far left of screen icon **as shown below**

Batch Manager - Add

Select batch manager file to add records to

Currently selected: 0123456.txt Edit Existing Records

Select a method for adding new records

Add to '0123456.txt' using batch file

Manually add records to '0123456.txt'

Save Records Reset Form Add More Rows

	Reference	Card number	Expiry date (MMYY)	Amount (\$)	Authorisation type
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Recurring
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Recurring
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Recurring

#### Direct Debit from Credit Cards (Batch Manager)

Batch Payment **Batch Manager** Data Vault Recurring Manager

#### Create new file

**Batch file created successfully**  
 - Please check 'Manage existing files' section below for managing your files

Upload existing batch file

Manually create batch file

File name to Create:  .txt

#### Manage existing files

##### Search batch manager files -

File name:  Date updated:

File name	Records	Value \$	Last updated (AEST)	Available actions
0123456.txt	0	0.00	27/06/2013 04:01 PM	
0716132.csv	0	0.00	07/06/2013 03:16 PM	
198212e3.txt	0	0.00	14/06/2013 03:17 PM	

#### Updating existing BPoint batch files

1. From BPoint home page Click on '**MULTI**' then '**Batch Payment**'
2. Locate the file name that needs to be edited e.g. Chatswood Monthly CC
3. Click on the '**edit**' button located on the right side of the page *as shown below*

Direct Debit from Credit Cards (Batch Manager)

Batch Payment **Batch Manager** Data Vault Recurring Manager

















Create new file

- Upload existing batch file
- Manually create batch file

Manage existing files

Search batch manager files -

File name:  Date updated:

File name	Records	Value \$	Last updated (AEST)	Available actions
0123456.txt	0	0.00	27/06/2013 04:01 PM	   
0716132.csv	0	0.00	07/06/2013 03:16 PM	   
198212e3.txt	0	0.00	14/06/2013 03:17 PM	   
27062013.txt	0	0.00	27/06/2013 03:58 PM	   

4. Click on the transaction that needs to be edited

Batch Manager - Edit [28032012.txt]

Batch Manager - Edit



Select batch manager file to edit

Currently selected: 28032012.txt

Search & Edit file

Search batch manager file records -

Reference:  Card number:  Expiry date:  Amount:  Authorization type:

 Delete Selected  Add New Records

	Reference	Card number	Expiry date	Amount \$	Authorisation type
<input type="checkbox"/>	5123456789012346	512345...346	0513	100.00	Telephone
<input type="checkbox"/>	27062013	512345...346	9900	10.00	Recurring

5. An 'edit record' screen will populate allowing you to amend transaction details

**Edit record**

- Edit the values below and click **Save Changes** button to update the record.
- Click **Delete Record** button to **permanently** delete the record.
- Click **Cancel** button to exit without saving.

**Edit values below**

Reference: acctname business orderm

Card Number: 512345 346

Expiry Date: 0513

Amount \$: 20 00

Authorisation Type: Recurring

Cancel Delete Record Save Changes

6. Once complete, click 'Save Changes'

## 6. Refunds

You can only refund a confirmed payment transaction. Go into ADMIN 'Search for transaction' and use whichever Search Criteria you want. When the record displays and if you want a full refund, click on the Refund icon and then 'Confirm Refund'. A confirmation box will display giving you a receipt number.

If you only want a partial refund, click on the Refund icon and then enter an amount in the Confirmation box which displays (must be less than the payment amount) and click 'Confirm Refund'.

As with the payments, all refunds for a given fund processed on a given day will be deducted from any payments received on that day and the net figure shown as a single item on the fund's bank statement.,

## 7. Transaction Search

You search for transaction records under ADMIN – Transaction Search. Click on "Show search criteria' and you can then select whatever criteria you want for your search.

## 8. BPOINT Internet

This is optional and costs \$59 to set up and \$19.50 per month.

Purpose: Collect donations, fees, stipends, charitable works fund donation and other payments from parish members via a link on your website. Members initiate the payment or push the funds to you (BPOINT back office pulls the funds from your members). Parishes have reported that it's hard to get parish members to use it.

