

DIOCESE OF BRENTWOOD

ANNUAL FINANCE & GIFT AID CONFERENCE



TO BE HELD AT THE

URSULINE CONVENT HIGH SCHOOL

QUEENS ROAD

BRENTWOOD, CM14 4EX

ON 4TH MARCH 2017

ANNUAL FINANCE & GIFT AID CONFERENCE

Saturday 4th March 2017

To be held in the Main Hall at the Ursuline Convent School, Brentwood, CM14 4EX

AGENDA

- 08.45 – 09.15** Registration at Reception Desk in Hall; coffee and tea in Large Dining Room
- 09.15 – 10.00** Mass in the Chapel – Fr Andrew Headon, Episcopal Vicar for Administration
- 10.00 – 10.20** Registration at Reception Desk in Hall (continued); coffee and tea in Large Dining Room
- 10.20 – 10.25** Opening Prayer led by Fr Andrew Headon
- 10.25 – 10.35** Presentation on Diocesan Finances by Clare Losty
- 10.35 – 10.45** Stewards of the Gospel – Steven Webb, soon to take up role of Diocesan Director of Development
- 10.45 – 12.15** Break-Out Groups
- 1. Banking, Employment & Administration – including Data Protection**
 - 2. Finance**
 - 3. Gift Aid**
 - 4. Property, Health & Safety**
- 12.15 – 13.00** Collation of Questions/Comments and Questions & Answers
- 13.00 – 13.05** Future Conferences: Question and Answer session
- 13.05 – 13.10** Close of Conference & Prayer – Fr Andrew Headon
- 13.10 – 14.00** LUNCH – Small and Large Dining Rooms

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Please be aware that there may be planned engineering works to some of the train lines on this day with replacement buses on some parts of the Liverpool Street line. Please check your journey in advance.

FINANCE and ADMIN

INDEX

- Report from the Director of Civil Administration – Clare Losty *(updated)*
- Financial Summary for year ended 5th April 2016 – diocese and parishes *(updated)*
- Excerpt from Corporate Trustee’s Report for the Year Ended 5th April 2016 *(updated)*
- Parish Audits: Matters Arising – Extract from Management Letter prepared by haysmacintyre (Diocesan Auditors) following visits to parishes for the audit of 2015-2016 *(updated)*
- Finance – Frequently Asked Questions *(updated)*
- Banking ***(New)***:
 - When priests move between parishes
 - When you find out that your local HSBC branch is closing down
- Diocese of Brentwood Second Collections – schedule for 2017-2018 *(updated)*
- Recruitment Process
- Who does what in the Finance Office? And when? ***(New)***

**SUMMARY OF THE DIOCESAN FINANCIAL POSITION:
REPORT FROM THE DIRECTOR OF CIVIL ADMINISTRATION**

A reminder of the spiritual context for why we are all here

We meet again for the Annual Conference, coming together as a group of Parish Treasurers, Gift Aid Accountants, Secretaries, Administrators and other volunteers. The figures that we quote, the problems that we share, the questions we raise, and the contacts that we make in other parishes – all of these activities and successes emanate from our desire to serve. We are here because we want to serve our parishes, to serve our Church, and to serve God.

Please read the following notes in conjunction with the pie charts

The following figures and comments will give you an idea of how the diocese as a whole managed financially during the previous financial year, and how the Curia has used the funds raised from the parishes.

1. Parish Finances 2015-2016 vs previous year: another a surplus of income over expenditure, but smaller than 2014-2015

1.1 Total Parish income fell by 3%, from £11.2m in 2014-2015 to £10.84m.

1.2 At the same time, total Parish expenditure increased 3.8%, from £9.7m to £10.1m.

1.3 The resulting operational surplus (i.e. total Parish income vs expenditure) for 2015-2016 was just under £0.8m, versus a surplus of c.£2m in 2014-2015.

1.1 Parish Income

- Offertory remains virtually flat, increasing just 1.7% year-on-year (from £5.8m to £5.9m).
 - Although an increase is always welcome, we need to point out that in 2015-2016 parishes received 51 weeks of Offertory, compared to 50 weeks of Offertory in 2014-2015 (when Easter Sunday fell twice during the financial year).
 - Comparing like with like, we should have seen Offertory rise by 2% year-on-year.
- There was a significant fall in “Other income” (from £2.5m to £1.4m) – due to the fact that the 2014-2015 figures included the sale of the Mass centre in Tilbury.
- Income from legacies increased, from £354k to £467k.

1.2 Parish Expenditure

- Unlike Parish Income from Offertories – which, as we have seen, can fluctuate year to year – expenditure takes place 52 weeks out of 52.
- Falling expenditure in 2014-2015 appears to have been a blip – the 3.8% increase in 2015-2016 year should not surprise us.
- There does not appear to be any single reason for the increase in expenditure – most of the categories appear to have increased at the same pace.

The message remains the same – Offertory income is the lifeblood of the parishes, and needs to increase in line with expenditure. We cannot rely on fortuitous income or an unusual fall in expenditure, but instead must continue to focus on increasing Offertory year-on-year.

2. Diocesan Finances 2015-2016 vs previous year: another deficit, but smaller compared to 2014-2015

2.1 Income rose by £103k (0.2%), to £1.83 from £1.82m.

2.2 Expenditure fell, by £260k (12%), to £1.9m from £2.2m.

2.3 Overall, there was an operational deficit (income vs expenditure during 2014-2015) of £104k – compared to the deficit of £180k in 2014-2015.

2.1 Diocesan income

- The largest element (69%) of income remains the Parish quota – unchanged since 2011 at £1.26m.
- Gift Aid commission fell back to £108k from £156k in 2014-2015 – largely due to the submission in 2014-2015 of two years of claims by some parishes under the Gift Aid Small Donation Scheme.

2.2 Diocesan expenditure

2.2.1 Commissions (now Vicariates)

- The largest element of expenditure – 53% – is the cost of the Vicariates (previously 56% of the total).
- In 2015-2016, the Vicariates' costs fell by 17% year-on-year, from £1.2m to £1m, as a result of the restructuring of the Curia in June 2015.
- As in last year's conference booklet, you will find this year an excerpt from the year's Annual Report and Accounts, which looks at the activities and achievements of the Vicariates during 2015-2016.

2.2.2 Non-Vicariate expenses

- In 2015-2016, non-Vicariate expenses fell by 5%, from £968k to £916k.
 - At the same time, General Expenses rose by £120k, while Building Repairs and Maintenance decreased by £139k.
 - The increases in General Expenses included:
 - Restructuring costs
 - The cost of IT recovery in the summer of 2015.
 - Contribution to Church Marketplace (the online portal for dioceses)
 - Management fees to the Community of Our Lady of Walsingham for running the House of Prayer at Abbotswick

2.3 Operational deficit

- The improving operational deficit (income vs expenditure during 2015-2016) of £104k at the centre versus a deficit of £180k in 2014-2015 is due both to rising income and falling expenditure.

2.4 Forecast for 2016-2017

For the current financial year, there is likely to be a net shortfall of about £22k at the centre (excluding c.£450k of capital expenditure), based on the actual income and expenditure to 30th November 2016.

2.5 Diocesan Budget for 2017/2018

The budget for 2017-2018 was unanimously agreed last week at the Council of Priests meeting.

The budget is designed to balance income and expenditure by the end of the year. This necessitates a small increase in the levy on parishes to 26.17% of Offertory (from 25% for 2016-2017). (As a reminder, last year's increase to 25% of Offertory was the first increase in the levy since 2011.)

In April we will let each parish know how much the levy will cost per month.

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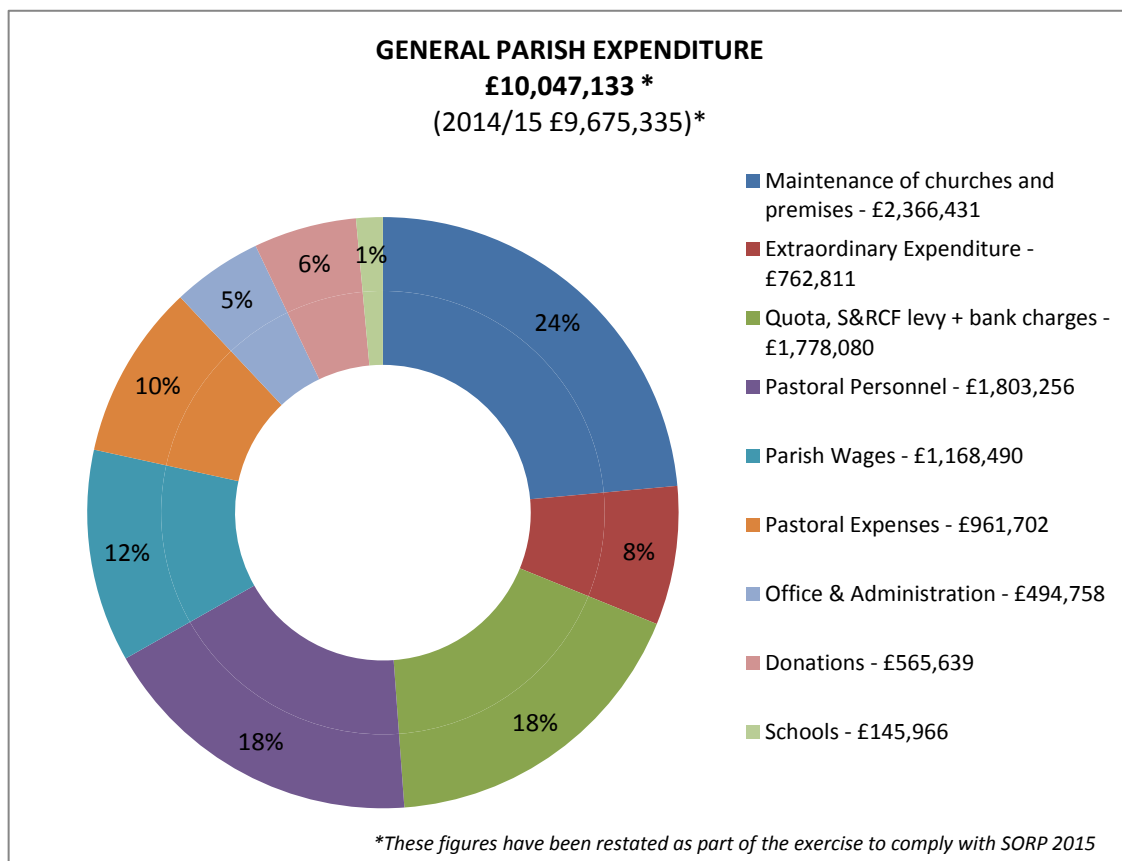
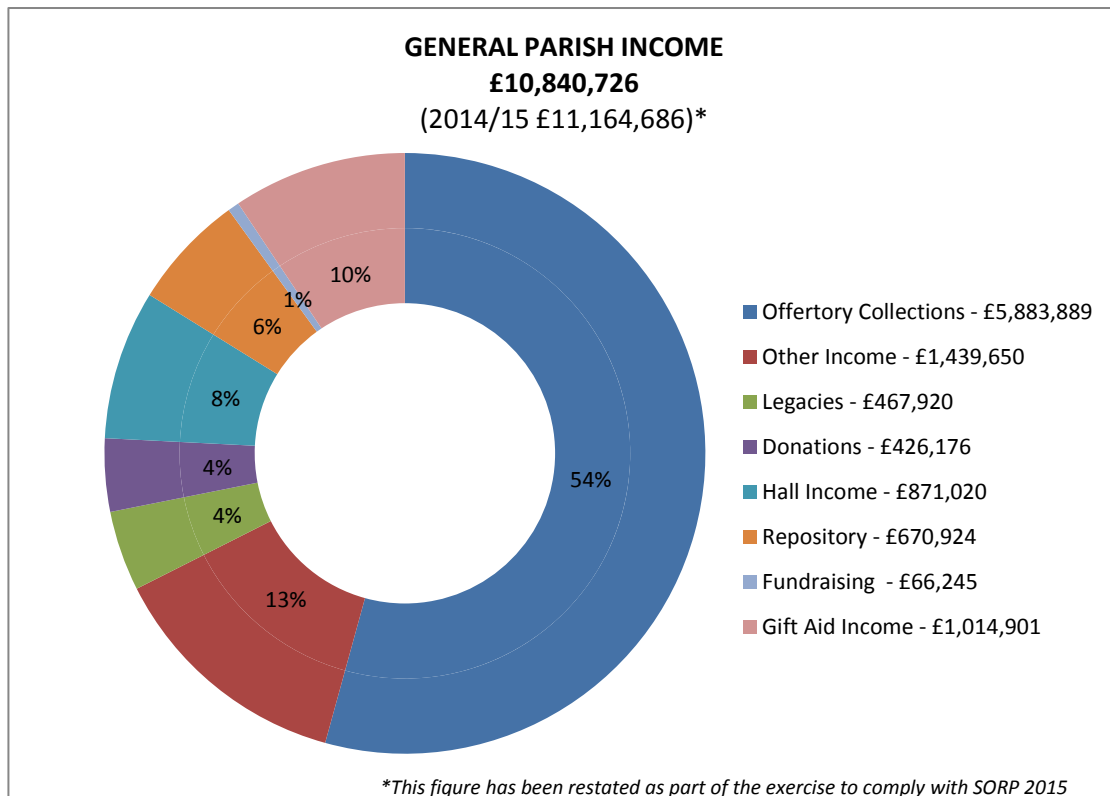
As you may know, Helena Sutherland-Harper retired at the end of 2016. Tom King retired in July. And Chris is due to retire in a month or two. We are deeply grateful to them for their many, many years of service to the diocese and its parishes.

At the same time, we welcomed Asta and Alison, and Tracey, Amanda and I remain in place.

We thank you for your continued support and patience – and for using your experience, talent and skills for the glory of God and in service of the diocese.

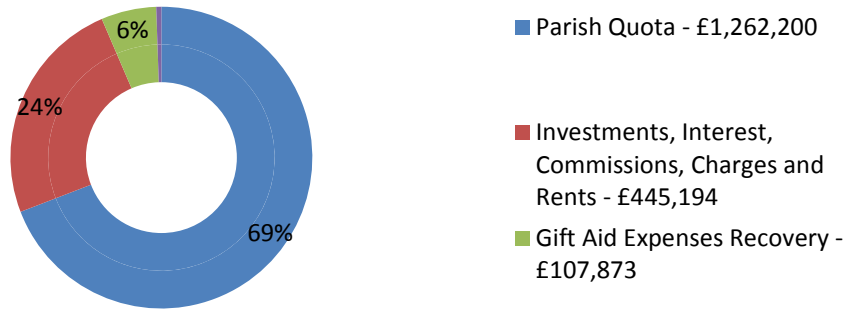
DIOCESE OF BRENTWOOD

PARISH FUNDS 2015/2016 Financial Summary year ended 5th April 2016

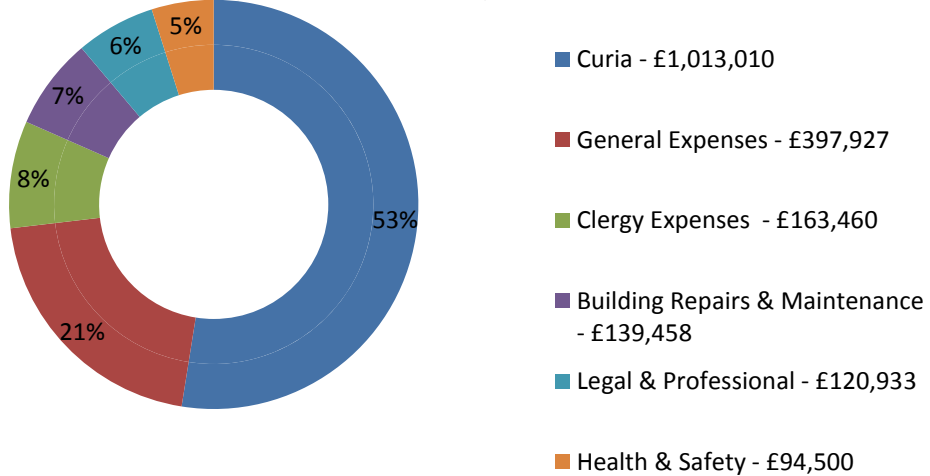


DIOCESAN FUNDS 2015/16

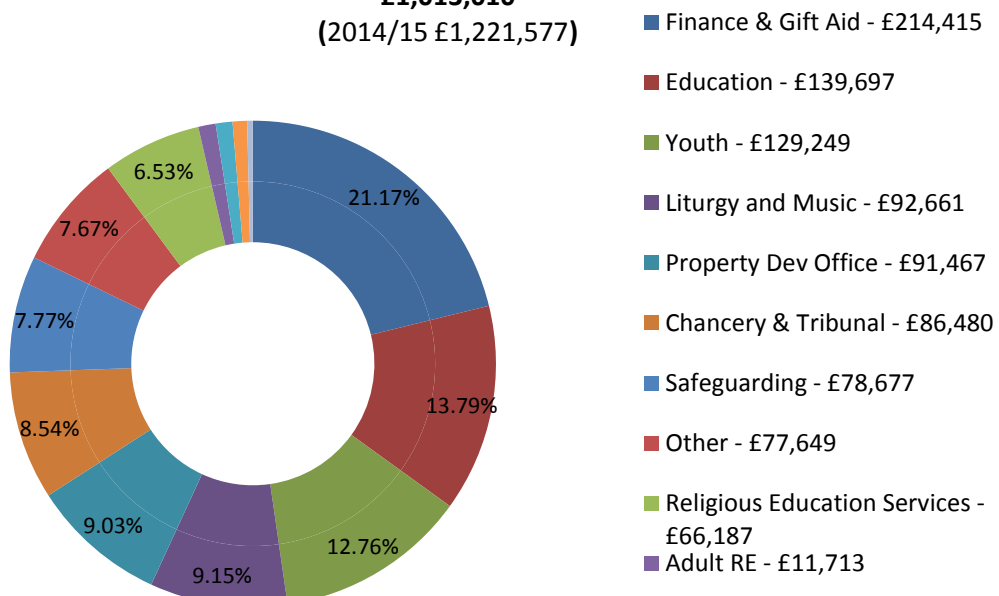
DIOCESAN INCOME £1,825,296 (2014/15 £1,822,260)



DIOCESAN EXPENSES £1,929,288 (2014/15 £2,189,519)



CURIA £1,013,010 (2014/15 £1,221,577)



NOTES

BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST
FINANCIAL STATEMENTS FOR
THE YEAR ENDED 5 APRIL 2016

The Corporate Trustee presents the report and financial statements of the Brentwood Roman Catholic Diocesan Trust for the year ended 5th April 2016.

