



**Baptist Churches of Tasmania**

**Manual**

**for**

**Church Treasurers**

Baptist Churches of Tasmania    *'Dayspring'* 8 Hobart Road,    P O Box 275, Kings Meadows Tas. 7249

# Church Treasurer's Handbook

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## Baptist Union of Tasmania

# Church Treasurer's Handbook

### THE UNION

#### 1. INTRODUCTION.

Time is being taken to prepare this booklet because the position of Treasurer within our affiliated churches seems to change on a fairly regular basis.

It is hoped that the contents will be of some assistance to those people coming in to the position of Treasurer and help them to understand the structure of union finances, what is available to churches and ministers by way of assistance, procedures necessary in making applications, etc., and the obligations of churches and treasurers to the union.

#### 2. HISTORY.

Up until 1979, each department, committee, agency, and fund within the union conducted their own bank accounts and accounted separately at each annual assembly. This involved 56 different funds, each designed for a separate purpose and administered by 15 different treasurers.

In his final year as Union Treasurer, Mr. Ivan James was successful in implementing a plan to amalgamate many of these different funds and create a "pool" of money which produced more income for the greater benefit to both the Union and the churches. The greatest benefit to our churches, in a financial sense, was that the necessity to impose a capitation fee on members was abolished.

Over the intervening years, the original proposal has undergone much "fine tuning" and has evolved into a co-operative budget for our "work at home" and for the work of 'mission, aid and evangelism' through our ministry partners Global interaction, Baptist World Aid, Crossover and others.

#### 3. BAPTIST UNION FUNDS

As shown on the Statement of Position as at 31<sup>st</sup> July 2007

- General Consolidated Funds.
- Churches Loan Fund
- Mission to Tasmania 'Advance Fund'
- Insurance Scheme Reserves
- Off Budget Expense Fund
- Duncan Trust – Sites, Building
- Moonah Sale Funds
- Araluen Sale Funds
- New Beginnings Funds
- Est. S.A. Guy – Pastoral Fund
- Est. S.A. Guy – Sites & Buildings Fund
- Dayspring Equipping Ministries
- Dayspring Property Fund

- Crossover Grant Fund
- Advance 21 Grant Fund
- Pastoral Emergency Fund

Many of these funds are set aside for specific purposes and cannot be used for general funding. Others will require a Council or Assembly decision for expenditure. Funds are held on Investment and the interest applied to the Co-operative Budget, in some cases to fund a specific area of the budget. This funding then lessens the amount required from the churches each year to fund the ministries covered by the budget.

#### **4. SUSTENTATION FUND.**

This is a fund established many years ago and is administered by the Trustees of the Fund.

A grant is made each year by the Trustees to enable the Union to “assist the associated churches of the Union in preaching the gospel” and “the founding and assistance of new churches in Tasmania directly under the superintendence of the Executive Council of the Baptist Union of Tasmania”.

The Trustees maintain a policy of adding part of the annual income of the fund to the capital, thus ensuring the real value of any grants made is maintained.

#### **5. BUDGETS.**

Churches are advised prior to the half-yearly assembly each year of the amounts required to fully fund the budgets submitted by the various departments. Each church is asked for an initial response in order that a guide is given at the mid-year assembly as to the level of support to these budget submissions. Church delegates to the Mid-Year Assembly are then asked to vote on the acceptance of the Budget for the work both at Home and for Global interaction.

Basically, churches are asked to support two areas of our work and witness:-

##### **5.1. Co-operative Budget for Work-at-Home**

The co-operative budget is an amalgamation of all the budgets submitted by the following:-

- Leadership, Pastoral, Development
- Missional Initiatives & Awareness
- Missional Systems Support
- Ministry Partnerships

All these areas are seeking to advance our Baptist work within our State. They are responsible to ensure the co-ordination of the work we seek to do together, Training and development of Pastors and other Leaders, Supporting the Superintendent and Regional Youth Co-ordinators, Church Planting initiatives, Promotion of matters of public interest and concern, Support of Training events for Youth Leaders, Provision for salaries of our office staff and Costs of Administration and Dayspring, our Ministry Centre and Partnering with other organizations in the provision of training and resources.

The Union provides a ‘Remittance Form’ which can be used by churches to list the breakup of funds contributed in one cheque to the Union, for a number of different areas

i.e. Co-operative Budget, Global interaction, payment of Invoiced amounts, etc. A sample of this form is included as Appendix i to this document.