Example1. Parish home page and BPOINT payment page

Hornsby Cathedral Parish

- Parish
- Sacrament
- Ministries
- New Catholics
- Rosters
- Catholic Links



# HORNSBY CATHEDRAL PARISH

combining the communities of



Our Lady of the Rosary Catholic Cathedral, Waitara



Queen of Peace Church Normanhurst

BPoint Payment



### Our Mission

- Striving to be a Christ-centred community with the guidance of the Holy Spirit
- to know and love Christ through the Scriptures
- to praise and worship God through our liturgies
- to care for and serve each other
- to reach out in witness and welcome to all
- to seek unity

Our Diocesan Vision calls for Pastoral Care for Evangelisation. To achieve this

Parish home page - Payment button on lower left of page

**HORNSBY CATHEDRAL PARISH**

**BPoint Secure Payment Service**

This service is provided by the Commonwealth Bank of Australia

To make a payment to your parish click on the dropdown box and select a payment type / Biller code:

Biller Code: 1001962 - Weddings (Hornsby Cathedral Parish)

Full Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Bride/ Party and Wedding Date: \_\_\_\_\_

Amount \$: \_\_\_\_\_

Select your payment option:



## BPOINT Biller Names

Receivables Establishment Form - Attachment (Section A - Business details - Part 3 Biller details)

Facility: BPOINT Internet  
Entity: Pymble Catholic Parish

Biller Codes (limit of 6 digits)	Preferred long biller name (limit of 50 characters)	Preferred short biller name (limit of 20 characters)	1st Reference Field	2nd Reference Field	3rd Reference Field
To be allocated by CBA					
1	Weddings	Weddings	Full name	Phone Number	Bridal Party & Wedding Date
2	Planned Giving	Planned Giving	Full name	Phone Number or Planned Giving No.	Not Required
3	Sacramental Programs	Sacramental Programs	Full name	Phone Number	Name of Sacrament
4	Baptisms	Baptisms	Full name	Phone Number	Baptized Name
5	General Donation	General Donation	Full name	Phone Number	Not Required
6	Events	Events	Full name	Phone Number	Name of Event
7	Pastoral Revenue	Pastoral Revenue	Full name	Phone Number	Not Required
8	Other	Other	Full name	Phone Number	Purpose of Payment

The payer can elect to receive an emailed receipt from the parish/organisation by typing in their email address when making the payment. After payment has been successfully processed by BPoint the payer gets the following message:

### 9. ADMIN FUNCTION

#### Transaction Search

1. Use this section to search for all processed transactions.
2. To search for a transaction click on 'Show Search Criterion' and use any combination of the available fields to filter your search. The date range is mandatory.
3. To view the details of a transaction, click on icon. A popup will appear with the information.
4. To print receipt of a transaction, click on icon.
5. To refund a transaction click on icon. You may only refund up to the original amount and it may be over several instalments.
6. To Export searched transactions please select required file format at the 'Export Records' section and then click on Export button.

#### User Management (Administrators only)

##### Search and manage users

1. Use this section to manage user details and permissions.
2. To **Add** a new user for the facility click on Add New User button.
3. To **Delete** user(s) please select user(s) by selecting the checkbox associated with the user and then click on Delete Selected button.
4. To **Re-set** user(s) password select user(s) by selecting the checkbox associated with the user and then click on Reset Password button. The new password will be sent to the user's email address.
5. To **De-activate** user(s) please select user(s) by selecting the checkbox associated with the user and then click on Deactivate Selected button.
6. To **Update** a user profile click anywhere on the user record.

