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It's that time of the year where the Synod undertakes a review and an annual renewal of its insurance policies and insurance arrangements.

Connect provides some helpful insurance information to assist all church entities with this important risk management function.

What is insurance?

Insurance, in law and economics, is a form of risk management primarily used to hedge against the risk of a contingent loss. Insurance is defined in *wikipedia* as the equitable transfer of the risk of a loss, from one entity to another, in exchange for a premium, and can be thought of as a guaranteed small loss to prevent a large, possibly devastating loss.

Depending on what you are insuring against, the insurer agrees to pay you money to help cover costs if that loss happens.

Without insurance, you are in effect self-insuring and taking the risk that you will have to wear the financial loss if things go wrong.

This article focuses on typical insurances that Synod entities such as congregations,

schools, Lifelines and community services need as part of managing risk and protecting against asset loss and liability.

Property Insurance for the Uniting Church is covered by what is known as Industrial Special Risks (ISR). This insurance cover is designed to insure against loss of real property such as churches, halls, manses, buildings, sheds, machinery and equipment due to events such as storm damage, fire and accidents.

This also includes insuring the contents of properties and may in certain circumstances also cover loss of revenue due to property damage.

The basis of insurance is important as this can be done on a replacement or reinstatement basis (to cover the cost of rebuilding the same building), a market value basis (what it would cost to buy a similar building in the marketplace) or at stated value (a value nominated by the insured).

Public & Products Liability. Public liability insurance protects you and your entity against the financial risk of being found liable

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to a third party for death or bodily injury, loss or damage of property or “pure economic” loss resulting from your negligence.

Product liability insurance is necessary if you sell goods or provide services and covers damage or injury caused to another business or person by the failure of your product or the product you are selling or by the service you are providing.

Professional Indemnity insurance protects you from legal action taken for losses incurred as a result of your advice or other professional responsibility.

The advice may be counselling advice, financial advice or care of others. It provides indemnity cover if your client suffers a loss — material, financial or physical — directly attributed to negligent acts.

Directors & Officers insurance protects the directors, officers, board members, council members in your entity against claims arising from their actions and decisions in their official capacities.

Employment Practices Liability indemnifies the insured for breaches or alleged breaches of employment related statutes, including discrimination, harassment, employment termination disputes, wrongful failure to promote, wrongful refusal to employ and wrongful demotion.

Motor Vehicle Insurance provides comprehensive insurance cover in the event of damage to motor vehicles, buses and other transport vehicles, in the event of damage due to accident, theft, vandalism or other forms of damage.

Other types of insurance cover that the Synod has in place includes Voluntary Workers Compensation, Marine Hull Insurance, Aviation Hull, Medical Malpractice, Corporate Travel, Fidelity Guarantee, Personal Accident and Contractor Insurance. Basic policy details of these covers can be viewed on the Uniting Resources Website at www.unitingresources.org.au/ps/insurance/policy_information

Insurance program

The Synod Insurance Program is managed by the Property Services division of Uniting Resources on behalf of Synod and is extensive, very large and extremely complex.

The Synod Insurance Program covers some 3,000 properties with an insured value of around \$4 billion, some 700-plus vehicles with an insured value of \$25 million, thousands of employees, volunteers and clients as well as a very large liability insurance cover in place.

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In its simplest form, the program undertakes a process of gathering information about the various “risks” within the diverse activities of the Uniting Church, its risks across the entire Synod and then seeks to develop the right mix of retained risk and insured risks through a combination of purchasing insurance cover from the external insurance market through an insurance broker and accepting various levels of risk retention by covering risks from insurance reserves.

The total of these costs including administration and fund costs are then subjected to an allocation model which allocated a “premium” to all Synod entities. This effectively ensures all Synod entities contribute their respective share of the costs to cover the cost of the program.

The program is not just about going out to the market to purchase insurance policies; it is more about managing risk of loss across the Synod by designing an insurance program to cater for a large, geographically spread and diverse multifaceted organisation.