The Statements appear in the format required by the Statement of Recommended Practice for Accounting and Reporting by Charities, preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102): Charities SORP FRS 102 (effective 1st January 2015).

Registered Charity Number

Brentwood Roman Catholic Diocesan Trust: 234092

BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

CORPORATE TRUSTEE'S REPORT FOR THE YEAR ENDED 5 APRIL 2016

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, SOLE TRUSTEE AND ADVISERS

REGISTERED NAME	Brentwood Roman Catholic Diocesan Trust
CHARITY REGISTRATION NUMBER	234092
SOLE TRUSTEE	The Trust is administered by the Brentwood Roman Catholic Diocese Trustee (Trust Corporation – a company incorporated 13 th March 1948, Company Registration 450897)
PRINCIPAL OFFICE AND REGISTERED OFFICE OF THE SOLE TRUSTEE	Cathedral House Ingrave Road Brentwood Essex CM15 8AT
DIRECTORS OF THE SOLE TRUSTEE (known as Members of the Finance Board)	The Directors who have served during the year, and since, are as follows: Rt Rev Alan Williams S.M. Rt Rev Mgr John Armitage (resigned 16 July 2015) Rt Rev Msgr Kevin Hale VG Rt Rev Mgr Christopher Brooks Very Rev Mgr George Stokes (resigned 30 th June 2016) Rev Stephen Myers (appointed 1 st July 2016) Rev Canon Patrick J Sammon Rev Andrew Headon Mr John Adshead CBE, KSG Mr Michael L'Estrange Sir Ian McAllister CBE
DIOCESAN FINANCIAL SECRETARY AND SECRETARY TO THE FINANCE BOARD OF THE SOLE TRUSTEE	Clare Losty, Director of Civil Administration
BANKERS	HSBC PLC Fenton House 85-89 New London Road Chelmsford Essex CM2 0PP
SOLICITORS	Stone King Boundary House 91 Charterhouse Street London EC1M 6HR
AUDITORS	haysmacintyre 26 Red Lion Square London WC1R 4AG
INVESTMENT ADVISORS	Sarasin & Partners Juxon House 100 St Paul's Churchyard London EC4M 8BU

BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

CORPORATE TRUSTEE'S REPORT FOR THE YEAR ENDED 5 APRIL 2016

HISTORY AND ORGANISATION

The Diocese of Brentwood (the Diocese)

The Roman Catholic Diocese of Brentwood is one of the twenty-two Roman Catholic Dioceses in England and Wales. It incorporates 88 Parishes throughout its geographical area:

- The Administrative County of Essex
- The Unitary Authorities of Southend and Thurrock
- Five London Boroughs:
 - Barking and Dagenham
 - Havering
 - Newham
 - Redbridge
 - Waltham Forest

Objects and Constitution of the Brentwood Roman Catholic Diocesan Trust (the Charity)

The Brentwood Roman Catholic Diocesan Trust was constituted by Trust Deed in 1947. It is a registered charity, number 234092.

The Declaration of Trust within the Trust Deed dated 3 June 1947 stipulates that the property and funds are to be held by the Trustees upon trust (subsequently, to be held by the Corporate Trustee – see below), and are to be used and applied “*both as to capital and income in or towards advancing the Roman Catholic religion in the Diocese by such means as the Bishop may think fit and proper for the service and support whether in the Diocese or outside the Diocese of charitable works and objects promoted by the Church.*”

In practice, “advancing the Roman Catholic religion” means that the Diocese follows the Catholic principles of supporting and assisting the whole community which it serves – including those of other faiths and none. This support and assistance takes form across a number of activities, and has a positive impact on the public both in, and beyond, the Catholic community – including the education of children and young adults, care for the poor, development of the youth, and outreach to the marginalised. (See also below the section entitled “Public Benefit Guidance”, as well as the reports on the work of the individual Vicariate teams.)

Together with its 88 Parishes, the Diocesan charity comprises a number of centralised activities and funds.

In addition there are two separate funds which are registered as individual charities:

- The Brentwood Ecclesiastical Education Fund (BEEF) – the fund of the Diocese which meets the cost of educating and training seminarians – is a separately constituted charity under a Trust Deed, dated 11 July 1922, and registered under number 1067745. It is accounted for as a restricted fund within the Diocesan accounts.
- The investments of the Diocese are managed as a Pooled Fund, which is separately registered with the Charity Commission, under number 1067742.

An order of the Charity Commissioners under S96(6) Charities Act 1993 permits the three charities, which have the same Trustee, to be treated as a single entity for accounting purposes.

Parishes

The activities of the Diocese are largely undertaken through its Parishes.

The work of the Parishes takes the form of the celebration of religious services, and the provision, maintenance and upkeep of places of worship. This also involves the pastoral care of the Roman Catholic – as well as the broader – community of the area falling within the Parish boundaries, and the promotion of a wide range of charitable purposes – not only within the Parishes, but also nationally and internationally.

Of the overall Charity's finances, Parishes account for about 88% of income and about 73% of expenditure, with some 67% of the Diocesan charity's net assets being held at parochial level.

BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

CORPORATE TRUSTEE'S REPORT FOR THE YEAR ENDED 5 APRIL 2016

STRUCTURE, GOVERNANCE AND MANAGEMENT

Administration of the Charity through the Brentwood Roman Catholic Diocese Trustee (the Corporate Trustee)

The Brentwood Roman Catholic Diocese Trustee, a company limited by guarantee, was set up in 1948 to act as custodian trustee in relation to the Charity and the ecclesiastical trusts of the Diocese. Its company number is 450897.

All Parish property is deemed in civil law to be held by the Corporate Trustee, subject to the Charity Trust Deed. The acquisition or disposal of Parish property therefore has to be sanctioned by the Directors of the Corporate Trustee, and all relevant documentation must be drawn up in the name of the Corporate Trustee.

Directors of the Corporate Trustee (Members of the Finance Board)

The Directors of the Corporate Trustee, and the members of the Corporate Trustee's Finance Board, are the same.

In keeping with the Charity's objectives, it is a requirement that candidates are committed Roman Catholics. The power to appoint Directors is vested in the Bishop of the Diocese.

Where additional Directors are required, the Bishop will consider the range of skills and experience required on the Board (such as finance, investments, strategic planning etc.), and will approach individuals in the Diocese who are likely to meet these requirements. Prospective Directors are provided with full information on the charity's constitution, objects and finances. Training material is made available as necessary, and Directors are encouraged to complete online training modules which have been approved by the Charity Commission.

Governance of the Charity

The Charity is governed by the Finance Board of the Corporate Trustee, which consists of nine Directors, and meets some eight times a year.

The Board – in conjunction with the canonical bodies chosen by the Bishop to be his advisors and consultors, and assisted by the Director of Civil Administration – is responsible for developing policies to ensure compliance with civil legislation, and their implementation throughout the Diocese. The key policies are Health and Safety, safeguarding, risk management, the production of financial budgets, the exercising of financial controls through regular financial reporting, the management of Diocesan properties, employment, and the compliance of the Charity with relevant company and charity legislation.

Authority for the management of the day-to-day business of the Diocese and compliance with civil legislation is delegated to the Director of Civil Administration, in accordance with the directions of the Finance Board.

In March 2014, the Members of the Company approved revised Articles of Association for the Corporate Trustee, establishing the Bishop of Brentwood as the sole Member of the Company. As sole Member of the Company, the Finance Board cannot implement a decision with which the Bishop disagrees.

Statistics for the Diocese

The population statistics as at October 2015 were as follows. (The previous year's statistics, as at October 2014, are in brackets for reference):

	October 2015	<i>October 2014</i>
Estimated Roman Catholic population of the Diocese	253,228	248,703
Mass Attendance (weekly average for October 2015)	48,429	48,558
Baptisms, and Receptions into the Church	3,217	3,594
Deaths	1,371	1,406

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BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

CORPORATE TRUSTEE'S REPORT FOR THE YEAR ENDED 5 APRIL 2016

Sub-Committees of the Finance Board

The Finance Board has established the following Sub-Committees. The Board has delegated to them the consideration of specific areas of importance to the diocese, and authorised them to submit recommendations to the main Board for approval.

The sub-committees meet between two and four times a year, but their work continues as necessary between meetings.

Agendas and papers are prepared and distributed a week in advance of the meetings. Minutes are drafted and approved at the following sub-committee meeting. Formal Terms of Reference are being finalised.

- Health and Safety (shortly to include the discussion of general property-related matters)
- Investments
- Provision of support to sick and retired clergy

Pastoral management and oversight of the Charity

The pastoral oversight of the Charity is conducted by the Bishop, in conjunction with the Corporate Trustee, and in regular consultation with the following:

- The Vicar General (VG)
- The Episcopal Vicars (EVs), together with the Bishop and the Vicar General, comprise the Bishop's Council:
 - Administration
 - Consecrated Life
 - Education
 - Evangelisation
 - Formation
- The Cathedral Chapter, who also have the canonical role of College of Consultors

At Parish level, the Parish Priest, assisted by his finance committee, is responsible for all aspects of administration. However, most of the property of the Diocese (including Parish assets) is held under charitable trust.

The Curia

The Curia comprises the VG, the Chancellor, the EVs, and their respective support teams.

PUBLIC BENEFIT

The Finance Board Members confirm that they comply with the duty in S.17 of the Charities Act 2011 to have due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant. The Diocese's purpose – advancing the Roman Catholic religion – has been carried out for public benefit as follows:

- **Operating in – and beyond – the Catholic community.** Catholic Parishes have a role in society that is far broader than looking after the religious needs of Catholic people. They encourage an ethos in their congregations which has a positive impact on the wider community.

Catholics are deeply involved in looking after the vulnerable – both locally and abroad – through direct involvement as teachers and medics, or indirectly through charity work and fundraising. We promote the good of families and of children, support healthcare and hospices, and raise funds for a broad range of good causes. Catholics also make a significant contribution to schools (through fund-raising as well as voluntary contributions as governors), and elsewhere in public service and the armed forces.

In addition, there are two separate charities working within the Diocese which have roots in the Catholic Church, but which today extend their services to the most vulnerable in society, of all faiths and none – children (Brentwood Catholic Children's Society) and the homeless (Caritas Anchor House).

- **Reinforcement of social capital in our communities.** Churches and faith groups often work together in the service of the community, and in particular of those in need. They foster among their members a spirit of service to, and acceptance of, people of all faiths and none, by encouraging dialogue and mutual understanding.

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BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

CORPORATE TRUSTEE'S REPORT FOR THE YEAR ENDED 5 APRIL 2016

Catholics help to encourage good civic qualities in society as a whole, because we are taught to live within a moral framework and to be generous with our time, our income and our compassion. Generally, the spirit encouraged by Christian faith leads to a heightened awareness of the needs of others, and an increased readiness to help address deprivation. This activity helps encourage social cohesion, and reinforce the "social capital" in our communities.

The positive impact of this outreach can be measured by e.g. the numbers of children at Diocesan schools, the sizes of the congregations worshipping in the various Parishes across the Diocese, the money raised in Parishes for other charities (in the UK and – for example – in our twinned Diocese of Dundee in Kwa Zulu Natal, South Africa), volunteers helping the poor and visiting the sick at home and in hospital, such as the St Vincent De Paul Society in different Parishes, and the use of Parish Halls by community groups.

It is often easier to understand the value of social capital when it is absent, and when communities have broken down. Nevertheless, we can point to the efforts to address this deficit through the impact of regular inter-faith and ecumenical dialogue across the Diocese, with its focus on those in need – such as projects to feed the homeless in Basildon.

- **Education.** With regard to education in the Diocese, although preference at school admissions is given to Catholics, a number of schools, Primary and Secondary, are undersubscribed by Catholics and, in accordance with Education Law, admit other applicants to fill the Planned Admissions Number. Similarly, those Secondary Schools which have Sixth Forms host students enrolled at other schools, and those who choose to enrol at Diocesan schools and wish to avail themselves of courses which our schools provide, are welcome to apply. (See also the section headed "Schools" on page 11.)

Furthermore, representatives of the Diocese and schools participate fully in collaborating with Local Authorities in the development of policy and good practice, for the benefit of the best education for all children in the respective Authority's responsibility.

Please also see below the work of individual teams of the Curia under the heading of "The Work of the Diocese during 2015-16" for further evidence of how the work of the Diocese reaches out to the whole community.

RISK MANAGEMENT

The Directors of the Corporate Trustee have assessed the major risks to which the Charity is exposed, and are satisfied that adequate systems are in place to mitigate exposure to these risks.

The Finance Board carries out a risk review on a quarterly basis. The risks to the diocese are divided into the following categories:

- Health and Safety
- Safeguarding
- Pastoral
- Governance
- Financial – Curia
- Financial – Parishes
- Human Resources – General
- Human Resources – Curia
- Human Resources – Parishes
- Insurance
- Education
- Walsingham House (Retreat Centre)
- Abbotswick (House of Prayer)
- IT
- Each risk is allocated a ranking for
 - (i) The probability of the event materialising (high-low-medium), and
 - (ii) The impact of that event should it materialise (again, high-low-medium).
- Based on the rankings of probability and impact, a risk designation is applied
 - Green – low risk
 - Amber – medium risk
 - Red – high risk
- The resulting risk matrix also indicates the action necessary to mitigate each risk, and the timescale for completing that action

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BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

CORPORATE TRUSTEE'S REPORT FOR THE YEAR ENDED 5 APRIL 2016

- At each quarterly review of risks, the Finance Board reviews the Risk Register, and the risk designations, focussing particularly on:
 - Any changes in designation since the previous review, and the reasons
 - Any changes in the probability and/or impact of the risks, and the reasons
 - Progress on mitigating red and amber risks
 - The need (if any) to include additional/newly-identified risks.

The principal risks to the diocese, and the necessary mitigating actions, are as follows:

1. Health and Safety – particularly the need to ensure ongoing engagement at parish level

Mitigating actions:

- *Ongoing communication, education and support of parish priests, staff and volunteers, in conjunction with our H&S consultants, Precision Safety Services*

2. Pastoral – the falling number of priests in ministry (whether due to illness or retirement) poses a challenge to the practice of the Catholic faith across the diocese. This means that there may be fewer Masses celebrated, increasing the risk of ill-health and “burnout” among priests. While the total number attending Masses is flat or slightly falling, the burden of ministering in a parish remains the same, and in time will fall to fewer and fewer clergy.

Mitigating actions:

- *Ongoing formation of the laity to take on some of the roles in a parish (e.g. catechesis), formerly carried out by priests*
- *The diocesan planning programme (Stewards of the Gospel) is due to study pastoral resources and devise an appropriate response.*

3. Parish finances – while the total value of overdrawn balances is falling, there are a number of parishes facing large expenditure as a result of recent quinquennial inspections. Coupled with falling Mass attendance in some parishes, and against rising costs, some parishes continue to run deficits.

Mitigating actions:

- *The Stewards of the Gospel programme will inter alia consider the availability of financial resources in the parishes to carry out the diocesan vision*

FINANCIAL CONTROLS

1. **Financial control policy**

The Diocese has a series of financial controls and signing limits in place – in the parishes, and at the Curia – in order to enable the Corporate Trustee to exercise its legal duties:

- To act in the best interests of the Diocese
- To manage responsibly the resources of the Diocese
- To act with reasonable care and skill

1.1. **Budgeting process**

1.1.1. Curia

- The Vicariates of the Curia prepare budgets based on their objectives for the coming financial year.
- A budget for the Curia for the forthcoming financial year is presented to the Finance Board in January, and then to the Council of Priests in February for approval.

1.1.2. Parishes

- Parishes are strongly encouraged to prepare income and expenditure budgets each financial year, and to review performance against them on a regular basis. The Finance Office sends budget planning templates to parishes each year; a number of parishes import the templates into the financial control software.

1.2. **Management Accounts**

1.2.1. Curia

- Management Accounts for the Curia are prepared for the Finance Board for each of their meetings. It is a standing agenda item at each meeting.
- The accounts provide the following information:
 - A Revised Annual Forecast (RAF), based on actual income and expenditure to date added to the budgeted income and expenditure for the remainder of the financial year. The RAF is compared to the original budget, and commentary given on significant variances.

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BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

CORPORATE TRUSTEE'S REPORT FOR THE YEAR ENDED 5 APRIL 2016

- Actual year-to-date (YTD) income and expenditure, compared to the previous YTD. Again, commentary on significant variances is provided.
- Actual income and expenditure for the month under report, compared to the income and expenditure for the same month in the previous financial year. Again, commentary on significant variances is provided.
- For 2016-2017, there was a reallocation of some of the Curia's income and costs to the parishes (e.g. parish bank account charges).

1.2.2. Parishes

- Parishes are strongly encouraged to use the accounting software, Finance Co-ordinator, to keep track of income and expenditure throughout the year.
- Some 80 parishes use the software, which standardises categories of income and expenditure across the diocese.
- Parishes are asked to submit their financial returns to the Diocesan Finance Office by 31st May each year.
- The Finance Office reviews each return, and contacts parishes when and where queries arise.
- The Finance Board reviews overall parish income and expenditure, and trends in both categories, in October each year. The single greatest source of income (c.70%) is Offertory collections in the parishes.
- Every six months, the Finance Board is provided with details of those parishes in overdraft. The total amount of overdrawn balances (c.25 parishes) has fallen from £2.7m in December 2011 to £1.5m in June 2016.

1.3. **Cashflow forecasts.** We aim to produce these on a quarterly basis for Curia and parishes together.

1.4. External Audit – Curia and parishes

1.4.1. Annual financial returns submitted by parishes

- Each year, the Finance Office reviews the returns submitted by the 90 parishes of the diocese.

1.4.2. Audit of Curia and parishes

- Each year, our external auditors audit the books of the Curia and a selection of nine parishes. *Inter alia*, they look at income-expenditure, ensure that the paperwork for transactions is in order, and consider year-to-year trends.

1.4.3. Auditors' Management Letter

- The findings of the external auditors are presented to the Finance Board in December each year, along with any issues found during the audit and the actions taken to address them.