## **5.2. Mission Beyond Tasmania**

- Global interaction
- Baptist World Aid Australia, etc..

Global interAction set a guide as to the amount required by them to maintain our work on the Mission fields. In addition to this amount, the Department also seeks to give some financial support to Crossover Remote (previously Australian Baptist Home Mission), support for the State Missions Director and provide for any State expenses and deputation travel and expenses.

Support of this budget may be unspecified support or designated towards the work and support of particular missionaries.

## **6. MONTHLY REMITTANCES.**

Churches are urged to remit their support of the budgets, and any other amounts payable, to the Union on a regular monthly basis to ensure sufficient "cash flow" for the Union to meet all its regular commitments. A copy of the remittance form supplied by the Union office for these regular remittances is included at the back of this handbook.

## **7. LONG SERVICE LEAVE FUND.**

Only those churches who employ a minister are required to contribute to this fund. The contribution rate is set at 2% of the Grade 1 level stipend and the annual amount required is shown on the remittance form. Churches employing Pastors on a part-time basis should contribute on a pro-rata basis. E.g. 2 days per week = 2/5ths of Grade 1 Stipend.

The fund has a common pay-in rate, and a common pay-out rate, the pay-out rate being the total of the Grade 1 level stipend plus minimum recommended housing allowance.

The basis of entitlement is 6 weeks leave after 7 years service.

Entitlements are transferable between all Australian states, however ministers with less than 5 years service are not eligible for any pro-rata entitlement.

When a minister serving within a church avails himself of any entitlement, the payment is made to the church who would normally make payment to the minister at the same rate at which they are paying him at that time, including his allowances. The payment from the fund is used to off-set that payment.

## **8. GENERAL INSURANCE.**

Tasmania is a member state of The Australian Baptist Insurance Scheme (A.B.I.S.) The scheme is open to all constituent churches and agencies of the Union, and constituents of those constituents, but not individuals. A universal comprehensive cover is provided to participants in the scheme and provides insurance protection for virtually any risk with which the normal operation of a church is faced.

The Insurance year is from 4.00pm 30<sup>th</sup> September – 4.00pm 30<sup>th</sup> September in the following year. The annual premiums are based on the total asset value, property and contents, of the

church. Property valuations were carried out by AON Valuation Services in 2004, with desk updates being provided each year until 2009 when the on-site valuations be undertaken again. Updates of the value of the contents are the responsibility of the church, to be provided to the Administrator each year, or when new equipment is purchased or equipment is disposed of.

## **9. WORKERS' COMPENSATION INSURANCE**

Under Tasmanian law, it is unlawful to employ staff without providing cover for their employees under a 'Workers' Compensation' insurance scheme. Unlike some of the mainland states where it comes under 'Work Cover', in Tasmania, employers are able to seek cover for their workers through individual insurance companies who offer this class of insurance.

For the benefit of our churches, the Baptist Union sources a group cover for those who employ Pastors or other staff, and who wish to participate in the group scheme. The Union Workers Compensation Scheme runs from 1<sup>st</sup> October to 30<sup>th</sup> September. Early in September each year, churches are requested to supply 'Actual' amounts of wages paid to employees in the past 12 months and 'Estimates' of amounts expected to be paid in the next 12 months. Total figures are then given to the Broker, who will source the best rate available for us. Churches are then invoiced for cover for the year, taking into consideration any adjustments for the actual figures, against the estimates provided in the previous year.

## **THE CHURCH**

### **10. THE ROLE AND RESPONSIBILITY OF TREASURERS.**

The Bible gives clear directions for earning, spending, investing, giving, and getting out of debt. The subject is so important that there are more than 2,350 verses on money and possessions. The very fact that God gives the subject so much mention should encourage us to pay attention to what He has to say.

Sixteen of 38 parables Jesus taught were concerned with how to handle money and possessions. Jesus spoke so much about the subject because He knows how easily it competes for our hearts. He said in Luke 16:13: "No servant can serve two masters. Either he will hate the one and love the other, or will be devoted to the one and despise the other. You cannot serve both God and Money." Many of us end up serving money because we do not know what God's Word says about it.