From time to time claims occur. When they do it is imperative the claim be actioned as soon as it takes place.

We have an obligation to advise insurers when an event occurs that “we suspect may result in a claim”. Details of claims procedures, forms and contact numbers are available on the Uniting Resources Property Services website.

New broker

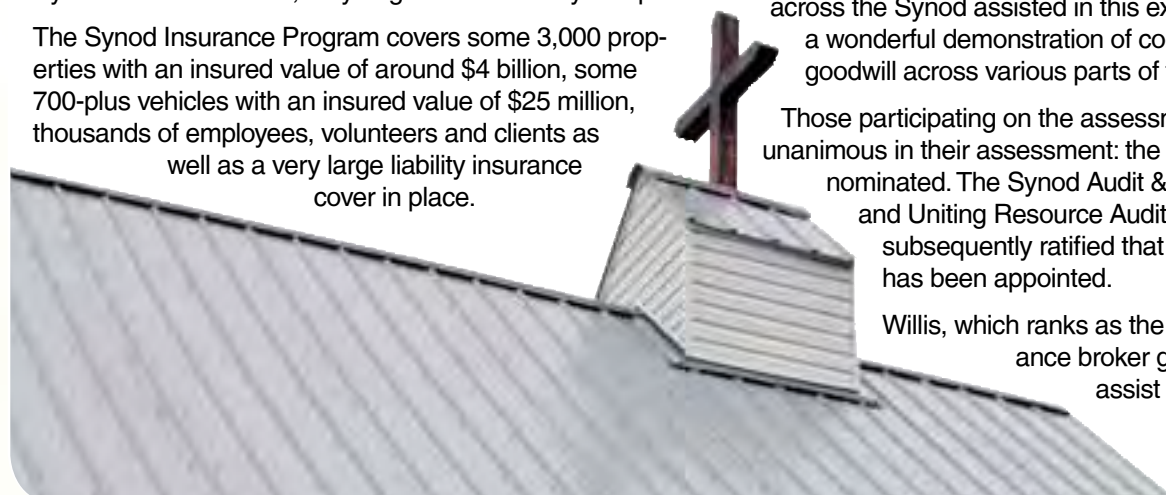
The Synod of New South Wales and the ACT as well as the Synod of Victoria and Tasmania have run a joint insurance program for many years and have utilised the services of Marsh as insurance broker.

In 2008 the Synod of Victoria and Tasmania made a decision to change their insurance program and move towards what is called a Discretionary Mutual Fund. This presented an opportunity for the Synod of New South Wales and the ACT to review its program, including a long overdue assessment of its incumbent insurance broker.

As a result, the insurance broking services were put to the market and a number of reputable brokers were invited to tender for the business. A number of key stakeholders across the Synod assisted in this exercise and it was a wonderful demonstration of cooperation and goodwill across various parts of the Synod.

Those participating on the assessment panel were unanimous in their assessment: the Willis Group was nominated. The Synod Audit & Risk Committee and Uniting Resource Audit & Risk Committee subsequently ratified that decision and Willis has been appointed.

Willis, which ranks as the third largest insurance broker globally, will now assist the Synod to move



In the midst of gloom, we count our blessings

We are well into 2009 and find ourselves in the grip of arguably the worst global financial crisis in modern times.

Even my early morning ritual of picking up the *Financial Review* with a cup of strong coffee has become a bit depressing — nothing but doom and gloom.

The reality is that many people are suffering as they lose jobs and feel the impact in a myriad of ways. If anyone thinks that the church will be immune to financial impacts, then it is a view that will unfortunately prove to be wrong.

And yet in the midst of this we must look to the good and count our blessings.

Despite the incredible depth of the financial market crash, Uniting Financial Services (UFS) is in a relatively strong position. Full credit to the Board and staff of UFS, who have prudently managed their way through these turbulent waters and have maintained a strong balance sheet and sound liquidity.