1.5. Signing limits – segregation of signing duties

1.5.1. Curial Accounts

1.5.1.1. Cheques

- There are signing limits in place for cheques drawn on Curial accounts
- Any one of the five Curial signatories can sign cheques on his or her own, up to £1,999.99. The five are:
 - The Bishop
 - The Vicar General
 - The Chancellor
 - The Episcopal Vicar for Administration
 - The Director of Civil Administration
- For cheques of £2k and above, any of the five signatories can act as an "A" signatory, and any other of the five can sign as a "B" signatory

1.5.1.2. Electronic payments

- One member of the Finance Office can transfer funds between accounts in the pool of diocesan accounts
- Three members of the Finance Office can create electronic payments to external accounts (i.e. payments to an account outside the pool of diocesan accounts), but cannot authorise them
- Two authorisers are required to execute external payments.

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BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

CORPORATE TRUSTEE'S REPORT FOR THE YEAR ENDED 5 APRIL 2016

- Authorisers are as follows:
 - The Chancellor
 - The Episcopal Vicar for Administration
 - The Director of Civil Administration
 - The Diocesan Director of Education
- There are two System Administrators – the Episcopal Vicar for Administration, and the Director of Civil Administration.
- The System Administrators can – individually – add and remove authorisers, and establish signing limits for each.

1.5.2. Parish accounts

1.5.2.1. Cheques

- The parish priest can sign on his own up to £1,999.99, as an “A” signatory
- Between £2k and £9,999.99 he must sign and get a “B” signatory (usually a lay person in the parish) to countersign
- For cheques for £10k and above, he must sign and also get a countersignature from one of the five Curial signatories – i.e. the Bishop, the Vicar General, the Chancellor, the Episcopal Vicar for Administration, or the Director of Civil Administration
- Any of the five Curial signatories can sign as “A” signatory in the place of the parish priest in his absence, and any other can sign in the place of the parish “B” signatory where necessary

1.5.2.2. Electronic payments

- The diocese has not yet rolled out electronic payment capability to parishes, but continues to review the risks involved, as well as the means of mitigating those risks.

1.5.2.3. Corporate charge cards

- Most parish priests and assistant priests have charge cards, enabling the priest to spend up to £2k per month on parish-related items.
- Once expenditure reaches that level, the card can no longer be used that month, until the amount is automatically debited from the parish bank account the following month.
- The parish receives monthly statements of expenditure on the card, and the priest must provide supporting documentation.

Other controls in place

- 1.6. The value of the Diocese's investments is presented to the Board at each meeting, and our investment advisors update the Investment Sub-Committee 2-3 times a year.
- 1.7. The Diocese is compliant with HMRC's regulations on payroll.
- 1.8. The Diocese has also complied with legislation relating to the establishment of a workplace pension scheme – into which all employees are enrolled automatically, unless they decide to opt out, and confirm their wish to do so in writing.
- 1.9. There is an expenses policy for staff, and a separate process for those invoicing the diocese.

KEY OBJECTIVES, ACHIEVEMENTS AND PERFORMANCE IN 2015-2016

The following objectives were agreed for 2015-2016, and achieved or deferred during the course of the year:

1. The Diocesan Strategic Planning Group (DSPG) was established by Bishop Alan Williams in February 2015, and comprises members of the laity as well as the Episcopal Vicars. Under the leadership of the Bishop, the DSPG developed a diocesan vision for the future, and the framework and strategies for delivering it in the parishes across the diocese in the coming years.

This committee meets regularly, with the aim of maximising the potential within the Diocese for evangelisation. It seeks to achieve this aim through:

- Auditing the current resources in the diocese
- Creating a strategy for change
- Supporting parish communities through change

Partly achieved: By March 2016, a programme had been agreed – the Stewards of the Gospel. Each parish had appointed a Steward of the Gospel who would build a parish team to look at the parish's goals and objectives, and consider the resources required (spiritual, financial and human) to achieve them.

2. Decision on a fundraising campaign in the Diocese (following the feasibility study carried out in 2012)

Deferred: The Finance Board agreed that the decision on the next phase of a diocesan fundraising campaign should wait until the Stewards of the Gospel programme had established the resource requirements for the Diocese. This output is unlikely to be available until 2017-2018.

3. Security review of IT provision and support

Achieved: The review was carried out by an IT specialist employed by the diocesan auditors, haysmacintyre. A new IT support company was appointed in July 2015, and a major overhaul of the Curia's IT system, as well as a large number of IT systems in parishes, took place.

4. Comprehensive review of financial provision for priests in retirement

Partly achieved: The Finance Board established a Sub-Committee to consider the provision of support to sick and retired priests. The Sub-Committee meets quarterly. By December 2015, the Sub-Committee had agreed a systematic approach to establishing the requirements of priests 70 and over. The priests received a questionnaire to complete, and were visited individually by an independent expert on pensions and welfare matters. The exercise was well-received, and will shortly be repeated for those aged between 60 and 69.

Review and restructuring of the Curia and Commissions in May and June 2015

In early 2015, the Diocese carried out a strategic and pastoral review of the work of the Diocese at its centre, and how the Curial teams (formerly referred to as Commissions) served the parishes.

The review exercise was driven by the requirement to reduce the cost of maintaining the Diocese's central administration, but also to find the most compelling way of delivering the vision of proclaiming the Gospel across the parishes. As a result, Diocesan Commissions closed, and some of their activities devolved to parishes under the leadership of the Vicar General and Pastoral Episcopal Vicariates for

- Education
- Evangelisation
- Formation

Separate Episcopal Vicariates for Administration and Consecrated Life were also established.

Following the review, a restructuring exercise took place in May and June 2015 among the staff at the Curia; twelve roles were made redundant, while the remainder joined the new Vicariates.

The Judicial Vicar and Chancellor is responsible for the Chancery and Tribunal.

The Episcopal Vicar for Administration is responsible for

- Safeguarding
- The Finance Office (which in turn looks after employment matters, finance, Gift Aid and IT)
- The Property Office

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BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

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ACTIVITIES AND ACHIEVEMENTS OF THE CURIA AND VICARIATES 2015-2016

The work of the Curia and Vicariates is considered each year in conjunction with the Diocesan annual budget allocation, which requires the approval of the Finance Board and ratification by the Council of Priests.

Safeguarding

The overall objective of the Safeguarding team is to develop and implement policies and procedures which create a safe environment for all involved in our Diocese.

Chancery

The principal responsibility of the Chancery is to prepare and transmit official legal documents on behalf of the Diocese, to ensure that they are kept safely, and that the archives are made accessible to those with lawful enquiries. The Chancellor is chief notary of the Diocese and authenticates official documents. In these tasks he is assisted by other notaries and the Diocesan Archivist.

The Chancery also processes marriage papers for marriages taking place outside the Diocese, and the Chancellor has delegated faculties to grant various dispensations with regard to matrimonial impediments. In the period under review, the Chancery processed 182 (2014 – 170) sets of marriage papers for marriages taking place outside the Diocese, mostly overseas.

During the period under review, the Chancery processed 130 sets of marriage papers where one party belonged to another religion, and 159 sets of papers, where one party had not been baptized (2014 – 287 for both categories). In addition, the work of the Chancery enabled people to marry in Churches of other denominations, but with the necessary dispensations to allow the marriages to be recognised as valid by the Catholic Church.

Tribunal

In any Diocese the chief judge is the Bishop. However, he establishes a Diocesan Tribunal as his judicial arm before which the faithful can vindicate their rights. The great majority of cases handled by the Tribunal each year comprise requests for the investigation of marriage for nullity.

An application can come from a Catholic, a member of another religion, or from a person who has not been baptised; furthermore, it is not only marriages that have taken place in the Catholic Church that can be declared null. The Judicial Vicar is assisted by other judges, and also by advocates and notaries, and the Defender of the Bond, in the discharge of his duties.

In 2015, 56 (2014 – 64) “full process” annulment cases were started. These cases are not restricted to marriages between Catholics, but include those of other faiths or none. Indeed, of this figure, many of the cases involved non-Catholic couples where one party sought to annul the original marriage because he or she now wishes to marry a Catholic, or be received into the Catholic Church. In addition, 35 (2014 – 51) documentary cases were started (i.e. judicial processes used for certain types of nullity cases which do not require the full process), 32 (2014 – 50) of which reached completion.

Office of the Vicar General

Liturgy

The Liturgy team is the statutory body set up by the Bishop to advise him on all matters of liturgy, and to assist him in the encouragement and implementation of sound liturgical practice, along with the stimulation of liturgical growth, development and awareness throughout the Diocese.

The Diocesan Liturgy Committee and the specialist sub-committees advise on, and assist with, the appointment, training and use of liturgical ministers; church music; art and architecture; and the development of pastoral liturgy. The Diocesan Master of Ceremonies and the Director of Music work together to offer a service of advice and assistance in the planning and execution of major Diocesan liturgies, as well as for Parishes, schools and other communities.

Music

The work of the Brentwood Cathedral Music Department continues to be both comprehensive and far-reaching. As well as artistic influence, it has a large social, ecumenical and educational dimension across the community:

- Throughout the year, music workshops were held in Colchester, Billericay, Upminster and Walthamstow. These were open to the general public and to all ages.

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- Concerts were organised throughout the year at Brentwood Cathedral (including in support of the Brentwood Choirs Festival (March and November 2015) for local choral societies) and elsewhere in Essex.
- Along with the Anglican Diocese of Chelmsford, we organised the Bronze and Silver Chorister awards for the Royal School of Church Music in May 2015 and October 2015.
- We helped our young singers with their training for Associated Board music examinations throughout the year.
- The girls and boys of the Cathedral Choir sang at a carol service in December 2015 in support of the Hospice Movement.
- The Cathedral Choristers sang at a Covenant Renewal Service at St Thomas Anglican Church, Brentwood, in January 2016.
- The girls and boys of the Cathedral Choir have given many concerts over the year including St Joseph's, Upminster, and Our Lady of Lourdes Church, Wanstead, and Senior Choristers sang in *Carmina Burana* at the Royal Albert Hall together with the Southend Boys' Choir.
- The Music Department has started a School for Violinists – boys and girls taken from the choristers as well as children in the parishes.
- Training and financial opportunities were offered throughout the year for music students from the London Conservatoires, through the Lunchtime Organ recitals, Orchestral Concerts, and the Cathedral Lay Clerk system.
- We have developed links with the Cliffs Pavilion Theatre in Southend-on-Sea, in terms of mutual support, advertising and promotion of the arts.
- The Cathedral is open to local schools wishing to celebrate Mass, and we provide organists for these celebrations.
- We produce CDs (in co-operation with the Education team) to promote singing in schools.

Through the work of the Music Department, the Diocese is able to broaden its contribution to the local community and across the Diocese in terms of training, education and the promotion of the arts – and thus to foster good community contacts and relations with people of all ages, cultures, interests and faiths and none.

Vicariate for Education – Schools

The Diocese of Brentwood has a total of 92 schools and academies – 73 Nursery and Primary schools and 18 Secondary, as well as one “all-through” Special School. Of this figure, 62 are Voluntary Aided schools, including three that are presently in the trusteeship of Religious Orders.

During the year under report, the number of Catholic Academies in the Diocese has remained the same, i.e. 21 (13 primary and eight secondary schools). There are three Multi-Academy Trusts. A further nine Roman Catholic schools are independent of the Diocesan Trust.

Of the 92 schools, only 70 school properties (land and buildings) are invested in the name of the Diocesan Trustee.

Non-Catholic pupils make up 24.6% of the total number of pupils (39,484) in our Primary and Secondary voluntary and independent schools and Academies. (This compares to 19.1% of 40,299 pupils in 2014-2015.)

Education and the Brentwood Religious Education Service (BRES)

BRES provides for the inspection of schools and academies under Section 48 (Education and Inspections Act), which covers the quality of RE, School Worship, Catholic ethos, and Social, Moral, Spiritual and Cultural development of pupils. Around twenty inspections were carried out in the period under review, in line with Ofsted requirements.

The team continues to work with schools, Local Authorities and Central Government (Department of Education), regarding the sufficiency of places for Catholic children. Education negotiates with the Local and Central Government on behalf of schools and academies, in order to gain grants for capital expenditure. It also advises the Bishop on the appointment of Foundation Governors. The team provides advice to Governors and Headteachers on the appointments to Senior Teaching posts, including Heads of Religious Education (RE), and RE Co-ordinators, in conjunction with the Brentwood Religious Education Service (BRES).

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BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

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Specifically, during the period under review, the Education team:

- Secured capital investment from the Government and local authorities for the school estate across the Diocese to address priority building condition issues. By securing this capital investment for building work, the schools were able to redirect funds from their maintenance and utilities budgets to the teaching and learning budgets – benefitting all the children at the schools, not just those of the Catholic faith.
- Ensured good governance of schools across the Diocese by vetting, approving and training new Foundation Governors. As well as protecting the Catholic curriculum in schools across the Diocese, the provision of training to new Governors helped to maintain high standards of governance in the schools. In turn, all teachers and pupils benefit from effective oversight and monitoring of the school's vision, ethos, curriculum, educational standards and financial management.

Retirement of the Very Reverend Mgr George Stokes as Director of Education, and appointment of Mr Robert Simpson

The Very Reverend Monsignor George Cedric Stokes retired on 30 June 2016. Mgr Stokes has been involved with religious education matters at national level, and within the diocese, for over 35 years – 25 years as Diocesan Director of Education. He is recognised nationally as the most experienced person in the field of Catholic educational administration. We are deeply grateful to him for his long and outstanding service to Catholic education in Brentwood.

Mr Robert Simpson, B.Ed Hons. MA NPQH, was appointed the Director for Education on 1 July 2016.

Vicariate for Pastoral Formation (VPF)

Following the significant internal restructuring within the Diocese, the Vicariate for Pastoral Formation was formed in June 2015. This includes the work of the Brentwood Catholic Youth Service, Walsingham House, Brentwood Vocations, School Chaplaincy and the support and resourcing of parish catechists for First Holy Communion and Confirmation.

During April 2015 – April 2016 the VPF carried out the following activities:

- Worked with HCPT, The Pilgrimage Trust, to provide a group of young adults to serve those with different needs, supporting them in the Pilgrimage to Lourdes in the week after Easter.
- Continued to deepen and develop the retreat provision at Walsingham House, with a record number of bookings by schools and parishes during the academic year 2015/16.
- Strengthened “middle leadership” in the VPF with the recruitment of two Assistant Managers at Walsingham House, a Pilgrimages and Events Co-ordinator for the VPF, a Training and Resources Co-ordinator for the VPF, and a part time Vocations Promoter. These staff all began work on 1st September 2016, having been recruited in the earlier part of 2016.
- Arranged an event for 600+ young people receiving the Sacrament of Confirmation in 2016. This event included the provision of an international speaker and resources for each Confirmation group, and was evaluated in glowing terms by participants.
- Continued the provision of a monthly Mass for young people at Brentwood Cathedral, with a range of preachers during the year.
- Provided bursary support/financial assistance to allow children of low income families to participate at youth events.
- Attracted young people from schools and Parishes across the Diocese for our annual Summer Lourdes pilgrimage.
- Provided leadership training for youth leaders from across the Diocese, to support the Summer Lourdes pilgrimage.
- Deeply scrutinised the budgeting for events and retreats, to ensure best value for money and operational efficiency. In this, the VPF was assisted by the Diocesan Finance Office.

The objective driving these activities was the formation of young people in the Catholic faith, while maintaining a range of inclusive and engaging events.

Vicariate for Administration

Finance Office

The Director of Civil Administration (encompassing the role of Financial Secretary) acts as Secretary to the Finance Board of the Trustee, and is responsible for day-to-day civil administration of the Diocese.

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As well as the management of financial matters (including banking and investments), this role covers Property (delegated to the Property Department – see below), health and safety, human resources/employment legislation, risk management, IT, and legal issues (ensuring compliance with all aspects of Company Procedures and Charity Law). These responsibilities extend to all 88 Parishes in the Diocese, as well as to the central offices in Brentwood.

The Finance team continued throughout 2015-2016 to build robust processes and systems to ensure compliance with the necessary civil regulations throughout the Diocese, and to increase administrative efficiency at the centre and in the Parishes.

In particular, in the period under review, the Finance Team:

- Continued to roll out the software packages for producing Parish Financial Returns, and for submitting Gift Aid claims. Only 7 Parishes now submit manual financial returns.
- Provided training as necessary to volunteers in Parishes around the Diocese, on Gift Aid and other financial matters.
- Staged its annual conference on Finance, Gift Aid and Property matters attended by c.100 representatives from the majority of the parishes in the Diocese.

Property Office

The office provides strategic advice on property matters, and promotes the effective management and repair of all Diocesan properties, including providing assistance to Parishes and the establishment of a database of property records. The Director of Planning and Development became the Property Consultant to the DSPG in November 2015. The Assistant Director provides regular reports to the Finance Board on these areas of activity, and also focuses on the property database, essential safety reports, and assistance to Parishes and Schools.

During the year work has continued on the quinquennial programme including implementing repairs. The Assistant Director remains heavily involved in the implementation of a new health and safety management system, and is tasked with managing the diocesan Health & Safety sub-committee.

OTHER DIOCESAN ACTIVITIES DURING 2015-2016

Brentwood Ecclesiastical Education Fund (BEEF)

The Fund currently looks after six seminarians. One is on an extended pastoral placement in the Diocese for 2016/17, two are studying in Rome, and three in the UK (all at Oscott College, Birmingham). Two students are in their sixth year, one in fourth year, one in second and one began in September 2016. Additionally the Fund supports a seminarian accepted to begin studies in September 2017, who is doing pastoral work within the Diocese during 2016/17.

Abbotswick, the Diocesan House of Prayer

The origin of Abbotswick was most likely a place of rest and hospitality for abbots on their pilgrimages to Canterbury. Today, people continue to seek rest and receive hospitality in a deeply spiritual setting.

The House of Prayer at Abbotswick was established by Sr Agatha McEvoy, and officially opened in 1987. It will be celebrating its 30th anniversary in 2017 with various events. Since 2004 the Community of Our Lady of Walsingham has been managing the House.

Abbotswick is open to all in the Diocese and beyond who seek spiritual renewal, guidance, healing and rest.

During the period under review, the House of Prayer carried out the following activities:

- The continuation of a programme of retreats on Carmelite spirituality established last year, including a retreat on St John of the Cross together with the annual Lenten Retreat led by Bishop Alan Williams.
- The monthly celebration of Healing Masses continues to enable people to utilise the House of Prayer as a place of healing.