Society says: "God plays no role in handling money and my happiness is based on being able to afford my desired standard of living." In contrast Scripture says: "As you learn and follow scriptural principles of how to handle money, you will draw close to Christ and learn to be content in every circumstance.

As we explore God's Word on finances, it is necessary to grasp some fundamental truths.

- What we possess, God owns. Society would have us believe that we own all we have and control our own destiny. The Bible teaches that God loves us (John 3:16-18) and gives us

good gifts. He is ruler over all things, owns everything, and is in absolute control (1 Chronicles 29:11-12). There should be no doubt that God is the owner of all we possess.

- We are to be stewards of God's possessions. God has given us responsibility as stewards (managers) over His possessions (Genesis 1:26-31). We will have to give account to God regarding how we manage the resources He has entrusted to us.
- God wants us to be wise with His resources. God wants to find us faithful (1 Corinthians 4:2). Unfortunately, statistics indicate that over 90 percent of Christian educational institutions, denominations, and churches lack planned training on finances. Learn all you can and make a plan.
- Work with proper focus. Society gives us extreme messages about work. Some say get out of work any way you can. Others say work is the only thing that matters; it does not matter who you hurt along the way. The Bible reminds us to work as if we are working for God. Work hard but do not let it become an idol.

A treasurer should be a deacon and as such must fulfill the spiritual qualifications of deacons - a person of faith and spiritual wisdom, high integrity, good relations with fellow deacons, good reputation within the whole community. He must not only think of finance which is his main responsibility, but accept responsibility with fellow deacons for the spiritual health of the church.

The treasurer need not be an accountant but this helps. He/she should, however, have some book-keeping experience and be able to give advice in the handling of what may be quite substantial funds.

## **11. DUTIES OF TREASURER.**

To take charge of all monies belonging to the church, to pay all amounts authorized by the budget or by the Finance Committee, to keep an accurate record of all receipts and payments, to prepare and present financial statements to committee and church meetings on a regular basis and to then complete annual financial statements for presentation to the auditor and to the church Annual General Meeting.

### **11.1. Offerings.**

Two people should count offerings after the service, enter in day book and both sign.

### **11.2. Other Monies.**

Treasurer should enter in the day book and sign.

### **11.3. Banking.**

Should take place as soon as possible after receipt.

### **11.4. Payments.**

The principle of substantiation outlined by the tax office should be an account or voucher for each payment, approved by a responsible person and filed for the auditor.

### **11.5. Prompt Payment.**

Accounts should be paid promptly - all accounts and remittances of specified gifts should be paid at least monthly.

**11.6. Cheques.**

There should be two signatures on each cheque raised.

**11.7. Petty Cash.**

Maintain an impress petty cash system for small cash items. Resist the temptation to pay accounts in cash from offerings, etc.

**12. RECORDS.**

If computer facilities are not available, a manual cash analysis book should be maintained which is totaled and reconciled to the bank statement each month. In this way the monthly report is simply a summary of the monthly totals from the cash book. Year to date totals are shown as a cumulative total each month, and these also form part of the monthly report.

Some churches maintain a general ledger which would be an integral part of a computer system and a balance sheet could then be part of the financial statements. However, if monies are banked promptly and payments made regularly, the cash receipts and payments summary provided by the analysis book is adequate.

If assistance is needed, to set up a cash book or a chart of accounts, please contact the Finance Office, Alan Firth at the Union office on 6343 4463.

**13. AUDIT.**

The church should appoint an auditor in every case, and the treasurer should see the appointee as one to provide help and assistance if required, and not see the auditor appointment as an indication that the church doubts the treasurer's ability or integrity. The Church accounts should be audited in each 12 months, preferably prior to the Church Annual General Meeting.

The auditor, whilst verifying the accuracy of the treasurers work, should also review and advise on procedures.

**14. CHURCH BUDGET.**

One of the most important duties of the treasurer is to oversee the preparation of the church budget - this should be decided before the close of the previous year and presented at the Annual General Meeting. The budget reflects financially the plans of the church for the ensuing twelve months.

The treasurer should defend the budget strongly, and allow expenditures outside the budget only after careful deliberation and approval by the finance committee or diaconate. If circumstances change considerably during the year, an amended budget should be presented to the church. The expenditures will of course differ from church to church, however, in broad terms they can be classified in to six main areas, i.e.:-

- Ministry support (Stipends, wages, etc.)
- Administration (Office requirements and costs, etc.)
- Evangelism and Advertising (Outreach, etc.)
- Christian Education (teaching, Youth & Children's work, library, etc.)
- Property (Maintenance, rates, etc.)
- Missions (Including Union Co-operative Budget)

Specified gifts do not form part of the budget.