Remember to consider them in your prayers as they continue to manage the situation; thank you especially to all of you that support UFS.

Another good news story that I would like to share is the resolution of the Alive Sports Centre issue.

Some seven years ago, the Uniting Church congregation at Narellan embarked on a journey to fulfil their vision by

building an indoor sports centre as a way to connect with the community. While a wonderful ministry evolved, unfortunately this did not work out financially and the congregation was eventually disbanded.

Uniting Resources was asked to investigate what to do with the sports centre, which was making a loss as well as carrying a significant debt — at a time when the property market completely crashed.

After a review of all options it was decided to put the property on the market. This was a difficult exercise with a lot of understandable anxiety from the community users as well as the staff at the centre — until God stepped in!

It is with great pleasure that I can announce that the Alive Sports Centre has been sold for a satisfactory price to Camden Christian Church. Camden Christian Church is a 400-plus member congregation that is part of the Assemblies of God, who were in rented accommodation and looking for a new home that could also be used to connect with the community.

They also happen to have experience in running another indoor sports centre.

Virtually all of the Alive Sports staff have transferred across and the community is thrilled that the service will continue with a like-minded organisation. How amazing is that!

Jeremiah 15:11 (New International Version): *The Lord said, "Surely I will deliver you for a good purpose; surely I will make your enemies plead with you in times of disaster and times of distress."*

GAVIN PRETORIUS, EXECUTIVE DIRECTOR,
UNITING RESOURCES

Everything you ever wanted to know about insurance (from page 2)

from a "market led" insurance user to a "risk driven" insurance program.

The current state of the insurance market

The global financial crisis is having a number of significant impacts and numerous recent headlines relate to major insurers.

Within the insurance sector we are now starting to see insurers' profits under stress; however, they are still looking to grow their market share, which creates some competitive tensions.

Insurers are now more focused on profitable revenue growth and are selecting the risks they insure.

With the collapse of major institutions we are very focused on insurer selection to ensure we manage our risk of having excessive exposure to single insurers.

This becomes particularly pertinent should one collapse, as we have seen previously with HIH.

The period of premium reductions appears to be coming to an end in most sectors as tougher economic conditions take their toll on policyholders and insurers. The Uniting Church is not immune from such forces but we are well placed to negotiate with insurers for the optimal outcome.

Useful information

Readers are encouraged to use the Uniting Resources – Property Services website at www.unitingresources.org.au/ps/insurance, which will not only provide information on the various policies in place as mentioned above, but also will provide useful guidance and forms to assist you to ensure the insurance cover for your entity is appropriate. It will guide you through the process in the event that you need to make a claim. Contact details of staff to assist you are also contained in the website.



VICKI ROPER, MANAGER

Fixed-term employment

A fixed-term contract of employment should only be offered in situations, not subject to recurrent funding, where it requires:

- completion of a specifically-funded task, project; or
- temporary provision of specialist skills that are not available within the organisation for a specified period;

or to:

- relieve an employee undertaking a specifically-funded task or project for a defined period or a vacant position arising from an employee taking extended leave; or
- fill short-term vacancies during the recruitment process resulting from the cessation of employment of an existing employee;

provided that the:

- fixed term shall not exceed 12 months; and
- duties performed are not the core work of the employer and not ongoing to the operational requirements of the employer; and
- incumbent is not an existing employee or being employed to fill a position previously held by a permanent employee except under circumstances specified above; and
- employee cannot be terminated before the end date of the fixed-term contract, other than for cases of wilful misconduct, unless the unexpired term of the contract is paid out; and
- remuneration is paid at a casual rate of pay inclusive of casual and a 1/12 loading in lieu of an entitlement to paid leave; and
- employer when offering fixed-term employment advises the employee in writing of the:
 - ± temporary nature of the employment;
 - ± actual duration of the fixed-term employment and that employment beyond the end date of the fixed term is not expected or guaranteed; and
- employee does not remain in the workplace past the cessation date of the contract, unless a "one-off short-term" extension of no longer than six months has been negotiated between the parties before the end of the original fixed-term contract.



