

Cash Handling Practices

Looking after the cash collected during the offering in a Sunday service continues to represent a significant management issue for churches, despite the rise of electronic banking.

Whenever sums of cash are being handled, there is always a chance of financial impropriety from people helping themselves. The defences you can put in place are to simply have good practices and procedures so that such temptation is kept to an absolute minimum. Here are some thoughts on what you could do.

a) Storing the collected offering.

The ideal process would be to count the offering as soon as you can after it is collected. For practical reasons, there is often a delay of an hour or so, and this is an “at risk” period until you can verify how much cash has been collected. Leaving uncounted money in an accessible location is the key time for opportunistic theft to occur. The options include storing it publicly or else in a secure but easily accessible place. The traditional answer has been a table at the front of the church where the congregation can see the collected offering. If you decide to keep it at a more discrete location, it cannot be a spot which requires someone to be alone with the money for a minute or so while they are storing it (like while opening a safe in the back corner of the office). Perhaps a locked drawer at the sound desk (where multiple people can observe the process) or a cabinet in an office visible from the church would work better. Carefully identify a suitable place that works in your building.

b) Offering Counting Roster.

Roster on at least two trusted people to count the offering each service. Set the counting roster up with as many different people as you can, and rotate the names around so that the same pair count the offering together as rarely as possible.

c) Counting Process.

The rostered counters ought to pick up the offering together from its storage place and take it to a suitable private location for counting as soon as possible after the service. A single desk ought to be employed for the count and no cash ought to leave that desk until all counters have agreed on the sum collected. Once the amount is agreed between the counters, this figure ought to be recorded and signed off by all counters. The cash can then be bundled and then stored in a secure location, ideally a locked safe, until it can be banked. A record of the count ought to be kept with the cash, and a copy of that record placed elsewhere; given to the Treasurer or Pastor or placed in a secure drawer or the like. A record of a count ought to include the number of notes in each denomination which enables a more accurate check of where discrepancies may have crept in. Counters ought to be vigi-



lant in their process, to protect themselves and their partner counters from any temptation and ensure the process is above reproach.

d) Banking of the cash.

Banking of cash ought to occur as soon as possible; delays in banking are the most significant cause of systematic theft. Bank all cash received so the bank deposit matches with the count sheets – don't take out cash to meet costs directly. If practical, the banker and another person should check-count the cash prior to banking, and call the original counters to discuss if there is any discrepancy. Such discrepancies will often turn out to be oversights or errors, but ought to be noted. To discourage theft, transporting cash to the bank ought to be varied as much as practical: different bankers at differing times of the day and carried in different bags and vehicles. This is more difficult in smaller congregations, but do what you can. Hopefully a bank deposit can be recorded that matches the original count, and you can be reasonably confident no loss has occurred through the process. Please note that if your offering exceeds \$10,000, then you will need to complete an AUSTRAC declaration at the time of banking. Your bank will assist you with this process.

e) Mid-week cash deposits.

Taking cash from people mid-week by the Pastor or office staff should be discouraged as much as possible. If it is the only way that money can be received, attempt to count the cash in the presence of the giver, seal it in an envelope and write the amount and the purpose on the front, and store it securely to be included in the following week's offering count.

The introduction or tightening of procedures around the handling of cash is occasionally met with consternation, as it could be viewed as a lack of trust. However, a robust policy is as much about protecting your volunteers from frivolous accusations as it is preventing them from doing the wrong thing.

Of course, if you have any questions or need further help, please do not hesitate to contact us in the office:

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