**15. BANKING AND INVESTMENT.**

The church should bank with a recognized financial institution, i.e. one of the major banks or credit unions. Churches are encouraged to consider 'fee free banking' through Baptist Investments & Finance Ltd for provision of all their banking services i.e. Cheque accounts, Term or At Call Investments, Internet Banking and BPay facilities which will soon be offered. For more information regarding these facilities, please contact your B.I.F. representative, Lesley Hancock on 1300 650 542.

**16. STIPEND - PASTOR.**

The Baptist Union issues a schedule of recommended minimum stipends and allowances as a guide to churches, and up-date this schedule from time-to-time when it is believed a change should be made. It must be remembered that this is only a guide and sets out the recommended minimum amounts which should be paid. A copy of the current schedule (as from 1st. August 2007) is included at the back of this handbook. See Appendix ii.

It is absolutely essential that the pastor, and any other salaried staff, be paid on a specific day, either weekly, fortnightly, or monthly, as agreed, and if treasurers will not be available at that time, that arrangements are put in place to ensure that the stipend or wages are paid. If the church has an account with B.I.F., Periodical Payment arrangements can be put in place for salaries to be paid automatically each week or fortnight etc.

**16.1 Salary Packaging**

One area that Church Treasurers need to be aware of is the use of 'Salary Packaging' for their Pastor. Salary Packaging is the restructuring of salary entitlements to deliver alternate forms of remuneration. Packaging a Pastor's salary in the right way can deliver significant benefits to the Pastor and can also be of benefit to the church.

Under Australian Taxation laws, it is lawful for a Pastor to receive 'Fringe Benefits', but unlike other Not for Profit organizations, specific concessions are available to a 'Religious Practitioner', someone who spends 'more than 50% of their time doing Pastoral Duties'. These benefits are called 'Non Reportable Exempt Benefits', are not capped and are not taxable income. They are not reported on the Pastor's Group Certificate. The Pastor benefits by a reduced taxable income and the church can benefit by being able to attract and retain good people that they otherwise may not be able to afford. As Churches are tax exempt, they do not have to pay Fringe Benefits Tax, when the benefit is given to a Religious Practitioner and when it is provided principally in respect of Pastoral duties or directly related religious activities.

It is technically lawful for 100% of the Pastor's salary to be paid in this way, but Baptist Union's in all Australian states have set guidelines of a maximum of 50% of the Pastor's salary to be paid as Exempt Benefits, or 40% where a Rent-free Manse is also provided. The 'exempt benefit' portion of the Pastor's salary should be paid into an account in the name of the church e.g. 'ABC Baptist Church Minister's Expense Account', with the Pastor as signatory to the account. Payments made from this account by the Pastor must be paid directly to the provider of the goods or services. As a guide, expenditure from this account could include any expenses related to the

Pastor's home or car and all other ministry related expenses. Payments for private health insurance, unrecouped medical and dental costs and costs of schooling the Pastor's children are also acceptable expenditure. The Pastor is NOT permitted to make cash withdrawals from this account. Any cash withdrawn becomes taxable income and must be reported on the group certificate. Holiday expenses and expenses in relation to an investment property or holiday home are also unacceptable expenditure from an Exempt Benefits account.

See Appendix iii attached, for example of Salary Packaging.

#### **16.2 Reimbursement of Expenses**

Another way a Church can assist their Pastor is by paying reimbursements of expenses, on production of receipts for expenditure. Reimbursements are not classed as 'Income' and are not reportable. This means that some ministry expenses can be 'reimbursed' from the total salary amount, therefore reducing the amount of income to be split between the Pastor's reportable income amount and the Non-Reportable Exempt Benefit amount.

#### **17. SUPERANNUATION.**

Each church, by law, must make superannuation contributions to an approved fund for any employee who receives \$450.00 or more in any one calendar month. This includes clerical and cleaning staff as well as clergy. This amount is currently 9% of Stipend plus House Allowance.