BRUCE COYTE, MANAGER

After Vista: Windows 7

Microsoft Windows 7 is Vista's successor.

Many businesses did not upgrade to Vista and preferred to stay with Windows XP. Now all hopes are on Microsoft Windows 7, due for release late in 2009. It seems to be offering many new features.

PC Upgrade is not required is one very positive point. A definite plus in the present economic climate.

It will also run on Netbooks (the new mini Notebooks). If the experts are correct, tests show that if you have the "norm" in PC configuration, like 1 GB of RAM and a 1.6 GHz of processor, it will run well and it boots up within a minute.

USBs are a headache for security in the business world. With Windows 7, "Bitlock To Go" removes many of the security risks by encrypting any USB drive.

Just right click on the drive icon and enter a secure password. You are given the option to save or print out a recovery key that can be used to access data on the USB drive should you forget the password.

Document searching: Windows 7 has taken out the pain in locating documents. You can add network folders, SharePoint documents and virtually any other file in your Document Library and they can be accessed with minimal effort.

Add an email search to your Documents view and type a search term in the box at the top right, it will search your emails too.

Show Desktop button takes away the old problem of having to minimise countless open windows when wanting to see your Desktop. No more, just hover your mouse over the Show Desktop button located on your tool bar with the clock and all Windows are transparent.

Fit two windows on the same screen? Now it's easy. Just drag the other window to the left corner and drop.

HomeGroup: Sharing printers made easy. When any new Windows 7 machine is connected it automatically detects and adds the machine to the HomeGroup. So a laptop can share the printer, photos and documents connected to the desktop PC.

Introducing

Dwane Feehely

It is with great pleasure that Uniting Resources can announce that the Property Services Team has a new leader.

The previous Property Services Manager, Michael Barr, made a decision at the beginning of 2008 to move to Perth with his wife Rachel. Rachel's family are in Perth and Michael and Rachel were expecting their first baby.

The great news is that Michael and Rachel now have a healthy baby boy and have settled well in Perth.

Following Michael's departure, some time was spent reassessing how Property Services could better deliver services and, as a consequence, what type of manager was needed.

After an intensive selection process, Dwane Feehely was appointed.

Dwane comes to us with extensive insurance and property experience. Prior to joining Uniting Resources he worked for a property risk consulting organisation, consulting for several entities in various areas of property, building compliance, risk assessment, insurance programs via self insured and captive arrangements, new commercial insurance product development, and helping various entities establish and integrate enterprise risk management strategies among other activities.

During his career Dwane has worked in several overseas locations in Asia Pacific and the Middle East, working in the infrastructure, insurance and asset management sectors.

Apart from the significant job of the insurance renewal process that Dwane and his team are currently managing, there is also a significant workload which includes the following big projects:

- Continued roll-out of the asbestos project
- Completion of the Synod property database
- Review of the Synod sales proceeds policy
- Implementation of a carbons emissions reduction program
- Developing streamlined and refined property approvals processes
- Review of the 222 Pitt Street accommodation.

There are also a number of projects to improve approval processes, communication and assistance with property matters.

The Property Services team has some big tasks ahead but Uniting Resources has every confidence that the team will deliver.



Managing risk at social events

Few would deny that good social interaction with fellow workers is an excellent catalyst for building team spirit and workplace morale.

However, conduct (and related occurrences) at social functions and events (involving work colleagues or clients) may have sufficient connection to “employment” that it can have consequences for an individual’s employment and expose the employer to significant liability.

Therefore, at social functions and events, it is imperative that employers ensure that their employees engage in appropriate and responsible workplace behaviour to minimise the likelihood of occurrences involving intoxication or allegations of unacceptable behaviour.