#### Settlements

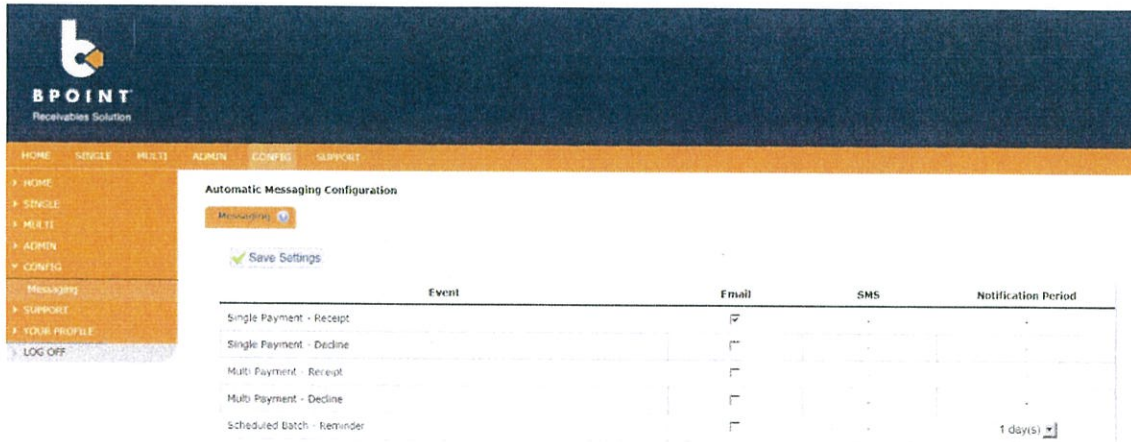
Is used for searching and downloading settlement reports

A settlement date is when the payment transfer is due to be completed. Payments processed after 5:30pm will be settled on the next business day.

1. Use this section to search and download the required settlement report.
2. To search for the reports, select the required period, the date range and click on the "Search" button.
3. To **Down load** the report either click on the 'Date' or icon associated with the settlement date and then follow the onscreen prompts.

### Notifications

1. To add new recipients: click on Add New Contact button
2. To edit an existing recipient details: click on icon
3. To delete an existing recipient: click on icon



### 10. How to generate and print /save a report in BPoint

1. Log onto BPoint
2. Click on the ADMIN tab down the left side of screen
3. Then select SETTLEMENTS tab
4. Select the date range you are wanting for your report and then click on the search icon on the right side of screen
5. The item will come up and there will be a green arrow in a box on the left hand side of the named item
6. Click on the arrow

A drop box will appear with the following selections:

- Summary Report
- Excel Detailed
- Bank Account Reject

If you are just wanting the report you can select the Summary Report. The recommendation is for selecting the Excel Detailed

This will drop the report into an excel spreadsheet for you. You can either save this report or print it. The advantage of it being in excel is that you can now either delete columns you don't need or add columns.

Suggest you create a file on your computer called BPoint Reports and then save these excel sheets in it. The other option is to just print it.

## 11. Rejections

Once the file has been uploaded, your screen will show the uploaded files and if there have been any rejections an icon (green in colour) will appear next to the submitted file asking if you would like to re-submit.

The recommended procedure is to print a report so as to determine why the credit card was rejected. The Pastoral procedure to be followed for expired/ insufficient funds for credit cards is then followed. (Refer to page 7 of this manual)

### 1.3.3. Using PACS for Credit Card EFT Schedule

*Recommended procedure: All credit cards are processed in BPoint first:*

- *Handling of credit card information and security:*  
It is important to remember that parishioner credit card information is securely locked away before it is processed in PACS and BPoint.  
  
Once the information has been processed, the credit card number is erased from the authority form either by 'blacking out' with permanent marker or by cutting out the number from the authority form.
- Staff receiving confidential information need to store the information in a secured location before processing (not left in desk in-tray for all to see). Once processed it is to be filed in the appropriate secured file eg parishioner credit card authority forms with the credit card number either blacked out or cut out of the document.
- All confidential information needs to be securely stored at all times.

### Check, update Credit Card Givers

Before the processing of Credit Card Giving it is important to ensure that the information in PACS is correct and up-to-date as PACS will be used to record giving records enabling generating 'thank you' letters and receipts.

