



August 2015



Martin Bishop  
Financial Secretary  
Tel: 01727 818111

[mbishop@stalbans.anglican.org](mailto:mbishop@stalbans.anglican.org)

Dear Treasurer,

Enclosed [For letters sent by conventional post]:

1. Automatic Enrolment FAQs
2. Provisional 2016 Parish **Share** figures
3. Investment of Custodian Trust funds (due diligence note)

### Automatic Enrolment



Church of England Pensions Board  
Church House  
29 Great Smith Street  
London SW1P 3PS  
Helpline: 020 7898 1802  
email: [pensions@churchofengland.org](mailto:pensions@churchofengland.org)

#### Guidance leaflet from the Church of England Pensions Board...

<http://www.stalbans.anglican.org/finance/briefing-notes/> (Click on Automatic Enrolment FAQs)

This leaflet is aimed at Church Employers to help answer some of the questions they may have about Automatic Enrolment.

This step-by-step guide covers general questions you may have such as:

- What is automatic enrolment?
- When does automatic enrolment start?
- What pension scheme must I use?
- Which staff must I enrol?

If you have any further questions that are not covered please get in touch with the Pensions Board directly.

### Parish Share 2016 provisional figures

#### General comments

A table of parish share calculations for your parish and deanery can be downloaded from:

<http://www.stalbans.anglican.org/finance/finance/parish-share-deanery/>

Detailed calculation sheets for individual parishes are also available on request.

These provisional figures **include only those multiple-year Pastoral Aid Support grants previously agreed last Autumn**. Other grants for 2016 will be finally confirmed at the meeting of the Diocesan Parish Shares Committee, scheduled for 3<sup>rd</sup> December, where new applications from parishes *received via the respective Deanery Committee* will be considered.

### Stipend Contributions

Please note that these estimates are based on the **current level of staffing in place**, adjusted by any future appointments/retirements that have been formally announced at the time of writing. Confirmed figures for 2016, with updated stipend contributions, will be sent out in early December, once the latest staffing changes for 2016 are known, and also once Pastoral Aid Support grants (see below) have been allocated.

In the meantime, the following information may be of help when considering parish budgets for next year.

*Standard 2016 Stipend contribution per incumbent (in post): £30,622 p.a. (2015 £ 30,043p.a.)*

### *Vacancies*

(For vacancy periods that **started on or after** 1st January 2014): £27,560 p.a. i.e. £30,622 x 90%). Under the new rules, the reduction during vacancy is 10% throughout the entire vacancy period.

### *First-post curates stipend contribution*

For curacies that started after 1<sup>st</sup> January 2014, there is no longer a stipend charge.

The following information is *only* relevant to those parishes with a curate-in-training where the appointment started prior to 31<sup>st</sup> December 2013.

The contribution rate is based on the following table by reference to the number of shares as shown below:

<u>Shares</u>	<b>Proportion of full annual cost</b>	<u>Additional Stipend Contribution</u>
0-99	<b>15%</b>	£ 4,880
100-199	<b>20%</b>	£ 6,507
200-299	<b>25%</b>	£ 8,133
300-399	<b>30%</b>	£ 9,760
400 or higher	<b>50%</b>	£ 16,267
<u>(Total Annual Contribution (@100%)</u>		<u>£ 32,534 )</u>

### Ministry Support Contribution

**I would be grateful if you could, in particular, review the Usual Sunday Attendance and Electoral Roll figures shown for your parish.** These are taken from data provided to us, usually by your parish priest. To date just under 92% of the Mission Statistics (membership) forms for 2014 have been returned. **If you feel that the figures, which are used in the Church Membership calculation, do not properly reflect the size and composition of your congregation**, then please let, my colleague, Tony Boon know as soon as possible, as there is a small window of opportunity to correct that data before next year's parish share figures are finalised.

### Pastoral Aid Support grants

Parishes seeking financial assistance with their parish share, by applying for a PAS grant, should do so by contacting their Deanery Standing Committee as soon as possible. The Deanery Committee, if

they decide to recommend such a grant, will then need to forward your application to the Diocesan Office no later than Friday 30<sup>th</sup> October, for consideration by the Diocesan Parish Shares Committee at their meeting on Thursday 3<sup>rd</sup> December.