Remember that, statistically, the risk associated with an occurrence of sexual harassment or other unacceptable behaviour increases where alcohol is consumed; intoxication is not a defence if an allegation of sexual harassment or other inappropriate behaviour is made.

How do we decide if behaviour is unacceptable or inappropriate?

The answer lies in “how” words or actions are received. What one person may find acceptable or “a bit of fun” may offend another person and what is actually “meant” by certain words or actions is often irrelevant.

The law defines sexual harassment as an “unwelcome” sexual advance, request for sexual favours or conduct of a sexual nature that a “reasonable person” would expect to offend, humiliate or intimidate.

While most high-spirited celebrations pass without incident, any such event poses risk for employers and the potential for undesirable or disastrous consequences is ever present.

In the first instance, employers need to ensure that there is clear and common understanding among employees of the distinction drawn between a function or event that is employer sponsored (and work related) and a function or event that is purely employee instigated and not related to work.

Where an employer *chooses* to sponsor a function or event, advance planning should consider the following.

Before the function or event

- A careful risk assessment should be undertaken when considering a venue;
- Catering provision should include dietary and food allergy requirements. If protracted buffet arrangements are deployed, consideration should be given to the risk associated with food poisoning;
- Send a “positive” but formal message to employees advising that their attendance is welcomed and (as a polite reminder) that all workplace policies and procedures apply;
- Ensure all employees are fully informed of individual responsibility relating to consumption of alcohol and what constitutes unacceptable behaviour;
- Make sure employees are aware of procedures for reporting a complaint;
- Suggest a dress code for the function or event to keep things professional;
- Appoint designated senior managers to refrain from alcohol consumption and to monitor the function to ensure any issues are promptly dealt with and properly addressed;
- Nominate a reasonable start and finish time for the function or event and adhere to the nominated finish time.

At the function or event

- Provide and encourage consumption of plenty of non-alcoholic and low alcohol drinks and beverages;
- Always make provision for sufficient quantities of food to be available for the duration of the function or event if alcohol is available or provided;
- If alcohol is served, it should be served responsibly and in moderation (for example, a voucher system may be a useful way to limit alcohol consumption for each person);
- If possible serve alcohol as “standard drinks” to enable consumers to keep track of alcohol consumption;
- Consider engaging professional bar staff “competent” in

Responsible Service of Alcohol principles and advise them when alcohol availability should be limited or ceased;

- Designated senior managers should monitor the consumption of alcohol, to prevent excessive consumption and inappropriate behaviour, refuse access to alcohol to intoxicated people and if inappropriate behaviour occurs take appropriate action immediately;
- Designated managers should ensure employees under the legal drinking age are not supplied alcohol;
- Place reasonable time limits on the supply of alcohol.

After the function or event

- Formally remind employees of the dangers of the effects of excessive consumption of alcohol and driving while under its influence;

- Consider the implications and risks associated with employees' journey home and what arrangements employees attending the function have in place;

- Car-pooling, mini-bus or cabcharge vouchers may be a useful way for an employer to take reasonable steps to minimise risk exposure to their employees.

For further information, please contact Bill Tobin on (02) 8267 4242.



NOTE: This article does not speak for or against the consumption of alcohol at social functions, rather it focuses on issues to consider and measures to take in the event that alcohol is consumed at such an event.

UNITING FINANCIAL SERVICES

Why can you invest with confidence?

Both locally and around the world there has been a significant write-down in the wealth of individuals, companies and governments over the past 18 months — and the worst may not have yet been seen.

All our valued investors should know that their investments with Uniting Financial Services remain secure and professionally managed.

Here are the key reasons why you can invest in higher values with confidence.

- Uniting Financial Services is well capitalised, having retained earnings of \$75 million as at January 31 2009.
- Uniting Financial Services holds no exposure to Australian Listed Property trusts; does not hold investments in overseas stock markets and has no investment in Collateralised Debt Obligations (CDO) products that have been the impetus for the economic crisis.
- As at January 31, 2009, our investments in listed securities on the Australian stock exchange totalled just over 4% of our investment portfolio of \$1.23 billion.