Churches may make arrangements with their Pastor to allow him to 'salary-sacrifice' an additional contribution to his superannuation fund. In this instance the 9% compulsory Superannuation Guarantee Levy plus the amount contributed by the Pastor as 'Salary Sacrifice', will be shown as an 'Employer Contribution' and the Pastor's income will be reduced by the amount of the Salary Sacrifice. This method can be tax effective for the Pastor and should be considered. The Pastor should also be encouraged to make an 'after tax' contribution of up to \$1,000.00, to participate in the Government's co-contribution scheme.

The Union does not act as a "clearing house" for superannuation contributions. All remittances must be sent direct to the Pastor's chosen fund and if received by the Union office, will be sent back to the church.

#### **18. GENERAL COMMENTS.**

It is not possible in a document such as this to set out each and every situation which may arise from time-to-time. However, Treasurers are urged to refer to the Union Administrator should they have any specific queries or problems with which they require help or assistance.

**PLEASE PASS THIS HANDBOOK ON TO YOUR SUCCESSOR IN OFFICE.**

BAPTIST UNION OF TASMANIA

REMITTANCE ADVICE

(FOR USE DURING 2007 / 2008 FINANCIAL YEAR ONLY)

Baptist Churches of Tasmania  
P O Box 275  
KINGS MEADOWS TAS 7249

Our cheque is enclosed for payment of the following items -

**MISSION TO TASMANIA**

|                                    |   |          |
|------------------------------------|---|----------|
| Incorporating –                    |   |          |
| Leadership, Pastoral & Development | ) |          |
| Missional Initiatives & Awareness  | ) |          |
| Missional Systems Support          | ) | \$ ..... |
| Ministry Partnerships              | ) |          |

**MISSION BEYOND TASMANIA:**

**Global interAction**

|                   |          |
|-------------------|----------|
| General.....      | \$ ..... |
| Support for ..... | \$ ..... |
| .....             | \$ ..... |
| .....             | \$ ..... |
| May Appeal .....  | \$ ..... |
| Projects .....    | \$ ..... |

**Baptist World Aid Australia** ..... \$ .....

**Crossover Australia** ..... \$ .....

**N.I.T.A.** ..... \$ .....

**LONG SERVICE LEAVE:** - \$651.00 for 2007/2008 year ..... \$ .....

**PAYMENT OF ACCOUNTS**

|                  |          |
|------------------|----------|
| Invoice No. .... | \$ ..... |
| .....            | \$ ..... |

**LOAN REPAYMENTS:**

|                |            |          |
|----------------|------------|----------|
| Property ..... | - Capital  | \$ ..... |
| .....          | - Interest | \$ ..... |

**OTHER:** (Specify)

|   |          |
|---|----------|
| Advance Fund (Church Planting and Extension)..... | \$ ..... |
| .....   | -----    |
| .....   | TOTAL \$ |
| .....   | -----    |

|       |                |      |
|-------|----------------|------|
| ..... | BAPTIST CHURCH |      |
| ..... | TREASURER      | DATE |

# BAPTIST UNION OF TASMANIA

## **SCHEDULE OF RECOMMENDED MINIMUM STIPEND AND ALLOWANCES AS FROM 1ST AUGUST, 2007**

The Council issue this schedule as a guide to churches only, and recognise in doing so, the autonomy of the local church and the right of each church to make their own decision on the question of stipends and allowances.

### MINISTERS IN FULL TIME MINISTRY

#### BIBLE COLLEGE (or equivalent) TRAINED PASTORS

- |    |   |          |
|----|---|----------|
| a) | Base rate at commencement                         | \$588.00 |
| b) | After six years pastoral experience or equivalent | \$615.00 |

#### ORDAINED PASTORS

- |    |         |   |          |
|----|---------|---|----------|
| a) | Grade 1 | - At Ordination   | \$626.00 |
| b) | Grade 2 | - After five years of ordained service  | \$640.00 |
| c) | Grade 3 | - A goal to be considered.<br>Factors involved may be qualifications,<br>experience, special qualities. | \$667.00 |
| d) | Grade 4 | - Recommendation for Superintendent   | \$694.00 |

#### Allowances:

- For the use of private cars in the work of the churches  
(This allowance is based on church business usage of 15,000 kms per year.) \$120.00
- House Allowance where rent-free manse is not provided - the amount being commensurate with market rentals for an acceptable property,  
the minimum being \$130.00 per week.