Application forms and guidance notes will be available from your Deanery and can also be downloaded from the Diocesan website at:

<http://www.stalbans.anglican.org/finance/finance-forms/>

Applications will only be considered if this form is duly completed and also if the latest set of annual Accounts, annual Return of Parish Finance, and Mission Statistics have already been submitted to the Diocesan Office or accompany the application. Please also note that this form, after completion by the parish, should in the first instance, be forwarded to the relevant Deanery Committee for their recommendations.

As part of this process, Deaneries may also receive requests from parishes to “write-off” parish share amounts (“shortfalls”) which remain outstanding after three years or longer. For example, this Autumn the parish shares committee will consider applications, forwarded through the Deanery, to write-off parish share shortfalls relating to **2012** and/or earlier.

A distinction will now be drawn as between two categories of grant:

- ‘mission-aided’: for parishes receiving longer term support. This would be suggested by the senior clergy, and therefore parishes cannot apply for these directly.
- ‘temporary support grants’: for parishes requiring only short-term support. This category of awarded grant is not expected to continue for more than two years.

### Registration with the Charity Commission

If your parish has crossed the £100,000 threshold in terms of income last year, may I remind you that you will now need to register with the Charity Commission:

<https://www.gov.uk/government/organisations/charity-commission>

For further information on registration click here:

<http://www.pariahresources.org.uk/pccs/registration/>

Church House have also produced a Guide to Registration, which will take you through the process of registering your PCC with the Charity Commission:

<http://www.pariahresources.org.uk/wp-content/uploads/Online-Registration-2014.pdf>

Whether your PCC is directly registered with the Charity Commission or not, PCC members are reminded that every PCC has deemed charitable status. As a consequence of this every PCC member is deemed to be a charity trustee.

### The Essential Trustee

The Charity Commission has published its updated version of *The Essential Trustee* (CC3)

Summary:

<https://www.gov.uk/charity-trustee-whats-involved>

Full guide:

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/443815/CC3.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/443815/CC3.pdf)

The updated guidance breaks down the trustee's role into six clear duties:

- To ensure that the charity is carrying out its purposes for the public benefit
- To comply with the charity's governing document and the law
- To act in the charity's best interests
- To manage the charity's resources responsibly
- To act with reasonable care and skill
- To ensure that the charity is accountable.

The guidance explains the general duties on trustees and the good practice that must be followed order to operate effectively and to comply with trustees' legal obligations.

***Every charity trustee in England and Wales ought to read the guidance, whether the charity concerned is registered with the Charity Commission or not.***

### **Investment of Parochial Trust funds**

The DBF has now agreed upon the wording of a guidance note to be issued to Managing Trustees when considering new investment plans.

This note includes a proforma certificate which Managing Trustees will be asked to sign and send back to the Diocesan Office, whenever Custodian Trusts are created, or when investment plans for existing Custodian Trusts are proposed.

You can find a copy of the due diligence guidance note and certificate on our website at: <http://www.stalbans.anglican.org/finance/briefing-notes/> (Click on Investment of Custodian Trust funds)

You may also like to see the guide "Investing your reserves" published by the Archbishops' Council earlier this year. (<http://www.parishresources.org.uk/wp-content/uploads/investingreserves.pdf>)



Susan Pope  
Diocesan Secretary  
Tel: 01727 818130  
e-mail: [s pope@stalbands.anglican.org](mailto:s pope@stalbands.anglican.org)

**A note from the Diocesan Secretary concerning...**

### **Ecclesiastical Insurance**

Parishes in the Group insurance scheme with Ecclesiastical will have received a renewal notice and details of changes for 2015. I draw your attention in particular to the suggestion that you review the level of excess on your policy; savings in premium are available where a parish considers an increase in the excess would be appropriate although it is recommended that you talk to Ecclesiastical about any proposed change.