### Existing Credit Card givers

Need to check existing Credit Card Givers so that dates and data entry is consistent.

Giving > Givers > click Pledge tab and scroll through to first credit card giver.

Check:

1. Next pledge date
2. Envelope number (if using number range to identify credit card giving)
3. Amount
4. Pledge Period
5. Payment type – should read Credit Card (change if identified as Visa, MasterCard etc.)
6. Payment date

(Note: 'Next pledge date' and 'payment date' need to be the same so as to create the EFT Schedule)

7. Payment Period

(Note: Credit Card giving is generally processed no more frequently than monthly, on the same day e.g. Wednesday of the second week of each month. There will be some credit cards processed Quartile, Biannually, Annually, these should also have a specific date for processing e.g. second

Wednesday of the quarter (January, April, July and October), second Wednesday of July and January, or if annually the second Wednesday July.)

8. Cardholder Name

9. Credit Card Number (leave first and last four digits with the middle 8 digits as 1)

10. Expiry

(Note: Authorization field should remain blank)

### **Procedure to be followed for expired credit cards:**

On a monthly basis a report is generated through PACS to see which parishioner credit cards are due to expire.

***Recommendation:** be proactive and work one month in advance. This way you have time to follow up the expired credit cards before the next due date so that the parish does not lose out on the income generated from these credit cards.*

If credit cards have not been entered into PACS at your parish you will need to use a report generated from BPoint.

The credit card holder is contacted via phone, email and then by letter. Evidence of this contact needs to be recorded on the printed report as well as a copy of email/letter and the reply attached to the PACS or BPoint report generated for expired c/c and insufficient funds.

Proof of follow up attempts and conclusion needs to be attached to the above mentioned report and given to the Parish Priest on a monthly basis. This report is retrieved from the PP and filed in the secured BPoint Planned giving file. Summary details are included on a spreadsheet and given to the Bookkeeper for inclusion in the monthly Parish Finance Committee Report.

A template copy of the spreadsheet is at the end of this point.

11. Save

Where details are missing use Authority form to update PACS

12. Erase credit card number from authority

(Note: this can be done by 'blacking out' with permanent marker or cutting out number from form)

13. File Authority in alphabetic order in a secure location

(Note: Secure location equals locked filing cabinet or locked cupboard; a locked office is not considered a secure location)

Template for keeping track of Planned Giving credit cards

Template for keeping track of planned giving credit cards													
	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	YTD
Number of monthly c/cards on Planned giving Processed on Bpoint	50	53	50	50	54	55	50	50	53	52	50	50	617
Total amount of credit cards processed for the month	\$5,000	\$5,200	\$5,000	\$5,000	\$5,500	\$5,600	\$5,000	\$5,000	\$5,200	\$5,200	\$5,000	\$5,000	\$61,700
Total number of rejections followed up and processed	0	3	0	0	2	3	0	0	3	1	0	0	12
Total amount of rejections followed up and processed	\$0	\$200	\$0	\$0	\$200	\$500	\$0	\$0	\$200	\$100	\$0	\$0	\$1,200
Total number of rejections followed up and not processed	0	2	0	0	2	3	0	0	2	1	0	0	10
Total amount of Rejections followed up and not processed	\$0	\$150	\$0	\$0	\$200	\$300	\$0	\$0	\$200	\$200	\$0	\$0	\$1,050
Total number of new Planned givers	2	0	1	0	4	0	0	4	1	1	2	0	15
Total amount of new Planned giver pledges:	\$100	0	200	0	500	0	0	250	50	50	250	0	\$1,400
Total number of cancelled Planned givers	0	2	0	0	0	3	1	0	0	0	0	0	6
Total amount of cancelled Planned givers	\$0	\$200	\$0	\$0	\$0	\$300	\$50	\$0	\$0	\$0	\$0	\$0	\$550
Totals	\$5,100	\$3,000	\$2,000	\$5,000	\$6,200	\$6,800	\$4,950	\$2,250	\$4,450	\$3,350	\$2,250	\$5,000	\$63,750

