



Help and Advice

Northern Synod Office, 4 College Lane, Newcastle upon Tyne NE1 8JJ (0191-232 1168)

Bulletin 59: FINANCIAL UPDATE

The Help & Advice Group was set up by Synod in 2009, to support local churches in being informed and effective in their life and mission. The group was disbanded in 2014, as part of a simplification of Synod committees, and its work continues through the Trust Officer, under the oversight of the Trust's Property Subgroup. We are willing to try to provide specific advice on particular topics. Please get in touch if you have questions or suggestions.

This article is part of a series giving an overview of particular subjects of interest for local churches. We also circulate general updates from time to time. Bulletins will also be posted on the website <http://urc-northernsynod.org/help-advice-bulletins>, with direct links to other websites.

Where readers are directed to web-based resources, the Synod Office is willing to respond to reasonable requests for printed out information for readers without web access, although they may find it more satisfactory to follow up their interest through their local library's web access.

Gift Aid

Churches are greatly helped by reclaiming tax on donations through Gift Aid. However, it is worth reminding donors to ensure that they are paying enough tax to be able to Gift Aid. Changes to the tax system in recent years have reduced the amount of income tax for some, which may also reduce their ability to Gift Aid.

Christian giving charity Stewardship blogged about this last year:

www.stewardship.org.uk/blog/blog/post/338-have-you-paid-enough-tax-to-cover-your-gift-aid-donations

Beware of Phishing Scams

The Charity Commission has warned charities to take care not to give away financial information such as passwords for telephone or online banking:

www.gov.uk/government/news/keep-your-charity-safe-watch-out-for-phishing-scams

- Computers used for church finances should have anti-virus and anti-malware software installed and kept up to date. Anti-spyware could also be considered.
- Beware of clicking on links in emails if you do not know the sender or are not sure they are genuine. Email accounts can be hijacked.

Passwords should not be too easy to guess, and should include numbers and upper and lower case letters. They should be changed from time to time, and not left lying around in written form.

Sale of Alcohol

The Charity Commission recently reminded charities of its guidance on this subject:

www.gov.uk/guidance/alcohol-at-charity-meetings-and-events

In brief, alcohol may be sold as a refreshment at events in pursuance of the church's aims to advance religion. Otherwise, the church may have to pay tax on profits from trading. You would also need to contact your local authority to ensure the sale is licensed, and that you comply with the requirements of the licence. Alcohol can be given away free at events.

andrew.atkinson@urc-northernsynod.org: 2 January 2018