Chris Wainman  
Mission Resources Officer  
Tel: 01727 818139  
email: [mro@stalbans.anglican.org](mailto:mro@stalbans.anglican.org)



Gabby Parikh  
Tel: 01727 818141  
email: [pdadmin@stalbans.anglican.org](mailto:pdadmin@stalbans.anglican.org)

### **A note from the Mission Resources Officer, Chris Wainman, concerning...**

#### **The Parish Giving Scheme**

##### **– helping to ease the burden of Gift Aid claims and improve cash flow**

This autumn, we will be pre-launching the Parish Giving Scheme (PGS), a professional donation management system, with a small number of parishes across the diocese before making the scheme available to all parishes in the spring of 2016. The system is now well tried and tested having been operational since 2008. It started in the Gloucester diocese and has been up and running with Chichester and Winchester dioceses for some time. Most recently Guildford and Liverpool have joined the scheme and a number of other dioceses are currently in the pipeline making 12 in all (including St. Albans) being fully operational by early 2016.

The PGS is a new, free resource to help church members plan their giving in a tax efficient manner. Gifts made by direct debit will be collected from the donor's bank account on the first of each month by the PGS which then claims Gift Aid, if eligible, on behalf of the church and the total is credited to the church bank account within 10 days.

The scheme can therefore, not only, ease the burden upon treasurers with Gift Aid claims, but also can improve cash flow. Additionally the scheme has a unique benefit giving donors the opportunity to opt for automatic increases in their giving annually in line with inflation and also allows for donors to remain anonymous if desired.

We will be glad to register your interest. An implementation booklet for treasurers and parish giving representatives, leaflets for PCCs and Donors will be available in the Autumn at the Budget Presentations.

(Details of the Budget Presentations will be sent out under separate cover, in the next few weeks.)



**Sign up now**



Communications Officer  
The Diocese of St Albans  
Tel: 01727 818110  
email: [akataria@stalbans.anglican.org](mailto:akataria@stalbans.anglican.org)

### **A note from the Diocesan Communications Officer, Arun Kataria, concerning..**

#### **See Round Online and E-Bundle**

This is just a reminder to you and those in your parish that it is easy to sign up for SeeRound Online at <http://www.stalbans.anglican.org/news/signup-see-round-online/>

See Round Online can be read at <http://www.stalbans.anglican.org/news/seeround/>

The E-bundle is included with See Round online as one of the links from the contents but can also be found at: <http://www.stalbans.anglican.org/news/e-bundle/> at any time.

Please bookmark these links on your computer or tablet – it will help you find this content as easily as if See Round or the Bundle were on your desk. See Round Online is there to keep you and your congregation in touch with news and information from around the diocese. Please remember that printing a few copies for those not online is easy from the links provided.



Dan Russell  
Administrative Coordinator  
Association of Church Accountants and Treasurers  
[dan@acat.uk.com](mailto:dan@acat.uk.com)  
07908 132791  
[www.acat.uk.com](http://www.acat.uk.com)

## **A note from ACAT concerning...**

### **Newsletter**

The July Newsletter is now available on the ACAT Website. You can view and print it from here: <http://acat.uk.com/membership/newsletter.php> We hope you find it beneficial. Some of the subjects covered in this issue are Shared Parental Leave, new guidance on Reports and Accounts from the Charity Commission and a useful reminder about Fire Safety.

### **Conference**

The theme for our Conference this year will be Balancing Stewardship with Mission. Please visit <http://acat.uk.com/conference.html> to see the full programme and make your booking for what we expect to be our biggest and best Conference yet. The fee for attending remains at £35.00 and includes all papers, refreshments and buffet lunch.

### **Training**

We have already run ten training courses this year and we have another ten scheduled for Autumn. Please visit <http://acat.uk.com/training.html> to find out more and book your place on these very popular courses.

### **Occasional Papers**

The Trustees of ACAT are pleased to offer exclusively to Members a series of papers and help sheets on issues of interest to Treasurers. Please visit <http://acat.uk.com/membership/occasional.php> to view and print them. The first three cover: Mortgages; Ministers' Taxation and Churches and Non-Charitable Expenditure. Others will continue to be added to the website. We hope these papers prove useful to you.

### **Treasurers' Guidelines**

As we said in our earlier email, we had to make an adjustment to the version issued in April. The revised version can be found here: [http://acat.uk.com/membership/treasurers\\_guidelines.php](http://acat.uk.com/membership/treasurers_guidelines.php)

**Previous Newsletters** can be found on the Diocesan website at:

<http://www.stalbans.anglican.org/finance/letters-to-treasurers/>