Total credit card Planned Giving YTD: \$63,750

Total credit card Planned Giving YTD: \$63,750

## Adding New Credit Card Giver

1. Signed Authority to use credit card received from giver. Authority has credit card details; number, expiry date, type of card

2. Credit Card details entered into PACS

i. Search PACS database for family and member

(Note: if not in database create family and member or add member to existing family)

ii. Open member record Edit > tick 'Giver' box

iii. Add Envelope Number if parish uses defined number process i.e. all credit card givers Envelope Numbers are between 700 -999 otherwise PACS will automatically assign next available Envelope Number

iv. Fill in the Mail to and Greeting fields

(Note: receipt default is the 'head' of the family unless the Mail to and Greeting fields are populated)

v. Select pledge tab and enter

i. Pledge date

ii. Amount

iii. Pledge Period

(Note: Pledge Date and Pledge Period must be the same to create EFT Schedule)

Credit Card giving *is generally processed no more frequently than monthly*, on the same day e.g. Wednesday of the second week of each month. There will be some credit cards processed Quartile, Biannually, Annually, these should also have a specific date for processing e.g. second Wednesday of the quarter (January, April, July and October), second Wednesday of July and January, or if annually the second Wednesday July.

iv. Payment type > Credit Card

v. Payment Date

vi. Payment Period

(Note: Payment Date and Payment Period must be the same to create EFT Schedule)

vii. Payment Amount

viii. Cardholder Name

ix. Credit Card Number (first and last four digits with the middle 8 digits as 1)

x. Expiry

xi. **Save**

(Note: Authorization field should remain blank)

3. Add credit card giver details to BPoint Batch

This can be done immediately after adding details to PACS or when next BPoint process is to be run. If not updating existing BPoint batch file immediately the Authority will need to be filed in a secure location until such time as added. Once added:

4. Erase credit card number from authority

5. File Authority in alphabetic order in a secure location

## Recording Credit Card Giving in PACS

Credit Card Giving is recorded in the Givers records using the EFT Schedule process.

### EFT Recording

An EFT Schedule is created automatically by running the **Balance Forward** process. This looks for anyone who is paying by credit card or direct debit and creates an EFT Schedule for them *during the period of dates as per the Balance Forward Period*

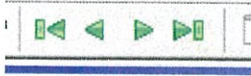
### Create a Schedule

1. Run the Balance Forward process.

This will create an EFT Schedule for anyone who is paying by credit card or direct debit **during the period of the Balance Forward dates.**

(**Note:** when entering Pledge details for a Giver, you can select Credit Card or Direct Debit from the Payment Method field. When you select one of these options you are required to enter credit card or bank account details)

2. To view the EFT Schedule that has been created, select Giving > Create EFT Schedule  
The Create EFT Schedule form is displayed in View mode
3. Click on the **navigation button** to view the last EFT Schedule created



The EFT Schedule that was created as a result of the Balance Forward process is displayed

Hold	Giver Envelope	Giver Name	Credit Card Number	Credit Card Holder	Expiry Date	Auth	Standard Amount	Next Process Amount
<input checked="" type="checkbox"/>	26	Mr Harold Adams	1234000000002222	sample sample	09/16		10.00	10.00

(**Note:** An EFT Schedule will be created for each relevant payment period, i.e. weekly, fortnightly, monthly etc as long as the Pledge Date and Payment Date corresponds.)

4. Click on **Exit** to close this form

(**Note:** The EFT Schedule can be processed from this form by clicking on the **Run** button, or by selecting Giving > Process EFT Schedule)

### Processing an EFT Schedule

Once a schedule has been setup it needs to be processed. When a schedule is processed it creates giving records (changes a pledge to giving)

1. Giving > Process EFT Schedule

The Process EFT Schedule form will open

2. Ensure you are in **Add** mode
3. Select:
  - Bank Account
  - Method
  - EFT Schedule
  - Correct Fund Name

When these 4 pieces of information have been selected, the people's names and details for that schedule appear in the bottom of the screen