In addition, each church is required by law, under the Superannuation Guarantee Levy, to pay a contribution for their minister to his chosen superannuation fund of 9% of his stipend **plus** house allowance. In cases where a manse is supplied by the church, this 9% should also be calculated on stipend **plus** the amount of the recommended house allowance. The minister may make additional payments (usually by way of salary sacrifice).

Churches with full-time ministers are required to contribute an amount equal to 2% of the stipend at the grade 1 level to the Baptist Union Long Service Leave Fund. (\$651.00 p.a.). Churches employing Pastors on a part-time basis should contribute on a pro-rata basis. E.g. 2 days per week = 2/5ths of \$651.00pa).

Also listed as a guide is the following information -

- |                      |   |
|----------------------|---|
| <u>Manse</u>         | - Where rent-free manse is provided, floor coverings and curtains be included.  |
| <u>Telephone</u>     | - That the cost of rental and church business calls be paid by the church.  |
| <u>Petty Cash</u>    | - That an adequate allowance for petty cash should be paid to the minister.   |
| <u>Holidays</u>      | - Annual leave of four weeks on full pay including allowances.  |
| <u>Special Leave</u> | - It is recommended that Churches release pastors on full stipend for approximately 12 ministry days per annum for Pastoral Committee-approved training and reflection.   |
| <u>Leave Loading</u> | - A leave loading of 17.5% be paid to ministers taking leave,<br>(maximum payment \$438.20) being 17.5% of four weeks salary at grade 1 level.<br>( <b>Note:</b> This payment may be 'traded off' by payment of an additional \$8.45 per week if both parties are agreeable.) |

#### FURTHER RECOMMENDATIONS:

Interim Ministers: Should be paid an amount for the hours they work in relation to the above recommended salary levels, i.e. 20 hours = 1/2 salary and allowances.

Preaching Engagements: As a guide only, it is recommended that casual preachers should be paid \$60.00 per engagement plus travelling expenses based on 35c per kilometre if own vehicle used.

**NOTE:** Should Church Treasurers or Pastors require assistance in negotiating a Salary 'Package', the Administrator is available to act as a facilitator at any meeting if requested.

LESLEY HANCOCK

Administrator

# Salary Packaging for Pastors

Example of structure –

Pastor’s Salary -

(Current Grade 1 Stipend and ‘minimum’ Housing Allowance figures are used in this example)

|   |                 |
|---|-----------------|
| Stipend (Salary)  | \$628.00        |
| House Allowance   | 130.00          |
| Travel Allowance  | 120.00          |
| Any additional allowance                                | <u>.00</u>      |
|   | <u>\$878.00</u> |
| <br>  |                 |
| Weekly cash payment to Pastor (Taxable Income)          | \$439.00        |
| (cash, cheque or deposited to account in Pastor’s name) |                 |
| Deposit to ‘Exempt Benefit A/c (Non-Taxable)            | <u>439.00</u>   |
| (A/c...ABC Baptist Church Pastor’s Expense A/c          |                 |
| Total Salary  | <u>\$878.00</u> |
| <br>  |                 |
| Tax on \$878.00 p.w.                                    | \$176.00        |
| Tax on \$439.00 p.w.                                    | <u>57.00</u>    |
| <br>  |                 |
| Saving in tax payable per week                          | <u>\$119.00</u> |

**Expenditure from Exempt Benefit Account – Must be paid to the provider of goods or services.**

**All expenses relating to Pastor’s home**

- e.g. Rent or Mortgage  
 Rates  
 Insurance  
 Electricity or Gas  
 Telephone or Internet Provider  
 Repairs and Maintenance  
 Any others

**NEVER from Exempt Benefits –**

- Cash Withdrawals
- Holiday expenses
- Expenses in relation to an investment property or holiday home.

**All expenses relating to Car –**

- e.g. Loan Repayments  
 Registration & Licence  
 Insurance  
 Fuel  
 Repairs & Maintenance

**Exempt Benefits –**

**A privilege, NOT a right.**

**All other Ministry related expenses –**

- e.g. Books  
 Conferences  
 Professional Development  
 Computer software and consumables  
 Other ministry resources

**And including –**

- Payments for Health Insurance  
 Unrecouped medical and dental costs  
 Costs of schooling Pastor’s children