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- Race and Quiz Nights: these fundraising events raise the profile of the House of Prayer locally whilst raising much needed funds. These events are open to other Christian denominations, different faiths and to those without any religious adherence who choose to support the House of Prayer.
- Churches Together annual seminars on prayer were held on four subsequent Sundays in June. These sessions allowed the appreciation of various understandings and styles of prayer that were presented by different Christian denominations. The seminars were well attended by the representatives of the Churches in Brentwood area.
- First Aid courses for our volunteers and our neighbours were arranged by Mr Roy Tyzack, the Navestock Side community First Responder.
- The House of Prayer hosted retreat, training and planning days for head teachers, school teachers and chaplains.
- Holy Communion, Confirmation and school graduation retreat days were frequently led by the sisters. Youth ministry groups also benefited from their retreat or formation days at Abbotswick e.g. Walsingham House.
- The House of Prayer welcomes and encourages voluntary work, and we have been grateful for the addition of new volunteers during this time. Volunteering not only contributes to the running of the House of Prayer, but also helps those who take part, whether alone or in groups, to develop and strengthen their faith.

The 1,676 visitors during 2015-2016 fell into the following categories:

Denomination of group / individual	Sub Total per denomination	Percentage
Catholic	1217	72.61%
Multi-denominational	259	15.45%
Methodist	60	3.58%
Baptist	52	3.10%
Anglican	27	1.61%
Pentecostal	22	1.31%
Multi-faith / Unknown	19	1.13%
Catholic /Anglican	10	0.60%
Catholic /Anglican/Orthodox	9	0.54%
Buddhist	1	0.06%
	1676	100.00%

The number of visitors to the House of Prayer has increased by nearly one third and we are still able to measure its positive impact through the number of people who return. Comments left in the visitors' book attest to the positive experience of the House of Prayer.

Individuals and families in distress regularly contact the House of Prayer. All receive a warm welcome, a listening ear and the offer of a place to come and retreat from the pressures and demands of life. A number of people who frequent the House of Prayer in times of bereavement or difficult periods in their lives receive support and spiritual guidance from the sisters.

Subsidiary Company – Brentwood Diocese (Building Contracts) Limited

The subsidiary company had no activities during the year.

Twinning exercise with the Diocese of Dundee, Kwa Zulu Natal, South Africa

The Diocese has been twinned with the Diocese of Dundee, Kwa-Zulu Natal, South Africa since 1985. Since then, 32 parishes and schools in both dioceses have twinned with each other, building practical relationships beyond friendship and spiritual support.

We continue to energise and actively support this project.

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PLANNING FOR THE FUTURE – OBJECTIVES AND STRATEGIES

Overall objectives of the Charity

The Charity's key objectives and aims may be summarised as follows:

- Provision of sacred churches and spaces, and religious services, to encourage and facilitate the practice and worship of our faith. We also welcome those of other faiths, and none, to our services and into our churches.
- Maintenance of Parish life and communities, for the benefit of Parishioners (from the very young, the youth, married couples and families, through to the oldest), as well as others in the immediate area who need the support of the Church – whether or not they belong to the Catholic faith.
- Raising awareness of, and taking practical steps to alleviate, poverty and the problems of the disadvantaged and disempowered across society, both at home and overseas, through the encouragement of a socially responsible ethos.
- Evangelisation, and outreach to people of other faiths and none.
- Support for the Diocese's schools, and for the moral and spiritual formation of all the children who attend them.

Strategies

Strategies implemented to achieve these objectives include:

- Ongoing maintenance and improvement of places of worship and other Parish facilities.
- Continued recruitment, education and training of seminarians.
- Provision of retreat, youth and community centres.
- Encouragement of local communities to make use of Parish facilities.
- Consultation between the Trustee and Parishes regarding the civil administration matters of the Diocese.
- Participation in the community – including support of religious education and leadership in our schools.
- Administration of school building programmes, and provision of advice to school governors – particularly with respect to the financing and control of major building projects and recovery of grants.
- Support of Parish communities through the central Diocesan teams.
- Ongoing review of the effectiveness and efficiency of central services and systems.

OBJECTIVES FOR 2016-2017

- Operational break-even at the centre: Following the restructuring exercise in May and June of 2015, the start of the 2016-2017 financial year saw a restructuring of the allocation of income and costs between the centre and the parishes, with a view to increasing transparency and also achieving an operational break-even at the centre. The outcome was an increase in the diocesan levy on parishes, while allowing parishes to receive the full amount of Gift Aid claimed back from HMRC.
- The appointment of a "Steward of the Gospel" in each parish: The initial stage of a new diocesan planning process. Subsequent stages in 2016-17 will examine how resources might be more efficiently used across existing parish boundaries.
- The Stewards of the Gospel programme, in turn, has renewed focus on planning for the future, the need to revisit fundraising (after the initial feasibility study in early 2012), and the generation and allocation of reserves in coming years (see the Reserves Policy on pages 17 and 18 below).

The 2016-2017 objectives for the Vicar General and the Episcopal Vicars are as follows:

Vicar General

- To prepare to commemorate the centenary of the formation of the Diocese (22nd March 1917), with celebrations to commence on 11th February 2017 (the Feast of Our Lady of Lourdes, Patroness of the Diocese)

Vicariate for Evangelisation

- To champion the values of the Gospel, especially as these are interpreted in *Evangelii Gaudium*, and to identify practical ways to apply these values both to the everyday life of parishes and to the strategic planning process for the Diocese.

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BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

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- To develop and agree new strategies for the effective promotion of Evangelisation (including the related areas of: prayer and spirituality; work for justice and peace; social action; support for marriage and family life; support for lay ministry; and catechetics for adult and infant baptism) within the parishes of the Diocese.
- To take first steps towards a diocesan Caritas organisation to bring together social action initiatives.
- To develop contacts with the Catholic Bishops' Conference of England and Wales (CBCEW) committees and national and local organisations that work in the Vicariate's areas of responsibility.
- To determine the most suitable future organisational structure for the Vicariate and to identify the personnel and resources needed to sustain the above objectives.

Vicariate for Pastoral Formation

For most of 2016:

- Reach out to parish catechists and school chaplains, to become more aware of their needs, and to incorporate those within VPF strategy as far as possible.
- Stabilise VPF staffing, with attention to the Job Specs and subsequent recruitment within the VPF, intending to have a stable staffing by September 2016, and a staffing structure that meets the needs of the VPF while making the very best use of available resources.

For 2016-18 (subject to the conversations with catechists and chaplains):

- **To build local networks** of school chaplains/RE Co-ordinators & catechists (First Holy Communion and Confirmation), to support each other locally.
- **Help to resource catechists and all working with young people**, especially in a fast-changing world in terms of both technology and ideas. The truths of faith do not change; delivering them in a way which engages young people is a challenge for each new generation.
- **Help to create a "pathway" for young people** from First Holy Communion through to Confirmation, then beyond, as young people become young adults (leaders) in the Church. This pathway would involve serious and purposeful engagement in school years 4 to 10. It is a significant departure from where we are at the moment, and requires much care and attention.
- **Develop a variety of vocations initiatives**, both to create and sustain a "culture of vocations" and to offer specific opportunities for those more deeply discerning a vocation to Priesthood and other religious life.
- **Make the best possible use of social and digital media**, to reach young people directly as well as those working with them. This will become an ever more significant way to share resources – both "from the centre" and – crucially – peer to peer (such as through a website forum for catechists to raise issues/questions, and to share good practice and good ideas).

Vicariate for Education

- The appointment of a Director of Education and the subsequent restructuring of the Vicariate for Education.

Vicariate for Administration

- Creation of a new Diocesan website with functionality to include on-line forms, reports and enquiries thus reducing central administrative costs.
- Establishment of a trading subsidiary.
- Continued effort to reduce bank charges through pruning of accounts.
- Consideration of options for electronic giving (reducing parish bank charges).
- Continued scrutiny of central costs to identify additional savings.
- Upgrading of the Gift Aid process, reducing the need for work at the centre.
- Smooth transfer to the new SORP for Financial Year 2015-2016.

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BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

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RESERVES POLICY

For the financial year 2015-2016, diocesan funds as a whole totalled £40m (of which £18.4m are in investments).

Approaches to reserves – centre and parishes

Although a single charity, the Diocese of Brentwood operates two separate approaches to reserves – at the centre and in parishes.

1. At the centre, the diocese sets aside funds in order to:
 - Be able to plan for the future of the diocese as a whole
 - Absorb the impact of a risk (or several risks) materialising
2. By contrast, a parish will usually hold reserves in order to meet the cost of future repairs and maintenance which it cannot meet out of expected income, or major building projects. The diocese considers parish funds to be designated at parish level, for parish requirements.

Funds invested by the centre, and how they will be applied

- Restricted funds £6.8m
 - The two largest funds are as follows:
 - The Brentwood Ecclesiastical Education Fund (BEEF) is for the support of seminarians £3.46m. There are currently six seminarians, each costing just under £50k p.a. During 2015-2016, total costs were in excess of the income generated by the fund. However, it will take some years (and many more seminarians) before the capital is exhausted, as the fund cannot be used for anything else.
 - The second largest restricted fund is the Sick and Retired Clergy Fund £1.39m. The diocese is planning how best to finance the support of priests due to retire over the next 10-15 years' time, which is likely to mean that this fund will need to increase.
- Designated funds £2m
 - The largest designated fund is the General Education Fund £1.79m. With the development of a new diocesan vision and strategy for Education, as well as the likelihood of new schools being built following the removal of the admissions cap, it is very likely that this fund will be used over the next two to three years.
- Permanent Endowment funds £0.68m
 - The largest endowment fund is the Crowhurst legacy £0.47m – to be used to buy a suitable property for sick or retired priests. This fund is likely to be used in the coming years as the diocese considers its strategy for housing sick and retired priests.
- Unrestricted funds held by the centre £4.5m
 - The centre does not hold reserves. Rather it holds units invested in Sarasin's Alpha Common Investment Fund (Alpha CIF) in order to generate investment revenue to support the work of the Curia. These units are highly liquid, and can be encashed within a matter of days.

The operational funds required to finance the centre and its support functions come from a levy on every parish each year. The objective of the annual budget for the centre is to ensure that expenditure is managed within income, without recourse to these unrestricted investments.

Rather, these funds are held to provide for:

- Planning for the future of the diocese
 - The diocese's major planning exercise – from 2016-2017 to 2018-2019, and undertaken through the Stewards of the Gospel programme – will generate near-, medium- and long-term objectives for the diocese. Once the exercise is complete, the diocese will decide on the level of reserves to be set aside to achieve these objectives, both at parish and diocese level. At this stage, the diocese may also wish to give thought to a fundraising campaign to generate additional resources.
- Risk management
 - In case of a major risk event, the diocese could liquidate its investments at short notice. In the unlikely event that a serious emergency called for such action, the consequent reduction in future income for the diocese as a result of the liquidation of investments would not be an immediate concern.

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BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

CORPORATE TRUSTEE'S REPORT FOR THE YEAR ENDED 5 APRIL 2016

Reserves held by parishes

- Parish fixed assets £16m
- Free parochial reserves £10.7m

As indicated above, the diocese considers parish funds to be designated for use at parish level.

Parish fixed assets are the churches, presbyteries and other parish buildings used to meet the diocese's object of furthering the Roman Catholic religion across the diocese.

At a macro level, free parochial reserves amount to £10.7m. However, not all individual parishes hold reserves – for some, expenditure exceeds income during the course of the financial year, generating a deficit, while the opposite is true for others who end the financial year in surplus.

However, the principle of solidarity among parishes (as well as the system for pooling the parishes' current accounts) ensures that overdrafts can be absorbed, and funds made available to poorer parishes to ensure that health and safety measures and essential maintenance and repairs are carried out.

Given this principle of solidarity, it is difficult to imagine a scenario wherein any individual parish would no longer be able to function.

It should be noted that, since December 2011, the total volume of overdrafts across the diocese has fallen from £2.7m to £1.5m at the end of June 2016. Ultimately, the objective is to help those parishes with high, and rising, overdrafts to manage their income and expenditure, and service the overdrafts.

The aforementioned diocesan planning exercise will consider parishes which may be struggling financially, along with potential solutions.

INVESTMENTS

Investment policy

The diocese follows a total return investment policy, to generate income on an annual basis while increasing capital to ensure future returns.

The Trustee is empowered within the Trust Deed to invest any monies as authorised by law for the investment of trust monies, in a manner which it thinks fits with the consent of the Bishop. The provisions of the Trustees' Act 2000 apply.

Under section 26 of the Charities Act 1993, an Order was made by the Charity Commission on 5 December 1999, granting the Trustee power to appoint an investment manager, and to appoint a corporate body as the Trustee's nominee to hold the investments of the charity. The General Power of Investment in the Trustee Act 2000 allows '*Trustees to invest trust funds in any kind of investment, excluding land [except under certain provisions], in which they could invest if they were the absolute owner of those funds*'.

Investment Performance 2015-2016

During the calendar year 2015, the investment portfolio performed ahead of benchmarks with a total return of 3.5% - against a UK inflation figure of 0.1%, this is a respectable "real" return. However, the first calendar quarter of 2016 saw a total return of -0.6% against a benchmark of 1.6%. This was due to an underweight allocation to gilts (the best-performing asset class over this period), as well as disappointing returns on the equities held.

Diocesan Ethical Policy for investments

The portfolio avoids investment in tobacco, arms, alcohol, gambling and pornography. Investment is also to be avoided in companies which support oppressive regimes, or trade in products which are produced by child labour or in forced labour camps, or companies which have been involved in the exploitation or unjust treatment of employees.

We have also asked our investment managers, Sarasin and Partners LLP, to bring to our attention any investments made by their Alpha CIF in companies which generate any revenue from the direct or indirect manufacture of pharmaceutical products, the use of which would contravene the Catholic Church's teaching on the sanctity of life.

In addition, we continue to discuss with Sarasins the feasibility of creating and developing a fund for Catholic investors and Dioceses, which would apply such screening to protect the sanctity of life even more rigorously.

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BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

CORPORATE TRUSTEE'S REPORT FOR THE YEAR ENDED 5 APRIL 2016

Investment Sub-Committee

The Finance Board has established an Investment Sub-Committee, with the remit of reviewing the Diocese's investments throughout the year. The investment sub-committee is made up of four Members of the Finance Board, and meets regularly with the investment manager. It reports back to the Finance Board on the performance of the investments, and recommends a change in investment strategy as necessary.

Sarasin & Partners Alpha Common Investment Fund for Endowments

Sarasin & Partners were appointed in 2006. The emphasis of the Alpha CIF for Endowments asset allocation is on 'real' assets: approximately 70% of the fund is invested in equities; 40% of the fund is global equities.

The Endowments Fund makes use of its ability to invest in a range of alternative assets, including property and hedge funds. It actively considers a wide range of opportunities in the context of its long-term risk and return objectives.

The investment objective of the Fund is to achieve long-term capital and income growth. The aim is to achieve this by investment in a broadly-diversified global portfolio covering the world's principal stock, bond and currency markets, together with investments in 'alternative' assets, such as property-related securities and units in hedge funds. The equity content is diversified both by geography and by major investment themes. The Fund may hold cash deposits from time to time where it would be in the interests of efficient management of the Fund's assets. It is anticipated that this strategy will provide a conservative investment vehicle with potential for achieving attractive long-term total returns.

In January 2015, Sarasin announced that they have been working with the Charity Investors' Group, the Charity Commission, HMRC and the FCA to create a new structure for charity mutual funds – the Charity Authorised Investment Fund, or CAIF. The most beneficial change will be the removal of VAT on investment management fees – which will have the effect of reducing the Total Expense Ratio on the portfolio by c.0.125%.

OTHER POLICIES

Pay policy

- The diocese is committed to paying the Living Wage to all employees.
- Every January, the Finance Board considers the rate of CPI in the previous calendar year, before agreeing what increase in salaries (if any) to recommend with effect from the start of the next financial year.
- After the increase, any employees who remain below the latest Living Wage rate (announced the previous November) will receive an increase to bring them to this latest level.
- Given the autonomy of the Parish as juridical person under Canon Law, salary bands (with the exception of the Living Wage) are not imposed on parishes, but the Finance Office at the Curia will provide guidelines. Thereafter, parishes are free to pay what the priest, in consultation with his finance committee, wishes to pay employees (including bonuses).
- All employees across the diocese are enrolled in the diocesan Workplace Pension scheme, regardless of pay band, unless they opt out.
- There is no performance-related pay scheme.
- It has been some years since the last formal salary review, and this is something for the Finance Board to consider.

Key management personnel

- The Bishop is the sole member of the Corporate Trustee, and the Finance Board cannot pass a decision to which he is opposed.
- In addition to the Vicar General of the diocese, there are four Episcopal Vicars, with responsibility for the following areas:
 - Pastoral Formation
 - Evangelisation
 - Education
 - Administration
- The Bishop, Vicar General and the Episcopal Vicars for Education and Administration sit on the Finance Board. There are two other Parish Priests on the Board, and three lay members.
- The Director of Education is Rob Simpson
- For Safeguarding, there is a Diocesan Co-ordinator, Simon Moules

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BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

CORPORATE TRUSTEE'S REPORT FOR THE YEAR ENDED 5 APRIL 2016

- Responsibility for the diocese's compliance in all other civil administration areas falls to the Director of Civil Administration, Clare Losty
- The Director of Civil Administration reports and submits proposals to the Board at their meetings (8-9 p.a.) for review, discussion and – where necessary – a decision.
- Further to the Charities Statement of Recommended Practice (SORP) requirement, the Finance Board will be reviewing its policy for setting the pay and remuneration for its key management personnel (including the details of any benchmarks, parameters or criteria used in this process).

Change of Holiday Year, with effect from 2016

In order to facilitate compliance with SORP, with effect from 2016 the Diocese changed its holiday year – moving from 1st January - 31st December to 1st April-31st March, to align more closely with the start of its financial year on 6th April.

As a result, it is expected that the Diocese's liability for accrued holiday at the end of each financial year will be minimal.

An exercise will be undertaken in early 2017 to estimate the amount of untaken leave by the end of March 2017.

Volunteers

Most of the parishes across the diocese benefit from the service, dedication and commitment of many volunteers – whether as Ministers of the Eucharist, Ministers of the Word, Catechists, Church cleaners, musicians, Offertory counters, gardeners, finance committee members, justice and peace workers, youth officers, and so on.