4. Enter the Date To Process

## Balance Forward

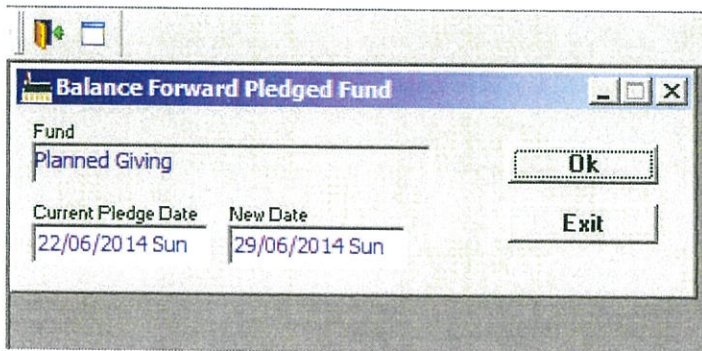
Balance Forward is normally a weekly process to update the amount of pledge for each giver.

It also:

- Creates a pledge for everyone due during that week
- Starts any new people who are scheduled during that week up to that Sunday



- Creates changes to pledges that may have been made
- Checks for any EFT payments that are due and creates a schedule as appropriate
  - i. Select Giving > Balance Forward



The Balance Forward form will open

(**Note:** this form gives the name of the Fund the giving will allocated to, the Current Pledge date and the New Pledge Date)

- ii. Click on **OK**

This has updated the amount of pledge for each giver

### Credit Card Expiry Report

Recommended done monthly in advance:

Reports > Giving > Misc > Card Expiry

Start process for contacting 'Givers' who cards will expiry within next 8 weeks.

1. Access hard copy of Authority form
2. Contact giver:
  - i. By phone –
    - i. update existing Authority with new expiry date
    - ii. sign and date changes to Authority form
    - iii. update PACS and BPoint
    - iv. Erase credit card number from authority

(**Note:** this can be done by 'blacking out' with permanent marker or cutting out number from Authority form)

- v. File Authority in alphabetic order in a secure location
- ii. By post –
  - i. Contact by phone and confirm that giver wants new form
  - ii. Send letter and blank Authority to giver
  - iii. Follow up with phone call
  - iv. When received by post update PACS and BPoint
  - v. Erase credit card number from authority

(**Note:** this can be done by 'blacking out' with permanent marker or cutting out number from Authority form)

- vi. File Authority in alphabetic order in a secure location

### To Generate the Merchant Summary for EFT Schedule Processed:

- i. 'Receipts' – 'Bank Deposit Slip'
- ii. Tick 'Add' box
- iii. Give the Deposit Slip a Description e.g. Merchant Summary
- iv. Tick 'Merchant Summary' at the bottom of the screen
- v. Check date and choose 'Select All'
- vi. Click 'Preview' to view the Merchant Summary

- vii. Click 'Print' and then 'Save'

## 1.4. Special Collections

**Christmas Masses and Easter Sunday:** there are to be two collections on Christmas day and on Easter Sunday. The first collection goes to the Pastoral Revenue or the Order that has care of the Parish. The second collection is to stay with the parish as per normal second collection.

There are to be no other collections on Christmas Day or Easter Sunday.

Christmas envelopes (Christmas Dues) and Easter envelopes (Easter Dues) are to be left in the church over the Christmas and Easter periods and any donations go to the Pastoral Revenue or the Order that has the care of the parish.

**Holy days of obligation:** the above applies to collections on other days of obligation. The Feast of the Assumption is on the 15<sup>th</sup> August and is a Holy Day of Obligation unless it falls on a Monday or a Saturday when it is deemed to be a Day of Devotion.

