



Being a Treasurer

Why is it that of all the roles required in a local church, that of treasurer is often the most difficult to fill? Is it because church finances seem so complicated?

Perhaps those who might be prepared to help are put off by the apparent mass of regulations and requirements which seem to form such a large part of the job. Or, maybe dealing with finance seems so much less interesting than all of the other opportunities to serve within the local church. Perhaps those people with the necessary skills for the job do not want to deal with yet more finance in their spare time.

Whatever the reason, the fact is that dealing with congregational finance is about mission just as much as it is about money! The Church could not engage in any of the work that we value so much, were it not for the resources received from all those who are part of local congregations. Each local congregation is a separately registered charity, and it is true that in return for the benefits which that status provides there is also an obligation to comply with accounting requirements to ensure that the finances are transparent and that the church is accountable.



What makes an Ideal Treasurer?

So, what makes an ideal treasurer? Well, it goes without saying that the person fulfilling the role should have a high level of honesty and integrity! The way in which churches handle cash and offerings is particularly important. The Bible reminds us that the love of money is the root of all kinds of evil and no church should underestimate the lure and temptation that cash brings with it.

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Also, being seen to be honest and above board in the way that it handles money helps protect the reputation of the Church and indeed the Kingdom of God (the importance of this is seen in the teaching that the New Testament gives in 2 Corinthians chapters 8 and 9). As such, it is important that churches learn how to handle cash well.

There is probably also a need for some accounting knowledge, but that is not necessarily a requirement of being a treasurer. The reality is that managing the church finances might not be very different from what each one of us does at home in our day to day finances - paying bills, budgeting for expenditure, checking bank balances and so on.

Perhaps the greatest skill required of a treasurer is an understanding of and empathy with the mission of the local church. Each church will have a different emphasis, and it is important that the treasurer understands this and can grasp the vision. Behind every set of numbers is a story - your congregation's story.



Although not essential some expertise with computer packages would be an advantage and there are available a number of accounting packages which are specifically for church treasurers. Access to an email account also makes the role of treasurer more straightforward.

What is expected of a Treasurer?

As a treasurer, you will be asked to report to the Board or Session meetings during the year. The year-end accounts have to be prepared in a prescribed format but often help will be available from the person appointed as Independent Examiner. The treasurer must be able to explain the numbers in a way non-financial people will understand. The Trustees Report in every set of accounts also gives the treasurer an opportunity to explain, this time using words rather than numbers, the mission, achievements, and hopes of the local church.

It is also becoming more common for the duties of the treasurer to be shared by a group of people, or for there to be a church finance committee to provide support and guidance to the treasurer. Bringing other people on board and cultivating their skills will stand the church in good stead for the future, and having a finance team in place is likely to:

- provide a more robust system of accountability
- provide reassurance to church members and external parties alike
- make it easier to find a new treasurer who will not be daunted by the size and responsibility of the role

Other duties will depend on the size of the congregation; but will in almost all cases include the claiming of Gift Aid from HMRC (including donations under the Gift Aid Small Donations Scheme which allows charities to claim tax on cash donations without the need for a signed Gift Aid declaration) although many churches will have a separate Gift Aid secretary. Further guidance on Gift Aid is available from the HMRC website.

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Recent changes to pension regulations have also placed additional burdens on employers, but again lots of guidance is available from the website of the Pensions Regulator.

The minister of a congregation and sometimes additional ministerial staff within congregations are paid from the Church of Scotland national offices (121 George Street, Edinburgh), so the local church does not usually need to get involved in the many employment issues which are part of modern life. Some congregations, though, will have locally employed staff (youth workers, cleaners, family workers, organists, etc.).

There is guidance for treasurers available from the Church of Scotland website as well as from the staff within the Stewardship and Finance Department at the Church of Scotland national offices (121 George Street, Edinburgh) and from Presbytery. Some Presbyteries, for example, facilitate discussion



groups of treasurers from different congregations; difficulties always seem so much less if you know someone else is facing the same issues and you can find a solution together.

Jesus, himself, highlighted the status and power that money can hold when he said that 'you cannot serve both God and wealth.'(Matt 6.24) and we should not underestimate the power that money has. Creating the right environment of openness, transparency, controls and accountability is important in order to protect those handling finances in the church, the reputation of the church and the reputation of the Kingdom.

Further reading and resources

Finance resources - www.churchofscotland.org.uk/resources/subjects/finance_resources

HMRC - www.gov.uk/government/organisations/hm-revenue-customs

The Pensions Regulator - www.thepensionsregulator.gov.uk/employers

OSCR - www.oscr.org.uk