While exact figures are difficult to establish with certainty, an average of 50 per parish would mean c.4,500 volunteers across the diocese as a whole.

BRENTWOOD ROMAN CATHOLIC DIOCESAN TRUST

CORPORATE TRUSTEE'S REPORT FOR THE YEAR ENDED 5 APRIL 2016

REVIEW OF FINANCIAL PERFORMANCE 2015-2016 (including the financial impact of significant events)

Total income

- Total income of the Diocese showed an overall decrease of 1.4% - down from £12.5m in 2014-2015 to £12.4m.
- Donations and legacies increased from £9.1m to £9.3m, a rise of 2%. This figure includes:
 - Parish Offertory income of £5.9m in 2015-16, up from £5.8m in 2014-2015. However, it should be noted that there were only 50 weeks of Offertory collections in 2014-2015, instead of the usual 51: Easter Sunday fell twice during last year, and the collection for those two celebrations went to the Priests instead of to the Parishes. The year-on-year increase in Offertory, therefore, is actually flat on a like-for-like basis.
 - Legacies increased in 2015-2016, from £0.37m to £0.47m.
 - The balance of voluntary income relates to the refund of tax through Gift Aid (c.£1.12m) and general donations and appeals.
- Income from charitable activities – consisting mainly of altar society and repository sales – decreased by 1%, from £0.99m to £0.98m.

Total expenditure

- Total Diocesan expenditure of £11.7m decreased by 1.9% compared to 2014-2015.
 - Expenditure on the maintenance and upkeep of parochial buildings fell from £3.96m to £3.54m (a decrease of 10.7%)
 - Expenditure on clergy and Parish support showed an increase of 2.7%, from £5.88m to £6.04m.

Overall surplus for the year

With a decrease in income but a larger decrease in expenditure, the Diocese showed a surplus of £0.68m for 2015-2016, compared to a surplus of £0.63m in 2014-2015.

Diocese – finances of central activities

The Diocese at the centre relies heavily on the financial support of the Parishes to enable it to fund all its various activities. In 2015-2016, about 68% of the income of the Diocese's central activities was generated through a quota on Parishes.

The quota is calculated each year as part of the central budget requirements, and must be formally approved by the Diocesan Finance Board and Council of Priests before implementation.

Curial expenditure is strictly controlled and monitored. Staff salaries and related costs account for 86% of Curial expenses (inclusive of employer's pension contribution).

Parochial finances

Gross incoming resources of the Parishes totalled £10.84m – a decrease of 3%.

- Parish Offertory Income (excluding Gift Aid) was £5.9m in 2015-2016, up from £5.8m in 2013-2014. However, as above, it should be noted that the Parishes only received 50 weeks of Sunday Offertory Collections during 2014-2015, when they would normally receive 51 weeks as they did in 2015-16. In 2014-2015, on the two Easter Sundays during that year the collections went to the Parish Priests, not to the Parishes.
- Tax of just over £1.12m on the voluntary donations was recovered from HM Revenue & Customs through Gift Aid; this compares to £1.14 in 2014-2015.
- Legacies received by Parishes in 2014-15 were £468k, up from £360k in the previous year.

Gross expenditure totalled £10.04m – down 3.6% compared to 2014-2015 – including the quota on Parishes and a charge for depreciation of £256k. Building works of £1m – the new hall at Customs House, a side chapel at Frinton and final costs for a new Parish Hall at Leigh on Sea – were capitalised as fixed assets.

Expenditure on the upkeep of Parish property for the year was £3.05m, 5.7% lower than in 2014-2015. Maintenance of property continues to be a major financial burden for Parishes.

Diocese of Brentwood - 2016 parish audit by haysmacintyre

Matters that may arise from Parish Reviews

ORGANISATION

- 1.1 It is a requirement of Canon Law that each Parish has a Finance Committee. This will ensure that the parish complies with the standard requirements of the Diocese and of Canon Law and should improve the financial administration of the parish. A Finance Committee should be able to give advice and support to the parish priest in connection with financial and administrative matters. In addition, the formation of a Committee should enable the parish to demonstrate that it has in place independent financial controls. For example a Finance Committee should approve expenditure over certain prescribed limits and review and approve budgets and forecasts. The writing up of minutes of Finance Committee meetings provides a record of decisions taken.
- 1.2 Ideally the Finance Committee should meet at least on a quarterly basis. The Finance Committee has a duty under canon law to consider parish finances as a whole, to determine priorities and to advise on funding for the parish's normal revenue and capital requirements.
- 1.3 Minutes should be taken for each meeting of the Finance Committee and formally approved at the Committee's next meeting. Minutes provide a record of matters of concern and of decisions taken. They also help to demonstrate that an on-going control of parish financial affairs has been maintained.
- 1.4 An administration manual (Diocesan or ACAT - Association of Church Accountants & Treasurers) should be made available to Finance Committee members. Such a policy and practice statement ensures that necessary standards are achieved in the recording, processing and reporting of financial activity.
- 1.5 The chairperson of the Finance Committee should ideally be distinct from the parish treasurer or bookkeeper. The segregation of these two roles provides a useful check and balance that allows the treasurer to discuss matters with a third party. It also demonstrates that the risk of errors and oversights has been minimised.
- 1.6 The Finance Committee should approve all expenditure over a certain prescribed limit. Such a control is necessary to demonstrate that all major items of expenditure are properly authorised.
- 1.7a In order to facilitate the financial management of the parish, we would recommend that a system of budgetary control is instituted. This will entail setting a budget, or estimate, of income and expenditure for a forthcoming financial year.
- 1.7b The budget should be regularly compared with actual income and expenditure during the year. Any divergence from budget should be reported to the Finance Committee together with explanations. This should ensure that any remedial action that is required can be taken as soon as possible.
- 1.8 The Finance Committee should review and approve the Parish Annual Return.

CASH HANDLING

- 2.1 Ideally, two people should be present when cash is counted and both should sign the cash sheets. The presence of a second person provides a greater degree of assurance that cash receipts are completely and accurately recorded and provides a certain amount of protection for those who are entrusted with the task of counting.
- 2.2 There should be a rota of counters for cash income (Offertory etc). This spreads the responsibility of cash processing over a wider group and demonstrates that the risk of errors and omissions has been minimised.
- 2.3 The weekly cash analysis sheet should also be countersigned by a parish priest/employee and kept on file. Since cash collections are the primary source of income for the parish it is important to show that the controls in this area are being monitored by the parish.
- 2.4 Third Party Collections (CAFOD etc.) and donations restricted for specific purposes must be accounted for separately from general parish monies. It is important to show that these funds are being applied to their intended purpose.
- 2.5 Third party collections should be promptly disbursed to the relevant organisation. The parish, in effect, acts as agent for the third party and is obliged to forward such contributions at the earliest opportunity.
- 2.6 All receipts should be banked. However, if cash is extracted from weekly collections it should be properly authorised and replaced by a parish cheque. The weekly cash-sheet should be initialled by a responsible authority to demonstrate that any disbursements are for bona-fide purposes.
- 2.7 Weekly cash-sheet totals (i.e. amounts banked) should regularly be checked by a person independent of the counting and banking functions to the bank statements. The checking procedure should be evidenced by the checker's signature. It is important that discrepancies are detected and corrected as soon as possible.
- 2.8 The insurance provision for cash retained on the premises should be reviewed to ensure that it provides adequate cover.
- 2.9 Cash receipts should be banked frequently and, wherever possible intact. It is recommended that monies should be banked at least once every week. Cash should be kept in a secure place, such as a safe, when retained on the premises.
- 2.10 To comply with the requirements of the Inland Revenue, the contents of gift aid envelopes should be recorded on the face of the envelopes when opened.
- 2.11 Ideally cash should be counted immediately after the last Mass has finished and kept in a secure location until it is banked.

BANK ACCOUNTS

- 3.1 As stated in the Parish Handbook all bank accounts, including accounts with the Diocese, under the control of the parish should be included in the Parish Financial year-end return. This provides a

complete view of the overall financial activities of the parish and ensures that the Diocese can comply with the Charities Act requirements for its accounts.

- 3.2 Bank reconciliations should be performed regularly. The parish records need to be reconciled to the bank statement so that any variances or irregularities are identified as soon as possible. Copies of bank reconciliations should be kept.
- 3.3 All cheques, orders for goods and requests for funds should state that the parish is part of a registered charity. It is recommended that all letter headings contain an appropriate statement of registered charity status.
- 3.4 It should be ensured that all parish bank accounts are in the correct name of the parish and include the name of the parish in the title.
- 3.5 Year-end bank reconciliations should be reconciled to the bank statements as at 5 April each year and not 31 March.
- 3.6 Diocesan cheque signatory limits should be observed (above £1,999.99 two Parish signatures, above £10,000 countersigned by the Director of Civil Administration at Cathedral House). This also applies where multiple cheques are used to pay a single supplier for goods or services at the same time.
- 3.7 Old cheques included on bank reconciliation, usually older than 6 months, should be written off rather than being carried forward indefinitely.

ACCOUNTING

- 4.1 All accounting records, including invoices and documentation for direct debits and credits, should be retained for at least six years in order to comply with the requirements of the Charities Act 2011.
- 4.2a Documentation in support of all transactions (including petty cash, housekeeping and direct debits) entered into by the parish should be retained and filed systematically. Charity law requires accounting records to be kept for at least six years. The use of a logical system facilitates referencing of past records.
- 4.2b Where credit cards are used, documentation for all payments should be kept. These should be reconciled and attached to the credit card statement when it arrives.
- 4.3 Ideally, regular checks on the accounting records should be made by someone independent of the recording officer. This helps to ensure that records are being accurately maintained and demonstrates that any risks of discrepancies and/or irregularities are being minimised.
- 4.4 Blank cheques should never be signed. It is a dangerous breach of financial control if cheques are signed in advance. If the requirement for two signatories presents practical difficulties, it is suggested that this can be dealt with by:
 - a) creating a “pool” of people authorised to sign cheques; or
 - b) sending cheques to the Diocese for counter signature.

- 4.5 Restrictions placed on cheque donations should be recorded on the weekly cash-sheets. This will help ensure that the donations are used for the proper purposes.
- 4.6 Instances of mis-posting of certain transactions were noted. Care should be exercised in the analysis of all payment and receipt items. If the year-end return is to provide a true and fair view of financial activity it is important that classifications are accurate and consistent. If there is any doubt the Diocese should be consulted.
- 4.7 Unpresented cheques at the year-end should be brought into the return even where the "Cash Basis" rather than the "Accruals Basis" has been adopted for the preparation of the return. This ensures that all transactions appear in the correct accounting period and that the return gives a true picture of the financial activities of the parish for the financial year.
- 4.8 Details relating to all payments and receipts should be noted in the cash book or nominal ledger bank account including the date of the transactions, cheque number, amount and details of the payee or recipient.
- 4.9 There should be an audit trail between the accounting records and the annual return. Where adjustments have been made to the accounting records to arrive at the figures included in the annual return then an analysis and explanation of all these adjustments should be kept and included in the accounting records.
- 4.10 A petty cash book or account should be kept for cash float transactions, including housekeeping expenditure (other than the allowance). Documentation to support all cash transactions should be kept and filed systematically.
- 4.11 Where the parish receives a legacy it should obtain a copy of the will and estate accounts from the executor and keep these on file.

GIFT AID

- 5.1 To comply with the requirements of the Inland Revenue, Gift Aid envelopes should be retained for six years to the latest year that tax has been reclaimed. All envelopes should be retained for the latest year that tax has been reclaimed and one month's envelopes for the years preceding this. This would demonstrate, in the event of a Revenue inspection, that correct procedures have been consistently applied over a significant time-span.
- 5.2 Ideally, there should be a segregation of duties between the Gift Aid organiser and the recording officer. This demonstrates that the risks of errors and oversights have been minimised.
- 5.3 Care should be exercised in the recording and processing of covenant donations when the life of a Deed has expired. If a payment is made late, but within six years of when it is due, the tax on the payment may be reclaimed. The amount claimed must not, of course, exceed the amount pledged.
- 5.4 Tax refunds received on Gift Aid donations should be analysed between amounts relating to general donations and restricted donations. This will enable the recording of tax refunds under the appropriate category of income i.e. general and restricted.

- 5.5 To comply with Diocesan policy, the tax credit on restricted donations should always be included with the donation forwarded to the relevant organisation.
- 5.6 Pre-numbered envelopes should be used for Gift Aid collections and the Gift Aid register should be completed on a weekly basis with the total agreed to the weekly cash analysis sheet.
- 5.7 A copy of the cheque received for cheque gift aid donations (excluding cheques received in offertory envelopes) should be kept so that the donation can be traced to the donor for tax purposes.
- 5.8 For gift aid donations received over the phone, a gift aid declaration must be completed. A copy must be sent to the donor and a copy of this correspondence should be kept for the donation to qualify under gift aid.
- 5.9 It should be ensured that the Gift Aid register includes totals for each donor for each tax year and that the totals agree with the amounts entered on the annual turnaround report.

STAFF

- 6.1 All employees should be put through the normal payroll function and included on payroll reports, no matter how much they earn. If payments made to employees exceed existing PAYE and National Insurance Contributions thresholds relevant deductions must be made and remitted to the Inland Revenue periodically (monthly or quarterly). Failure to do so can result in financial penalties (calculated retrospectively for the previous six years) in the event of an Inland Revenue inspection. If there are any doubts in this area advice should be sought from either the Diocese or the local tax office.
- 6.2 P45/46 procedures should be followed when an employee, including part time and casual, first assumes their position. It should be ensured that the P46 is fully completed. This satisfies a PAYE inspector that reasonable steps have been taken to ascertain an employee's tax status.
- 6.3 Signed copies of the employment contracts should be retained by the parish. These provide evidence that both the employer and employee are aware of the terms and conditions of employment. They also serve to protect both parties in the event of a future dispute.
- 6.4a A review of the Parish Return indicates the total expenditure on personnel exceeds the total amount of staff costs from salaries records. It is necessary to ensure that this does not represent salary/wages payments which by-pass the PAYE system. Failure to operate adequate PAYE procedures for salaries and wages payments can attract penalties from the Inland Revenue.
- 6.4b Where self-employed persons are providing their services then their Inland Revenue tax reference number should be obtained and retained on files. Payments to such persons should be supported by an invoice giving details of the services provided.
- 6.4c Certain conditions must be met to treat staff on a self-employed basis. Where staff are treated as self-employed or paid on a casual basis by the parish we suggest this treatment and the circumstances surrounding the employment are highlighted and discussed with the Diocesan Finance Office.

6.5 From a review of the Parish Questionnaire it appears that expenses are being reimbursed to employees. However, it is not clear from the review of your salaries records that such expenses have been declared on forms P9D/P11D or whether a dispensation from the Inland Revenue has been obtained. It is possible to obtain such a dispensation from the Revenue exempting disclosure of such expenses.

We recommend that either an annual declaration of reimbursement of such expenses is made to the Inland Revenue on forms P11D/P9D or steps are taken to obtain the dispensation so that such expenses do not require annual declaration. However, it should be noted that the request for such a dispensation may prompt the Inland revenue to carry out a routine PAYE inspection.

6.6 The Finance Committee should approve all salary/wage increases and these should be minuted.

6.7 From our review of the copy of the P35 return to the Inland Revenue we noted that the copy return was not signed or dated therefore it was not possible to ascertain whether the return was sent on time or not. Financial penalties are likely to be levied by the Inland Revenue for late submission of such year-end returns.

GENERAL

7.1 All sections of the financial return should be completed including staff numbers, NIC and the attached notes. N/A should be entered where items do not apply.

7.2 It should be ensured that all items, such as a deposit with the Diocese and the Diocesan Quota are correctly analysed on the annual return and agree to the Diocesan records. This will enable the Diocese to produce accurate information for all the parishes as a whole.

7.3 A detailed description of extraordinary expenditure should be included with each annual return showing the breakdown of the costs and the nature of the work undertaken e.g. refurbishment, new extension.

7.4 The parish could encourage donors to use Gift Aid so that the parish can reclaim tax on donations. This ensures that funds are administered in the most tax efficient manner.

7.5 For computerised accounting systems, the parish should regularly back-up its records and the back-ups should be located in a safe place such as a fire proof safe.

7.6 The Financial Return should be signed by the Parish Priest and Chairman of the Finance Committee to indicate that it is the approved version for the year.

7.7 As mentioned in the Parish Handbook, the parish should deposit all funds with the Diocese and hold no accounts outside the Diocesan centralised banking system. This helps to avoid the need for the Diocese to borrow from its own bankers.

7.8 The parish should make use of access controls to protect the data, such as passwords.

7.9 It should be ensured that the financial return balances and that opening fund balances on this year's return agree with the closing fund balances on last year's return.

- 7.10 Petty Cash counts should be performed and reconciled to the petty cash book on a monthly basis. Any variances or irregularities identified should be explained and corrected as soon as possible.
- 7.11 It would be advisable that the parish has adequate insurance for loss of data and the cost of reconstructing information. The parish should also have proper maintenance agreements in place.
- 7.12 From our review of the Parish Financial Return it was noted that the amount of income from Diocesan second collections does not agree to payments made plus the balance due to the Diocese on Page 4 of the Return. It should be ensured that Diocesan second collections are paid over in full and on a timely basis.
- 7.13 It should be ensured that only amounts which are of a restricted nature (i.e. the funds that are donated on the understanding that they are to be used only for a particular purpose and related expenditure) are entered in the restricted income column and the restricted payments column of the return. Furthermore any excess of payments on a particular purpose over the total income received for that purpose should be entered in the **general** payments column.
- 7.14 When a priest uses his own car, fuel costs should not simply be refunded by the parish. Business mileage should only be reclaimed using the HMRC approved rates. Documentation should be maintained showing the purpose and details of each journey being claimed including miles travelled. When submitting mileage claims, you should adhere to the Diocesan Car & Fuel Policy. If in doubt please discuss with the Diocesan Finance Office.

INSURANCE

- 8.1 The Diocesan Finance Office should be informed where the parish owns an organ('s) valued at over £25,000 or individual items valued at over £10,000, so as these can be disclosed for the purposes of insurance cover.