### 1.4.1. Charitable Works Fund (CWF) Appeals

Each year there will be three special appeals for the Charitable Works Fund (CWF) held in May, August and November. The CWF appeal is used to support the charitable activities of the Diocese with contributions attracting full tax deductibility. The charitable activities receiving support are:

- Confraternity of Christine Doctrine (CCD)
- CatholicCare
- Special Schools
  - St Lucy's School for the visually impaired
  - St Edmund's School for the sensory and intellectually disabled
  - The Ephpheta Centre for the hearing impaired

Money received in collections for the Charitable Works Fund will be banked into a parish clearing account established to 'hold' monies for this collection. Once all monies have been collected including credit card payments processed through BPoint are banked, a single online payment to the Diocesan Charitable Works Fund is to be made using CDF online.

### 1.4.2. Other Special Collections

Other collections include the following:

1. An **Annual Appeal for the Missions**
2. The **Project Compassion Appeal** during Lent which constitutes the major source of funds for **Caritas**, for its work of assisting the disadvantaged in many overseas countries
3. On Good Friday a **Collection for the Holy Places** is taken up, which is also used to support Christians in the Middle East; and as well, there is also a special collection at Christmas. These monies should be directed to: "Holy Land Commissariat", Franciscan Provincial Office, 47 Victoria Street, Waverley NSW 2024
4. **Support for Religious Orders** working in the Diocese: Parishes under the care of religious order may have one annual collection for the support of the works of the Order.
5. **Other parish special collections:** Parishes may conduct other special collections as Approved by the Parish Priest eg St Vincent de Paul, Disaster relief etc.

Proceeds from these special collections should be banked into the Church Account and disbursed to the Fund in question, once a suitable period of time has been given for late contributions to be received.

## 1.5. Minimising Security Risks around Parish Collections

Weekend collections and other monies must be banked as soon as possible. The preferred approach is to have monies collected and banked by an outside security firm who specialise in such arrangements.

To minimise the risk of theft and to protect the safety of Priests, staff and volunteers, every Parish should adhere to the following procedures:

- After taking up the collections and while Mass is still in progress, the cash should be kept in unmarked bags, and stored in a safe place inside the church or sacristy

- At no time, even for just a few moments, should any person with the collections be left alone and/or out of view
- Cash should not be transported between the church and the presbytery by a single person, or at regular times
- Money counters should count the cash and prepare it for banking in a safe and secure location, with the door locked and out of view of other persons
- After being counted, the cash should be stored in a safe
- Collection (and other) monies will then be transported to the bank by security firms who specialise in such arrangements
- The cash should be banked as near as possible to the first business day after the collections
- Parishioners should be encouraged to use direct debit/credit facilities - contact the CDF

Implementation of these risk management procedures will help provide a safer working environment for all concerned, will minimise potential losses, and may well also result in less costly insurance premiums.

### **1.6. Reporting Collections to the Parish Community**

Parishes are required to provide an annual statement of Income & Expenditure of the Church and Ancillary Fund accounts to the parishioners by no later than 31 October each year

### **1.7. Envelopes from Other Parishes**

Envelopes belonging to other Parishes should be sent to the destination Parish as promptly and as safely as possible.

### **1.8. Petty Cash**

It is both practical and necessary for Parishes to carry a modest amount of petty cash for small, incidental expenses. Parishes will use a petty cash system known as "The Imprest Petty Cash System". It is a small fund of cash from which the Parish pays incidental expenses and is topped up periodically from the Church Account.

Set up the petty cash system as follows, using a petty cash register/spreadsheet:

- Draw a cheque for the amount of the float – say \$250 (maximum)
- Using the petty cash register/spreadsheet, update column headings as appropriate for your Parish (differentiating between GST and GST Free), and update the amount of the float
- As each expense is incurred, obtain a valid tax invoice and update the register/spreadsheet as appropriate
- When more cash is required:
  - Ensure that the cash held equals the "Cash on Hand" balance:
  - Draw a cheque for the amount of reimbursement required
  - Ensure that the Parish Priest signs the petty cash record
  - Post the expenses from the Petty Cash register/spreadsheet onto the general ledger showing the amount of GST Paid. Staple the receipts together and file with normal invoices that have been paid (in cheque number order)
  - Start off a new Petty Cash spreadsheet for the ensuing period