1. Parish Reviews 2016 – main points arising

	Finance Committee should advise on larger expenditure	Annual budgets produced and reviewed	Two counters' signatures on cash sheets	Counting sheets signed by employee or priest	There should be a rota of counters	Accounting records reviewed by parish priest	Self - employed or casual staff	Blank cheques should never be signed	Third party collection promptly forwarded	Insurance for cash on premises be reviewed	Invoices kept for all transactions	Other*
Parish 1	X	X	X	X	X							5 & 7
Parish 2		X	X	X	X	X	X				X	
Parish 3			X	X		X					X	7
Parish 4		X	X	X	X							
Parish 5		X	X	X	X	X				X		5 & 7
Parish 6	X	X			X						X	5 & 7
Parish 7	X	X		X		X					X	2 & 4
Parish 8	X	X		X		X						
Parish 9	X	X				X		X			X	4 & 5

X = Control not in place

“Other”*

- 1 All accounting records should be retained for at least 6 years.
- 2 Computerised accounting system should be backed up regularly, and backups located in a safe place. Passwords should also be used.
- 3 Remuneration, collections and allowances paid to parish priest seems to be in excess of guidance provided by the Diocese.
- 4 HMRC approved rates should be used for mileage claims, and detailed information including destination be maintained.
- 5 Ideally the Finance Committee should meet at least quarterly and minutes should be taken.
- 6 All cheques etc. should state the parish is part of a registered charity.
- 7 The chairperson of the Finance Committee should be distinct from the parish treasurer/bookkeeper.
- 8 Year-end bank reconciliation not provided.

The Finance Office will be devising a programme to monitor progress in each of these parishes against the issues identified in the audit.

FINANCE AND ADMINISTRATION: FREQUENTLY-ASKED QUESTIONS

- **What is the role of the Finance Committee?**

The Role of the Finance Committee is to support and advise the Parish Priest in the financial matters of the Parish. Under Canon Law, the Parish Priest should consult the Finance Committee, but ultimately the Parish Priest makes the final decision.

- **What do we need to do if we have a change of Priest?**

If you change Parish Priest, the Finance Office will arrange to amend the Parish banking arrangements and inform you of any other changes required. We recommend that the Parish Accounts are up to date and bank statements reconciled, to enable the new Parish Priest to review the accounts. Please see attached guidance for Parish Moves.

- **Are there any finance/administration guidelines for Parishes?**

- *There are general guidelines that we send to each Parish upon request, e.g. Payroll, Second Collections, Foundation Masses etc.*
- *The handbook produced by the Association of Church Accountants and Treasurers (ACAT) should be available at the Parish. Their Handbook covers the management of “the financial and legislative affairs of the Church”.*

- **When can we have online banking?**

- *Currently parishes are able to access online banking to view the Parish Bank Accounts – if you wish to read your statements online, please contact the Finance Office.*
- *However, enabling parishes to make payments online is a different discussion. From a risk perspective, it is the sender of an electronic payment who bears the liability for any loss. By contrast, when using a cheque the primary liability is with the bank.*
- *If a Parish were to use online banking to make payments, then – in the case of a suspected fraudulent transfer – it would be down to the Parish to prove that (i) they did not make the payment; and/or (ii) the payment authorisers did not share their PINs with anyone. Proving this could be a time-consuming exercise.*
- *Furthermore, the Diocesan auditors will want to consider the potential risks associated with online payments, and the robustness of the risk processes that would need to be in place. We will continue to give more thought to this matter.*

- **Are there any main suppliers that everyone uses, if so where do we get information from?**

There is no list of principal suppliers across the Diocese; nor is there any obligation to use the same supplier in each Parish, as each Parish is responsible for their own finances. The Finance Office and Property Offices are happy to inform you of the suppliers they use.

- **What about security of the financial data we keep at Parish Level and also send to the Finance Office?**

The data stored on Finance Co-ordinator is only financial data. There is no confidential or personal data regarding any individuals. The file upload of Finance Co-ordinator is encrypted when it is sent to and from the Finance Office.

- **Any fundraising ideas, e.g. how to set up a 100 club, information about legacies?**

Please contact the Finance Office if you need any help with these activities.

- **What is the process to arrange Foundation Masses?**

Foundation Masses

- *A Foundation Mass is one which is said once a year, for 25 years.*
 - *The term “foundation” relates to the concept of investing a capital sum, the returns from which would pay for the stipend each year.*
 - *The suggested donation is £250.00 for an annual Foundation Mass for 25 years, and the procedure is as follows:*
 1. *The Parishioner should speak to the Parish Priest to arrange when they would like the Foundation Mass to be celebrated (i.e. in a particular month, or “on or around” an anniversary date);*
 2. *The Parishioner should write a cheque for £250.00 payable to 'BRCDT' and give it to the Parish Priest;*
 3. *The Parish Priest will then write to the Finance Office, enclosing the donation, the date and the wording for the dedication.*
 4. *The Finance Office will then send confirmation to the Parish Priest that the Foundation Mass has been formally established for the period of 25 years.*
- **Can you remind me of the process for Second Collections? (Please also see attached)**
 - *Where the instruction is to e-mail finance@dioceseofbrentwood.org, once you know exactly how much you have collected, simply send an e-mail to this e-mail address, confirming the amount. We will debit your Parish account (using our internet banking service), and in turn credit the relevant body.*
 - *You can send an e-mail for each second collection, or wait until you have several – in which case you must ensure that you specify exactly how much was collected for each cause.*
 - *For the remaining second collections, in the column headed “Instructions” on the Second Collections sheet, we have indicated the name of the organisation and its address. You will need to make the cheque payable to the relevant organisation, and send it to the address given on the second collections sheet. Please enclose a compliment slip from your Parish, quoting the amount raised.*
 - *Please note that the Finance Office is only able to process those second collections where*
 - *We receive an invoice from the collecting organisation (e.g. Catholic Education Service Collection); or*
 - *The collecting organisation is not equipped to handle payments from all 91 Parishes; or*
 - *The collection is for an internal Diocesan fund*
 - *Please try and ensure that you have paid out your second collections before the Year End.*
 - *Finally, if in the past you have sent a second cheque to the Finance Office for the Gift Aid raised on the original collection, and asked us to pay the Gift Aid to the relevant fund, for the future please use the above process – i.e. simply e-mail us with the amount of Gift Aid to be credited, and we will debit your account accordingly.*

PARISH MOVES – BANKING ARRANGEMENTS

If your Parish Priest is moving to another Parish, the Finance Office will carry out the following actions in advance of his move:

Finance Office contact with the departing Priest

- The Finance Office will email your Parish, and ask your departing Parish Priest to sign the new banking mandate for his new Parish (please see the guidance notes on the next page).
- We will also ask him to make any amendments to the Appendix B signatories of his new parish (if necessary).
- We will also email him a letter from the Bishop, confirming the move to HSBC, which the Priest needs to sign and return to us **via recorded delivery**.
- If the Parish Priest has not previously provided us with his photographic identification documents (passport or driver's licence), we will invite him to Cathedral House where we will make the necessary copies.

Action by the parish to which the Priest is moving

- The new Parish Priest and all Appendix B signatories in the new parish (including any existing ones), need to sign the new banking mandate, as this mandate will replace the one currently held by HSBC (again, please see the guidance notes on the next page).
- Where there are **new** Appendix B signatories to be added to the mandate, we will require them to provide the following:
 - copies of their photographic ID (passport or driver's licence)
 - proof of their address (again, please see the guidance notes on the next page).
- The arriving Parish Priest needs to certify the copies of these documents, writing on them that that he has seen the original documents, and signing and dating next to his declaration.
- The parish should then send the new, signed mandate with these documents to the Finance Office **by recorded delivery**.

Finance Office contact with HSBC

- The Finance Office will then check all documentation and send the new banking mandate to HSBC for their action (so that the new signing instructions are in place for the Priest moving to their new Parish).
- Please note that it can take up to three weeks for the new mandate to be processed.
- The Finance Office will also contact HSBC Corporate Cards to let them know that the card needs to debit the new bank account when the priest moves.
- **IMPORTANT:** Please note that the Parish Priest can continue to use his Corporate Card, as it is personal to him rather than to his Parish.

The Parish Secretary/Administrator in the new Parish is responsible for the following, before the new Priest arrives:-

- Updating all standing orders relating to the arriving Priest's remuneration and other payments(s).
- Cancelling the standing orders in place for the Priest who is due to leave.

Director of Civil Administration
CLARE LOSTY

Finance Office
Cathedral House
Ingrave Road
Brentwood
Essex CM15 8AT
Tel: 01277 265280
E-mail: finance@dioceseofbrentwood.org

BANK MANDATE – GUIDELINES FOR COMPLETING THE FORM

Please find below the requirements for completing the bank mandate.

1. Bank Mandate

- a. On the front page (Mandate) sign the bottom left – Parish Priest/Priest-in-Charge signs

2. Appendix A– Parish Priests

- a. Over the page, Parish Priest/Priest-in-Charge must sign the right-hand box under the heading Appendix A

Under the heading Appendix A, there is also a box on the left hand side – Parish Priest/Priest-in-Charge prints name in this box as it appears in passport or other photographic ID.

3. Appendix B – Members of Finance Committee/New authorised signatories must

- a. Print name in left-hand box and sign the right-hand box (must be the same signature as on proof of ID)
 - b. Provide a copy of Photographic ID (passport or driver's licence) which (i) is current; and (ii) shows the signature of the holder. The copy should be signed by the Parish Priest.
 - c. Proof of address from within the last three months from a utility company (gas, electricity, water). N.B. we do not accept mobile phone bills, as a mobile phone is not tied to a specific address the same way a utility is connected to that location. Again, the copy should be signed by the Parish Priest.
4. For security, you should send the above copy documents to the Finance Office via recorded delivery.

Please note, the documents must be signed with the signature which is used to sign cheques, and which is a reasonable reproduction of the signatory's signature on his/her passport/driving licence.

Please do not hesitate to call me if you have any questions.

CLOSURE OF HSBC BRANCHES

If your local HSBC Branch has closed, or is going to close at some stage in the future, you may wish to consider using another bank that is convenient for you, e.g. NatWest, Barclays, Lloyds, etc.

Once you have decided which bank and branch is most convenient, you should email the Finance Office stating your preference.

Next steps:

- The Finance Office will send you an Interbank Agency Agreement for you to complete.
- We will complete as much as possible on this form, and give you guidance on what information you need to add – e.g. approximate figures on how often you will be using the branch for paying-in, the likely volumes and value of cash, cheques etc.
- Once you have completed this form, please email it back to us.
- We will send it to our Relationship Manager at HSBC for them to sign and forward to the relevant Head Office of your chosen bank.
- If your chosen bank agrees to you using their branch, they will sign the Agreement and return it to HSBC – who in turn email it to us.
- We will forward you a copy of the Agreement, so that you can take it with you into the branch of your chosen bank when you start using their services.

Please note that this process can take time, as some banks are quicker to sign the Agreement than others. Therefore, the sooner you let us know that your local HSBC branch is closing (and give us the name and address of your chosen alternative), the sooner we can arrange to get the Agreement to you.

N.B. Other banks can refuse to accept the Interbank Agency Agreement. We cannot compel them to do so. However, most are accommodating.

N.B. Other banks will apply charges for using their services. However, for the immediate future, we will pay these charges centrally – the parish will not pay.

DIOCESE OF BRENTWOOD - Second Collections to be taken during 2017/2018

 = Mandated by the Catholic Bishops' Conference

2017		As per Calendar Notes produced by the Liturgy Office for England and Wales	Instructions
PROMOTION OF VOCATIONS	7 th MAY 2017	Good Shepherd Sunday (<i>Fourth Sunday of Easter</i>)	Email finance@dioceseofbrentwood.org
WORLD COMMUNICATIONS	28 th MAY 2017	World Communications Day (<i>Ascension Sunday</i>)	Email finance@dioceseofbrentwood.org
SICK CLERGY	11 th JUNE 2017	Sunday <i>before</i> Feast of Corpus Christi	Payee: Sick & Retired Clergy Fund (S&RCF) Send to: Secretary, S&RCF, 1 Cliffsea Grove, Leigh-on-Sea, Essex SS9 1NG
DAY FOR LIFE	18 th JUNE 2017	3 rd Sunday in June	Email finance@dioceseofbrentwood.org
PETER'S PENCE	2 ND JULY 2017	Feast of SS Peter & Paul	Email finance@dioceseofbrentwood.org
APOSTLESHIP OF THE SEA	9 th JULY 2017	Sea Sunday (<i>Second Sunday in July</i>)	Payee: Apostleship of the Sea Send to: National Director, Apostleship of the Sea, 39 Eccleston Square, London SW1V 1BX
CATHOLIC EDUCATION SERVICE	10 th September 2017	Education Day (<i>Second Sunday in September</i>)	Email finance@dioceseofbrentwood.org
HOME MISSION DAY	17 th SEPTEMBER 2017	Third Sunday in September	Email finance@dioceseofbrentwood.org
HARVEST FAST DAY	8 th OCTOBER 2017	Sunday after first Friday in October	Payee: CAFOD Send to: CAFOD, Romero House, 55 Westminster Bridge Rd, London SE1 7JB
PRISONERS' SUNDAY	15 th October 2017	Third Sunday in October	Email finance@dioceseofbrentwood.org
WORLD MISSION DAY (APF)	22 nd OCTOBER 2017	Penultimate Sunday in October	Payee: Association for the Propagation of the Faith Send to: APF, 23 Eccleston Square, London SW1V 1NU
NATIONAL YOUTH SUNDAY	26 th NOVEMBER 2017	Feast of Christ the King	Email finance@dioceseofbrentwood.org
2018			
CRIB OFFERINGS Christmas until:-	2 nd FEBRUARY 2018	Until the Presentation of Our Lord - Candlemas	Payee: Brentwood Catholic Children's Society Send to: BCCS, Childcare House, Little Wheatley Chase, Rayleigh, Essex SS6 9EH
PAX CHRISTI	14 th JANUARY 2018	World Peace Day (2 nd Sunday of Ordinary Time)	Payee: Pax Christi Send to: Pax Christi, St Joseph's, Watford Way, Hendon, London NW4 4TY
RACIAL JUSTICE SUNDAY	28 th JANUARY 2018	3 Sundays before 1 st Sunday of Lent	Email finance@dioceseofbrentwood.org
LOURDES SICK & HELPERS PILGRIMAGE FUND	11 th FEBRUARY 2018	Our Lady of Lourdes Feast Day/World Day for the Sick (<i>11th February</i>)	Email finance@dioceseofbrentwood.org
LENT FAST DAY (Friday)	23 rd FEBRUARY 2018	Friday of 1 st week of Lent (<i>Easter Sunday:1st April</i>)	Payee: CAFOD Send to: Romero House, 55 Westminster Bridge Rd., London SE1 7JB
HOLY LAND	30 th MARCH 2018	Good Friday	Email finance@dioceseofbrentwood.org

RECRUITMENT PROCESS

Please see below an outline of the recruitment process for hiring new or replacement employees. The comprehensive guide and template forms are available from the Finance Office.

- Recruitment Process (including advertising the vacancy)
- Template Job Description and Personal Specification (please change as required)
- Interview Template
- Contract – Standard or Variable
- Employee Record Form
- HMRC Starter Checklist - for employees without a P45 for the current tax year

We need the following identification and proof of address.

- A. **Proof of Address** – Letter showing the employee's name and address dated within the past three months – e.g.
- utility bill (gas, electricity, water – but not a mobile phone bill)
OR
 - council tax statement
OR
 - bank statement

- B. **Proof of Right to Work** in the UK (signed and dated by the Parish Priest). There are three options available:

Option 1

A current British or EEA passport

- a. The **outside** front cover to be copied, signed and dated by the Parish Priest
- b. The details page (i.e. with the photograph) to be copied, signed and dated by the Parish Priest

Option 2 – if employee is born in the UK, but does not own a current British passport.

N.B. three documents required.

- a. full birth certificate (i.e. with the name of at least one parent on it), **ALONG WITH**
- b. Evidence from HMRC (or another Government Agency, such as the Department for Work and Pensions) of their national insurance number **AND**
- c. Any documentary evidence of a name change (e.g. marriage certificate) if their name has changed since birth.

Again, all three documents must be copied, signed and dated by the Parish Priest.

Option 3 - if employee is born outside the UK/European Economic Area, and does not have a British or European Economic Area (EEA) passport

A residence permit, registration certificate or document certifying or indicating permanent residence

Again, all the documents must be copied, signed and dated by the Parish Priest.

WHO DOES WHAT - AND WHEN - IN THE FINANCE OFFICE

= not a working day

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
Clare Losty - Director of Civil Administration finance@dioceseofbrentwood.org * Management of Finance Board * Oversight of everything * HR					
Tracey Luke - Fund Accountant traceyluke@dioceseofbrentwood.org * Parish Finance * Financial Returns * HR					
Amanda Potter - Financial Administrator amandapotter@dioceseofbrentwood.org * Payroll; Employee Documentation * Liaison with HSBC: - Corporate Cards; Business Internet Banking; Branch Closures; Parish Moves * Foundation Masses * Travel & Private Health Insurance					
Asta Varanauskiene - Financial Administrator astavaranauskiene@dioceseofbrentwood.org * Gift Aid * Internal Gift Aid Audits					
Alison Ferguson - Accounts Assistant alisonferguson@dioceseofbrentwood.org * Book-keeping * Second Collections					

GIFT AID

INDEX

- Gift Aid and Compliance with the Data Protection Act 1998 (*no change*)
- Gift Aid - Tax refunded to parishes – 2014/2015 (updated) and 2015/16 comparison
- Gift Aid – “10 Myths About Gift Aid” (*no change*)
- Gift Aid – Frequently Asked Questions (*updated*)
- Gift Aid Small Donations Scheme (GASDS) – audit requirements and process (*new*)
- Gift Aid – Have donors paid enough tax (*new - excerpt from CLAS*)
- Weekly Cash Sheet Template including GASDS (*no change*)
- New Gift Aid Declaration Form from April 2016

DATA PROTECTION ACT 1998
EXCERPT FROM THE DIOCESE'S HANDBOOK FOR PARISH ORGANISERS – MARCH 2006

SECTION 10 **DATA PROTECTION ACT**

The Data Protection Act 1998 does not require that a "not for profit" organisation needs to Notify under the new Act. However we will comply with the Eight Data Protection Principles, which say that personal data must be:

- * fairly and lawfully processed
- * processed for Limited purposes
- * adequate, relevant and not excessive
- * accurate
- * not kept for longer than is necessary
- * processed in line with your rights
- * secure
- * not transferred to countries outside the EU without adequate protection

The Trustee of the Brentwood Diocesan Trust holds information about donors solely for the purposes of administering and operating the system of recording their donations and claiming refund of the income tax paid to the Inland Revenue.

Instructions to Gift Aid Organisers is that the data held in the parish records is used for the aforementioned purpose only. It must NOT be distributed for any other purpose whatsoever, within or outside the Parish.

The central theme of the Gift Aid scheme is to stress the confidential nature of the information held to process tax refunds, and MUST be strictly followed for the benefit of all concerned.

There is no reference made on the GAD concerning the Data Protection Act 1998. However a suggested wording can be included in the annual letter, advising donors of their total contributions and tax amount.

"Data Protection Act 1998. The Diocese will use the information supplied by you to enable those records necessary for the sole purpose of administering the reclaim of tax from the Inland Revenue."

If a parishioner has a particular problem on this matter, it can be referred to the Data Protection Commissioner on an Information Line on 01625-545745.

Brentwood Diocese		Annual Comparison			
<i>Code</i>	<i>Parish</i>	<i>2015/16</i>		<i>2014/2015</i>	<i>Diff %</i>
AVELY	South Ockendon, The Holy Cross	7,382.47		9,956.42	- 34.87
BARK2	Barking, St Thomas More	14,710.85		14,394.32	2.15
BARKI	Ss Mary Ethelburga W Ilfm Erconwald	8,547.74		8,682.43	- 1.58
BARKS	Barkingside, St Augustine Of Canterbury	11,163.81		12,126.54	- 8.62
BASBL	Basildon, St. Basil The Great	23,046.91		23,541.52	- 2.15
BECON	Becontree, St Vincent	6,233.54		5,913.13	5.14
BECTN	Beckton, St Mark's Church	7,090.81		8,720.95	- 22.99
BENFL	Benfleet, Holy Family	12,275.24		11,937.75	2.75
BILLA	Billericay, The Most Holy Redeemer	24,514.22		24,219.06	1.20
BRAIN	Braintree, Our Lady Queen Of Peace	14,802.35		15,271.87	- 3.17
BRENT	Brentwood, St Mary & St Helen	33,738.79		30,885.10	8.46
BRITS	Brightlingsea-with-wivenhoe & Gt Bentley	6,449.31		5,675.59	12.00
BUROC	Burnham-on-crouch, St Cuthbert	3,149.98		3,629.44	- 15.22
CANNT	Canning Town, St Margaret And All Saints	13,603.07		14,830.01	- 9.02
CANVI	Canvey Is. Our Lady & English Martyrs	4,484.93		5,592.22	- 24.69
CHADH	Chadwell Heath, St Bede	13,633.77		14,746.33	- 8.16
CHADM	Chadwell St Mary, St Joseph	6,347.85		6,692.98	- 5.44
CHEBS	Chelmsford, The Blessed Sacrament	9,423.53		10,081.54	- 6.98
CHEIC	Chelmsford, Our Lady Immaculate	43,405.49		38,317.26	11.72
CHEML	Chelmsford, The Holy Name	8,318.71		1,250.00	84.97
CHINCTK	Walthamstow, Christ The King	14,464.50		12,370.38	14.48
CHING	Chingford, Our Lady Of Grace & St Teresa	23,454.37		23,422.00	0.14
CLACT	Clacton, Our Lady Of Light & St Osyth	10,361.69		10,720.24	- 3.46
CLAYH	Clayhall, St John Vianney	0.00		11,032.85	-
COLCH	Colchester, St James The Less And St Helen	15,360.76		20,239.57	- 31.76
COLLR	Collier Row, Corpus Christi	12,185.86		12,520.37	- 2.75
CUSTH	Custom House, St Anne	5,570.52		5,942.89	- 6.68
DAGHF	Dagenham, Holy Family	10,830.16		11,484.95	- 6.05
DAGSP	Dagenham, St Peter	8,767.50		9,553.89	- 8.97
DANBY	Danbury, English Martyrs	11,287.19		10,950.56	2.98
DUNMO	Dunmow, Our Lady And St Anne Line	8,835.83		7,571.95	14.30
EASTH	East Ham, St Michael	16,027.84		14,162.50	11.64
EASTW	Eastwood, St Peter	10,960.98		11,431.14	- 4.29
ELMPK	Elm Park, St Alban	7,464.37		8,487.63	- 13.71
EPPNG	Epping, The Immaculate Conception	13,461.40		14,213.24	- 5.59
FORGA	Forest Gate, St Antony Of Padua	20,566.11		20,252.20	1.53
FRIOS	Frinton-on-sea, Sacred Heart And St Francis	7,372.78		6,065.93	17.73
GIDPK	Gidea Park, Christ The Eternal High Priest	11,692.52		11,880.53	- 1.61
GOODM	Goodmayes, St Cedd	7,821.72		9,388.97	- 20.04
GRAYS	Grays, St Thomas Of Canterbury	18,744.79		20,194.96	- 7.74
GREEN	Greenstead, St John Payne	13,079.06		12,906.08	1.32
GTBAR	Great Bardfield, The Holy Spirit	7,534.74		8,221.95	- 9.12
HAINT	Hainault, The Assumption	0.00		4,769.76	-
HALST	Halstead, St Francis Of Assisi	4,101.05		4,282.17	- 4.42
HARHC	Harlow, St Luke's And Holy Cross	5,574.50		5,149.25	7.63
HARLA	Harlow, Church Of The Assumption	5,954.50		5,025.25	15.61
HARLF	Harlow, Our Lady Of Fatima & St Thomas More	9,434.41		8,055.21	14.62
HARWH	Harwich, Our Lady Queen Of Heaven	4,862.42		5,131.66	- 5.54
HHMHR	Harold Hill, Most Holy Redeemer	7,162.91		7,463.27	- 4.19
HHSTD	Harold Hill, St Dominic	5,701.78		6,430.78	- 12.79
HOREM	Hornchurch, English Martyrs	5,945.38		5,925.11	0.34
HORSM	Hornchurch, St Mary Mother Of God	21,879.55		25,135.59	- 14.88
HPRAY	Brentwood, Abbotswick, House Of Prayer	1,683.05		1,994.06	- 18.48
HUTTN	Hutton, St Joseph The Worker	5,963.83		7,295.85	- 22.33
ILFJB	Ilford, St John The Baptist	5,738.62		6,573.53	- 14.55
ILFPP	Ilford, Ss Peter And Paul	17,997.09		16,825.58	6.51

Brentwood Diocese		Annual Comparison			
<i>Code</i>	<i>Parish</i>	<i>2015/16</i>		<i>2014/2015</i>	<i>Diff %</i>
INGAT	Ingatestone, St John The Evangelist	9,673.06		10,770.76	- 11.35
KELVE	Kelvedon, St Mary Immaculate	7,811.54		11,735.41	- 50.23
LEIOS	Leigh-on-sea, Our Lady Of Lourdes	21,832.09		23,867.78	- 9.32
LEXDN	Lexden, St Teresa Of Lisieux	13,452.22		13,059.39	2.92
LEYTN	Leyton, St Joseph	11,364.63		11,115.04	2.20
LOUGH	Loughton, St Edmund Of Canterbury	21,877.80		23,392.34	- 6.92
MALDN	Maldon, Assumption Of Our Lady	9,729.36		8,775.59	9.80
MANPK	Manor Park, St Stephen	10,765.37		8,904.35	17.29
NEWPK	Newbury Park, St Teresa	11,766.53		11,224.13	4.61
ONGAR	Ongar, St Helen	9,975.13		8,747.31	12.31
RAIN	Rainham, Our Lady Of La Salette	8,595.69		8,647.56	- 0.60
RAY	Rayleigh, Our Lady Of Ransom	12,656.09		12,352.01	2.40
ROCH	Rochford, St Teresa Of The Child Jesus	7,983.93		9,460.23	- 18.49
ROMFD	Romford, St Edwards The Confessor	15,051.02		15,371.30	- 2.13
SAFWD	Saffron Walden, Our Lady Of Compassion	13,618.52		12,247.52	10.07
SHOE	Shoeburyness, St George And The English Martyrs	13,924.34		14,062.32	- 0.99
SOUJF	Southend-on-Sea St John Fisher	10,670.56		11,871.10	- 11.25
SOUWO	South Woodford, St Anne Line	10,699.13		11,457.28	- 7.09
SPRNG	Springfield, St Augustine Of Canterbury	13,885.25		12,531.63	9.75
STANS	Stansted, St Theresa Of Lisieux	7,473.46		8,140.96	- 8.93
STLEH	Stanford-le-hope, Our Lady And St Joseph	5,439.98		6,736.54	- 23.83
STOCK	Stock, Our Lady And St Joseph	7,228.96		7,760.04	- 7.35
STRAT	Stratford, St Francis Of Assisi	12,848.80		14,136.15	- 10.02
UPMIN	Upminster, St Joseph	24,552.76		23,477.96	4.38
UPTPK	Upton Park, Our Lady Of Compassion	25,094.97		24,934.34	0.64
WALAB	Waltham Abbey, St Thomas More And St Edward	0.00		6,575.21	-
WALSG	Walthamstow, Our Lady & St George	15,387.45		15,142.08	1.59
WALSP	Walthamstow, Our Lady Of The Rosary	18,270.72		18,236.80	0.19
WANST	Wanstead, Our Lady Of Lourdes	53,451.99		57,423.56	- 7.43
WARLY	Warley, Holy Cross & All Saints	4,924.81		4,924.97	- 0.00
WESOS	Westcliff-on-sea, Our Lady Help Of Christians And	10,936.56		10,612.38	2.96
WICKF	Wickford, Our Lady Of Good Counsel	12,137.49		12,018.88	0.98
WITHM	Witham, The Holy Family & All Saints	12,287.87		15,074.46	- 22.68
WOODG	Woodford Green, St Thomas Of Canterbury	35,340.34		36,710.22	- 3.88
Totals		1,110,875.56		1,151,033.91	- 3.62

“10 MYTHS ABOUT GIFT AID”

OVERCOMING OBJECTIONS FROM PEOPLE RELUCTANT TO SIGN UP

1. *I don't want to give any more information to Revenue and Customs than I have to.*

- The completion of a Gift Aid declaration is simply proving to HMRC that you are giving a donation to your Parish. It completes the “triangle” between you, Revenue & Customs, and the Church.
- You are not providing any more information to HMRC than they already have on you – i.e. the declaration simply shows your name and address.
- The purpose of the form is to ensure that your Parish can claim Gift Aid on your donation. In order for them to be able to do this, they need your co-operation.
- You complete the same kind of declaration to Revenue & Customs each time you go on to a Justgiving website to sponsor someone doing - e.g. a Fun Run, where you are encouraged to Gift Aid your donation.

2. *I don't like everyone knowing my business.*

- Your information is seen by the Gift Aid organiser in your Parish, and the Gift Aid team in the Finance Office in Brentwood.

3. *I don't like other people holding information about me.*

- The information held in a Parish on a Gift Aid donor is for the purposes of claiming the correct amount of Gift Aid on your donation, and for ensuring that we have the resources needed to achieve our future vision and strategy in the Parishes across the Diocese.

4. *How do I know what happens after I make my donation.*

- Each year, your Parish submits its Financial Return to the Finance Office in Brentwood, since – as a single charity – we make one return to Companies House and the Charities Commission on behalf of all the Parishes in the Diocese.
- In this Financial Return, your Parish will tell the Finance Office how much it received in Gift Aid refunds from Revenue & Customs. In other words, the Gift Aid doesn't disappear into some “black hole” – the amount claimed by the Parish is there for everyone to see.

5. *I'm a pensioner, so it doesn't affect me.*

- Some pensioners continue to pay tax, even if they have stopped work.
- As long as you pay enough tax to cover the Gift Aid claimed on your donation, then Revenue & Customs will pay the claim. In other words, if you have paid £500.00 in income or capital gains tax, then your Parish can claim up to £500.00 from Revenue & Customs against your donations.

6. ***I don't want to be tied to giving the same amount each week.***

- Gift Aid is not a covenant – you are not committed to giving the same amount week after week. Indeed, you do not need to give every week, although your Parish would hope that you do!

7. ***It's too much like hard work.***

- Your Gift Aid organiser has probably placed blank Gift Aid declaration forms prominently in your Church porch.
- You fill in your details, and leave the completed copy at the Presbytery, marked for the attention of "The Gift Aid Organiser".
- He or she will then contact you with your envelopes.
- At the end of the financial year, you will receive confirmation from the Gift Aid organiser of how much you have donated.

8. ***I suppose I need to wait until the end of the tax year.***

- You can sign up to Gift Aid at any time throughout the tax year.
- Although Parish envelopes are distributed at the beginning of the new tax year, each Parish will have a supply of unallocated envelopes which they will assign to you and others as and when you sign up.

9. ***The Church is rich anyway.***

- Each Parish has to cover its own costs. There is no subsidy from elsewhere in the Church.
- Not all your donations are for the Parish – some second collections are for CAFOD, or disaster relief, or for youth, or for other equally worthy causes. All these organisations need that extra money which can be claimed through Gift Aid.

10. ***I just can't be bothered.***

- Completing a form means that your donation is worth 25% more.
- You have already paid the income tax; the Church is claiming some of it back.
- Once you sign the Gift Aid declaration form, you do not have to do anything else, except use your envelopes when you make a donation.
- For higher rate taxpayers, there is a benefit to you as well. Revenue & Customs add the amount you donate to your 20% income tax "band" – with the result that the amount of your income on which you pay 40% tax is reduced. So you are better off financially, and so is your Parish.
- In any case, why bother to give to the Church in the first place, if you are not prepared to maximise the gift?

GIFT AID: FREQUENTLY-ASKED QUESTIONS

- **Why does “the Centre” take the 9% Commission on Gift Aid claims, and how does this commission relate to the costs of running the Gift Aid Office?**

- From April 2016 the Finance Office stopped taking the 9% commission on gift aid claims. Parishes now receive 100% of what they claim.
- However, if we receive claims dating from before 2016-17, we will apply the 9%.
- This change has come about after a review by the central Gift Aid Office of the gift aid processes and procedures.

- **Gift Aid and third parties collections – how much should the Parishes send?**

From the 6th April 2016, you should send the full gift aid tax refund to the third party, along with the original donation.

- **What is the role of the Finance Office with respect to Gift Aid?**

- To process the Parish claims
- To assist with general queries
- To keep you up to date of any changes in legislation
- To provide training to Gift Aid Organisers on Gift Aid 2008 etc.

Parishes are now ordering their own gift aid envelopes and labels.

In the past, the centre used RDP for ordering parish envelopes. Should you wish to use RDP, please contact Kathleen Shannon direct by email, kathleen@rpd.ie. Alternatively, call 00 353 1860 3088.

You should print your own donor labels using Gift Aid 2008. If you need assistance, please contact Asta Varanauskiene in the Finance Office.

- **Why does Gift Aid seem so difficult?**

Gift Aid has an undeserved reputation for being less than straightforward – probably because it involves tax! Quite simply, under the Gift Aid scheme HMRC returns to the Diocese some of the tax paid by a taxpayer who has made a donation to his or her Parish.

The Gift Aid process brings all three parties together – the donor, the Parish and HMRC – and confirms to HMRC that the donor wishes his or her Parish to receive the Gift Aid on his or her donations. To do this, several things need to happen:

- The taxpayer must have paid sufficient tax in the financial year to cover the amount of Gift Aid claimed by the Parish on that donation during the same year.
- The Parish must have the agreement of the donor to claim back the tax on his or her behalf. This is the purpose of the Gift Aid Declaration (GAD) form. (N.B. There is no need for a donor to complete a new GAD if he or she has moved address within the Parish.)
- The Parish needs to record the amount donated by that donor.
- At any point during the financial year, the Parish can submit a claim to HMRC – via the Gift Aid Office in Cathedral House – to receive the Gift Aid on that donation.

- **For the Christmas and Easter offerings, does the Parish Priest receive the Gift Aid?**

Gift Aid can only be paid when a Parish is able to claim it (since the Parish belongs to the Diocesan charity). If the Parish pays the Christmas and Easter collections into its Parish bank account, it can claim the Gift Aid, and pass it to the Priest who is acting for the Diocese.

However, if the Priest receives the Christmas and Easter offerings direct, then the Parish cannot make a Gift Aid claim. As a result the priest will not receive anything over and above the offerings.

- **What is GASDS?**

- GASDS stands for Gift Aid Small Donation Scheme, which HMRC introduced in April 2013.
- The scheme enables each parish to claim on loose cash donated via the plate, rather than through gift aid envelopes.
- A parish can claim on all cash donations of £20 or less.
- The maximum limit since April 2016 is £8,000, meaning you can recoup an additional £2,000 of tax.
- There are certain guidelines and record keeping to which you need to adhere in order to claim (see attached Gift Aid Small Donations Scheme notes).

- **Why does it take so long to get the Gift Aid after submitting the Parish claim?**

Delays arise when a Parish sends an incomplete Gift Aid claim. The following are the most frequent reasons for a claim being incomplete:

- Where the Parish has not correctly entered the correct termination date for a donor on the claim – or the date entered is different from the date held on our records.
- Problems also arise if (i) the Parish does not give a reason for the termination; and/or (ii) does not give the date when the donor made his or her last payment.
- Incorrect Diocesan numbers cause delays. Diocesan numbers are provided by the Finance Office when we receive a completed GAD. If the Diocesan numbers on the claim do not match the numbers on the Finance Office system, the system will reject the claim.
- An irregular, large donation (usually four figures) without Parish confirmation that the amount is correct.

If any of these difficulties arise, the claim is rejected and the Finance Office must then contact the Parish and investigate the error.

Furthermore, HMRC prefer to receive claims in batches, rather than one by one. So the Finance Office needs to wait until it has a batch of claims before sending them off to HMRC.

Finally, HMRC take a minimum of six weeks to process a claim from when they receive it.

- **Should parishes send End of Year Letter to Parishioners for their donations?**
 - Yes – it is very important at the end of each tax year that you send a letter to each donor, advising them how much they have donated and how much tax the Parish will receive from the donation.
 - The Parishioner will then be able to check to see if they have paid enough tax to cover the refund from HMRC. If they have not, they need to contact you immediately so that you do not submit their claim. (Please see attached notes on what can impact personal tax.)
 - It is also good practice to demonstrate by your letters the parish's appreciation for their donation.

- **How do we know if our Parish is processing our Gift Aid Correctly?**
 - The Diocese has its own Internal Auditing team that complies with HMRC's Auditing Regulations.
 - The team will come and visit your Parish. The purpose of the visit is to ensure that the Parish has the correct record keeping in place to receive the tax refund from HMRC.
 - It is also an opportunity to offer you support and training.
 - You will receive enough notice and guidance from the Gift Aid Office in preparation for the visit.
 - It is very important that the Parish which has been selected for audit enables the team to complete the exercise within a specified time.
 - Audits can take approximately three to four hours.

- **Can Schools process their Gift Aid claims through the Diocese?**
 - No – Schools are not part of the diocesan charity, and so we are unable to process gift aid for them on their behalf.
 - Should schools need assistance, they need to contact the Diocesan Education Department on 01277 265284.

Gift Aid Small Donations Scheme (GASDS) (UPDATED)

1. Audit Requirements: Gift Aid Small Donation Scheme – GASDS

- You cannot include any cheques in your GASDS claim.
- You must record Loose Plate cash separately on the Parish Weekly Cash Sheet (which your Parish Priest must sign).
- If the Parish has a Mass Centre, you must record Loose Plate cash for this centre separately on the Parish Weekly Cash Sheet (which your Parish Priest must sign).
- You must record an estimate of the number of people who attended the Mass to claim.
- You can submit Individual GASDS Claims up to £8,000 in a Tax Year, with effect from 5th April 2016. (It used to be £5,000).
- The highest denomination of note included in your claim is £20 – you must check that there are no £50 notes included.
- You must attach a post code for your Parish and/or Mass Centre for all your GASDS claims.
- You can submit your claim to the Gift Aid Office when it reaches £8,000 – you don't need to wait until the end of Tax Year. However, you cannot submit an interim GASDS claim (i.e. before it reaches £8,000).

2. Process for submitting your claim

- Please send an e-mail to the Gift Aid Office – giftaid@dioceseofbrentwood.org – with the following information:
 - The name of your Parish or Mass Centre (whichever is making the claim).
 - The postcode of your Parish or Mass Centre (whichever is making the claim).
 - The amount you are claiming (max £8,000.00).
 - Please provide evidence you have collected the amount you are claiming
 - Evidence that you are completing the mass counts.
- The Gift Aid Office will acknowledge receipt of your e-mail, so that you can be confident that we are processing it for you.
- The Gift Aid Office will add the amount claimed under the GASDS to the total gift aid claimed on behalf of your Parish.

TAX

Gift Aid: have your donors paid enough tax?

For information

HMRC is very keen to ensure that Gift Aid donors are paying enough tax to cover their donations, having come under pressure from the National Audit Office and the Commons Public Accounts Committee to take steps to reduce the amount of Gift Aid claimed incorrectly. *Donors therefore need to know if they can or cannot make charitable donations with Gift Aid added.*

The tax landscape has changed; and HMRC estimates that around 50% of adults in the UK no longer pay any income tax *at all* – up from around 42% only a few years back – for various reasons:

- the increase in the personal allowance from £6,475 in 2010/11 to £11,000 in 2016/17 (with a promise of further increases to £12,500 before the end of the current Parliament in 2020);
- the fact that pension contributions can act further to reduce taxable income;
- the increasing popularity of ISAs, from which investment income is tax free;
- the introduction from 2016/17 of allowances under which the first £5,000 of dividend income is not taxed; and
- the introduction from 2016/17 of a tax-free allowance for basic rate taxpayers on savings interest of up to £1,000.

The result is that it is becoming increasingly possible for a donor – particularly a donor in part-time work – to sign a Gift Aid declaration without giving any consideration to whether or not s/he is actually paying sufficient tax to cover the donation.

We strongly urge church treasurers and Gift Aid officers to remind donors of the rules. Someone who donates under Gift Aid and pays insufficient tax is personally liable for the shortfall.

[*This is a shortened version of an article by Kevin Russell, of Stewardship: [Have you paid enough tax to 'cover' your Gift Aid donations?](#), which you are encouraged to read in full.*]

GIFT AID SMALL DONATIONS SCHEME

WEEKLY CASH COLLECTION SUMMARY

CHURCH/BUILDING NAME

DATE: SATURDAY/SUNDAY

	Saturday Loose Plate	Saturday Envelopes	Sunday Loose Plate	Sunday Envelopes	2nd Collect- ions/Sundry	TOTALS
Notes: £50 *						
£20						
£10						
£5						
Coins: £2						
£1						
Silver:						
Copper:						
CASH TOTALS:						
Cheques *						
TOTALS:						

*** £50 notes and cheques are not accepted under The Gift Aid Small Donations Scheme**

Note to Counters: Please note that from 6 April 2013, the new Small Donations Scheme enables the parish to claim from HMRC in respect of our loose plate collections. Would counters please make sure they complete the box below and sign to confirm that they have completed it.

Signatures (x2)

(1).....

(2).....

Date of Count:

Mass Attendance: (Please tick the appropriate box)

	10-25	26-50	51+
Saturday:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sunday:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

GIFT AID DECLARATION

The Brentwood Diocesan Trust – registered Charity Number 234092

PARISH.....

DONOR'S DETAILS (please complete in capitals)

Title..... Christian Name(s).....

Surname.....

Home Address.....

.....

.....

Post Code..... Telephone No.....

E-mail Address.....

Please treat as gift aid donation, all qualifying gifts of money made from the date of this declaration, or since.....

I am a UK taxpayer and understand that, if I pay less Income Tax and/or Capital Gains Tax in the current year than the amount of Gift Aid claimed on all my donations, it is my responsibility to pay any difference.

Date.....

Parish Envelope No:.....(for Parish Office use only)

GUIDE NOTES

1. If you make a declaration by telephone or email, you will receive a copy of the declaration.
2. You can cancel this declaration at any time by notifying the Charity.
3. If your circumstances change, and you no longer pay enough tax to cover the amount, please contact the Charity.
4. Higher rate taxpayers can claim back the difference between basic rate and higher rate tax. If you pay Income tax at the higher rate, you can claim further tax relief via your Self-Assessment tax return.
5. Please notify the charity if you change your name and address.
6. Gift Aid is linked to basic rate tax. Basic rate tax is currently 20%, which allows charities to reclaim 25 pence in the pound.

METHODS OF GIVING

STANDING ORDER BANK MANDATE - We are fast becoming a cashless society. An increasingly popular option is for each of us to decide on the amount we wish to give each week or month in support of our parish, set up a standing order with the bank.

GIFT AID ENVELOPES – your Parish Gift Aid Organiser will give you a box of envelopes with your personal number on the envelopes.

WHAT CAN BE GIFT-AIDED

- Gift Aid includes all the donations you make:
 - Your weekly offertory
 - Second collections
 - Christmas and Easter Offerings
 - Special appeals and any other one-off donations

SPECIAL APPEALS /ONE-OFF DONATIONS – you will usually find all-purpose, blank envelopes at the back of the church for one-off occasions, such as special appeals or disaster fund, etc.

You must quote your personal envelope number when you use them, and/or your name and address and/or telephone number.

PROPERTY

- Frequently-Asked questions (FAQs) about Property and Health and Safety
- Questionnaire for parish projects
- Parish Health and Safety File
- Group Electricity Account – guidelines and screenshots

FREQUENTLY ASKED QUESTIONS regarding Property and Health & Safety

- **What Authority is needed for Parish Projects?**
 - If the total cost of a building project (including repairs to buildings, and compliance with Health and Safety recommendations) exceeds £10,000 including fees and VAT, the proposal must go to the Finance Board for approval.
 - You must also secure the approval of the Finance Board before incurring professional fees exceeding £10,000 including VAT
 - In the first instance, please contact the Property Office for advice on the submission, at least six weeks in advance.
 - The Property Office will ask you to complete a questionnaire as part of your submission (a copy of the questionnaire is in the booklet)

- **When might a parish need professional help?** - The Property Office strongly recommends that a parish uses surveyors, architects or other suitable professionals to produce specifications and supervise any jobs that require Finance Board approval.

- **What to do if you have a possible insurance claim?** – Contact the diocesan insurers, CCIA, on **01296 422030**.
 - **You need to notify CCIA immediately in the case of any possible injury claims. CCIA will advise the parish of any steps to take.**
 - In respect of other claims, CCIA will give you have a claim form which contains guidance notes on how to submit your claim.

- **Hall hire agreements** – Please use the standard agreements from the Property Office, as these have been approved by CCIA.

- **Does the parish need a Health & Safety Representative?** - All parishes need a person to assist the Parish Priest with Health & Safety matters. The representative can assist with:
 - Keeping the Health and Safety file up to date with inspection certificates etc.
 - Looking at and acting on recommendations from the diocesan Health & Safety representatives
 - Carrying out regular Health & Safety checks
 - Preparing for and attending Precision’s Health & Safety visit to the parish.

- **What needs to be kept on the Health & Safety file?** – see separate document

- **Contracts with the utilities – what does the parish need to do?**
 - The vast majority of our gas and electricity meters are on group contracts.
 1. **Gas contract**
 - The gas contract is with Npower until March 2018 – they send their bills direct to each parish.
 - Most gas meter have automatic reading systems, but these can fail. We therefore recommend that you read your gas meters yourself from time to time, and email readings to gasreads@npower.com quoting your account details.

 2. **Electricity Contract**
 - The electricity contract is with SEE (via Energycentric) until October 2018. The diocese pays a single contract to SEE/Energycentric, and then debits each parish on a monthly basis if charges are made.
 - Our electricity meters do not have automatic reading systems – please see the separate advice on using the Energycentric web site to submit your readings.

- **How do we deal with calls from Energy Brokers?**
 - Many parishes will receive calls from Energy Brokers, or other “consultants” offering you cheaper deals and trying to tell you that you are “out of contract”.
 - If your meter is on either of the nPower or SEE/Energycentric group scheme, you will be unable to switch to another supplier until the end of the current contracts.
 - Even if you have meters which do not belong to Npower or SEE/Energycentric, be very wary of these calls – a number of parishes have been caught by cheap rates for one year, only for these to jump up sharply.

PARISH PROJECTS QUESTIONNAIRE
INFORMATION TO BE INCLUDED IN SUBMISSION TO FINANCE BOARD

1. Description of health & safety work, or the required repairs/maintenance
2. What is the initial cost estimate – including fees and VAT?
3. How has the need for repairs been identified?
 - a. Health and safety inspection (date)
 - b. Current quinquennial inspection (date)
 - c. Other (give details)
4. What are the Parish Financial Returns since 2007-2008, and the trends in key indicators (i.e. annual surplus/deficit, income, expenditure, Mass attendance etc.)?
5. How much can the Parish contribute to the project?
6. Will a Diocesan loan be required – if yes, for how much?
7. How long does the Parish need to repay the Diocesan loan?
8. What are the plans in the parish to raise funds? E.g.
 - a. Increase in Offertory
 - b. Increase in Gift Aided donations
 - c. Fundraising events
 - d. Other income (e.g. sale of land/buildings)
9. Is there a management team in the parish that will “own” the project – and can this team survive over the lifetime of the project?
10. Does the proposed work involve any work to the church interior? If ‘Yes’, has the Diocesan Art Architecture & Heritage Committee been consulted?
11. Does the proposed work involve any structural alterations?
12. Is the church/building listed or in a conservation area?
13. Has a building surveyor or architect been consulted?
14. Has the Parish Finance Committee approved the spend?

Parish Health & Safety File

All parishes should have their Health & Safety information readily to hand for visitors, contractors or Precision visits.

If you do not have the correct paperwork, your parish may be listed as high risk for Health & Safety.

Please set up a folder containing the following:

1. Copies of Precision Health & Safety Reports, marked up to show what work the parish has carried out in response to the reports.
2. Copy of the parish asbestos report, annotated to show what work the parish has carried out in response. Any test certificates and copy invoices evidencing work completed in relation to asbestos should be with this report.
3. 5 yearly electrical testing reports, together with details of any necessary remedial work carried out.
4. Test reports for fire alarms and emergency lighting etc.
5. Contact numbers for maintenance contractors etc.
6. Weekly and/or monthly inspection sheets of the premises covering
 - Fire doors
 - Alarms
 - Emergency lighting
 - Trip hazards etc.

You should annotate all these sheets to show action(s) taken if you discover problems.

GROUP ELECTRICITY ACCOUNT – GUIDELINES

The vast majority of parish meters are now with SEE, and managed by Energycentric.

- **The Energycentric** website for our accounts is up and running, and the website address is <http://www.energydepartment.co.uk>.
 - Every parish should have received log in details and a password for the website. **See attachment (A)**. If you do not have any log in details, please contact the Property Office.
 - On this screen, and all the other screens, please ignore the tabs at the top to the right of the “home tab”, as these are not relevant to parishes.
- Once you log in you will go to the next screen – **See attachment (B)**.
- If you click on the address line under the “site name” box, you will see your meters listed on the next screen. **See attachment (C)**.
 - Ignore the gas meters, as these remain with the existing supplier.
 - Also ignore the “Cons” and “Cost” columns, as these are annual figures based on historic/estimated data – I have asked Energycentric to make this clear
- If you click on one of the meter reference numbers you will be taken to the next screen **See attachment (D)**.

This screen can be used for two purposes:

1) Entering Meter Readings

- Scroll down the page until you reach a section marked “**enter meter readings**”.
- Insert the date and the reading or readings (if it is a multi-rate meter – i.e. with different readings depending on the time of day) in the boxes and click the grey “**Add**” box

Note: if you want to add readings for other meters, click on the grey “**Back to Site**” box on the top left of the page to take you back to Attachment C, and select the next meter.

2) Submitting a problem to the Energycentric Help Desk – for example, if only one reading has changed, but you are on a multi- rate meter. Or the display may be unreadable on your meter.

Under the heading “**Submit a HelpDesk ticket for THIS meter**”, select a category from the box entitled “Category” on the right hand side of the screen, and insert brief details in the “**Title**” and “**Description**” boxes

Billing - We will continue to pay SEE’s monthly bill from Cathedral House, and recharge the parishes on a monthly basis.

Statements

Energycentric will email statements direct to each parish which will show meter readings, consumption and gross cost for each meter.

Queries regarding the web site

Please call the Property Office on 01277 265280 if you have any queries.



info@energycentric.co.uk
01708 765555

Please enter your Energycentric Login:

Login Name:

Password:

Forgotten your Password?

Login Name:

A new password will be emailed to you.

Change your Password?

Login Name:

Old Password:

New Password:

Repeat:

Format: 5 - 8 alpha / numeric chars



info@energycentric.co.uk
01708 765555

Home Search Meters Search Notes Data Extracts HelpDesk Energy Management Invoices Reports

[Logout](#)

Client: The Brentwood Roman Catholic Diocese Trustee

Client Sites: Select the Page No to navigate

Site Name	Cost Centre	Town	Group	Meters	Open Tickets
Cardinal Heenan Centre	110	Ilford		3	

Submit a Helpdesk Ticket (Client Level only): Select the Site above for specific Site or Meter related issues.

Client:

Title:

Category:

Description:

Attach Files: Description:

Description:

Description:

Description:

Description:

Open Client Tickets

Client_Name	Ticket No	Status	Category	Title	Submitted_By	Assigned To	Att	Int
The Brentwood Roman Catholic Diocese Trustee	5227	In Progress: waiting supplier response	Energycentric: Objection	Objection	maria.redmond@energycentric.co.uk	maria.redmond@energycentric.co.uk		
The Brentwood		Check	Correct	Wrong Meter info				

Client: The Brentwood Roman Catholic Diocese Trustee

Site Name:	Cardinal Heenan Centre	Cost Centre	110
Site Address:	328 High Road	Contact:	Chris James
		Tel Office:	
		Tel Mobile:	
Town	Ilford	Email:	
	London	Cost Centre 2:	
Post Code:	IG1 1QP	COT:	

Site Meters:

Type	Ref No	Serial No	Supplier	Account 1	Account 2	AMR	Descrip	Cons	Cost	Incumb Notice	DeEn
Elec	03 301 952 12 0003 5309 908	K8DA 91944	Scottish & Southern SME (Elec)	8871001412	711848010	<input type="checkbox"/>		33218	£3,546.22	02/08/2018	<input type="checkbox"/>
Elec	04 511 902 12 0008 0780 103	H09A 02881	Scottish & Southern SME (Elec)	8871001412	991648373	<input type="checkbox"/>		15970	£1,659.13	02/06/2018	<input type="checkbox"/>
Gas	81638407		npower SME			<input type="checkbox"/>		114735	£4,170.82	03/10/2015	<input type="checkbox"/>

Submit A HelpDesk Ticket (Site Level ONLY):

Title: Category:

Description: Select the Site Meter above for ALL Meter related issues.

Attach Files: Description:

Description:

Description:

Description:

Description:

[Open Site Tickets](#)

[Back To Site](#)

The Brentwood Roman Catholic Diocese Trustee - Cardinal Heenan Centre 110

Meter:	03 801 952 12 0003 5309 906	AMR Type:	<input type="checkbox"/>	Bill Validation
Type:	Elec	Low/High Voltage:		Readings: 0
Description:		KVA:	0	<input type="button" value="Readings"/>
Location:		De-Energised:	<input type="checkbox"/>	
Serial No:	K80A 01944	Account Nos:	6071001412 711848010	

Submit A HelpDesk Ticket (for THIS Meter):

Title:	<input type="text"/>	Category:	<input type="text" value="Select..."/>
Description:	<input type="text"/>	Add a Meter Reading:	
		1. Select the Reading below	
		2. Click 'Add'	<input type="button" value="Add Reading"/>
Attach Files:	<input type="button" value="Browse..."/> <input type="text" value="Description:"/>		
	<input type="button" value="Browse..."/> <input type="text" value="Description:"/>		
	<input type="button" value="Browse..."/> <input type="text" value="Description:"/>		
	<input type="button" value="Browse..."/> <input type="text" value="Description:"/>		
	<input type="button" value="Browse..."/> <input type="text" value="Description:"/>		

[Meter Tickets](#)

[Site Billing](#)

Enter Meter Readings:

	Register 1	2	3	4	5	6	<input type="checkbox"/> New Meter
Reading	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Add"/>
Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

	Date	Register 1	Register 2	Register 3	Register 4	Register 5	Register 6	
Select	24/12/2015	88805						Delete
Select	03/12/2015	86725						Delete

NOTES

NOTES