How we do it: Strategies for volatile times

Our investment strategy combines our ethical principals with an investment philosophy of avoiding high-risk, non-transparent asset classes. As an example, thanks to our awareness of changes in global and local conditions, early in 2008 some strategic changes were made to protect our investments, including:

- the deliberate reduction of our exposure to equities on the Australian stock market;
- lower growth expectations in our commercial and church loan book, with a view to consolidating for the year ahead; and
- an increase in the amount held in quality, short-term investments.

For Uniting Financial Services, it will be a year of continuing with our conservative approach; however, while there

are challenges ahead this year, we believe that this year offers a great deal of opportunity for investors.

Benefits: for church organisations and Synod

Investments with Uniting Financial Services help the church in two ways:

1. For many people, 2009 offers an uncertain future and we are working hard to enable the church to answer the increased calls for assistance. Investments with Uniting Financial Services help to fund the caring work of the Uniting Church.
2. Each church organisation investing with Uniting Financial Services enjoys lower costs and expert service, including:

- Unique knowledge of church and community finances;
- Good rate of return;
- Security of investments backed by Uniting Church property and investments valued at over \$4 billion;
- No transaction or administration fees;
- Service Team to assist with all your day-to-day needs; and
- Relationship Team to assist you with investments and borrowing.

For more information, please call our friendly Service Team on 1300 133 673 and subscribe to our e-news via www.uniting-financial.com.au



Have a health check: and receive a free resource!

Book a Financial Health Check before June 30, 2009, and receive a free financial management resource — this offer is available to the first 50 organisations to book, so be quick! **Call our Relationship Team today on 1300 133 673.**

God called: Rejeli answers

Rejeli Flexman might be the most famous member of Synod staff.

As Synod, Assembly and Uniting Resources receptionist she's well-known and loved by colleagues and callers alike; renowned for her radiant personality and her ability to infuse everyday tasks with heartfelt meaning.

Born in Fiji, far from the daily grind of Sydney, Rejeli was raised by her grandmother in Rotuma, and didn't meet her parents until she was 12-years-old.

"In Fiji it is like a custom — some practise it, some don't — that the eldest child goes to live with the father's side, and the second goes to the mother's side."

But village life left little room for feelings of loneliness.

"I had a wonderful childhood. I got spoilt with love and my grandmother was a woman of great faith in God," she said. "In village life nobody is separate. You have a family life and a church life but the two are together. It built a very strong faith; caring for people, sharing with people.

"We'd go fishing and if you caught a lot, you'd share it with your neighbour. If you have a good harvest you share it with everybody."

Rejeli has been a member of Wesley Mission's Rotuman congregation in Sydney for more than 30 years and has volunteered countless hours to help support and develop culturally relevant Rotuman ministry while her children were at school.

When the position of receptionist came up Rejeli became "the face" of the Synod of New South Wales and the ACT and the Assembly — the initial port of call for most people who make contact with the church.

It's a responsibility she doesn't take lightly.

"This is more than a job to me — it's another step in God's calling. How I receive people is so important — how welcoming I am.

"I grew to really enjoy my job because I get to build relationships. Even with the courier people. Sometimes you can tell from a look on a face that it's been a hard day for them, I'd say 'Good morning, how are you?' and their face breaks with a smile."

Her favourite part of the job is the telephone which she sees as a link to people she can't see who need her help.

"I get about 50 calls a day. Sometimes I go home

burdened by the thought that I don't know how things ended up for a person after I pass them onto someone. Then there are some calls that you feel as though they just want to talk to someone; someone who will listen to them."

Occasionally she'll pleasantly surprise a Fijian caller who didn't expect to find somebody on the other end of the line who speaks their mother tongue.

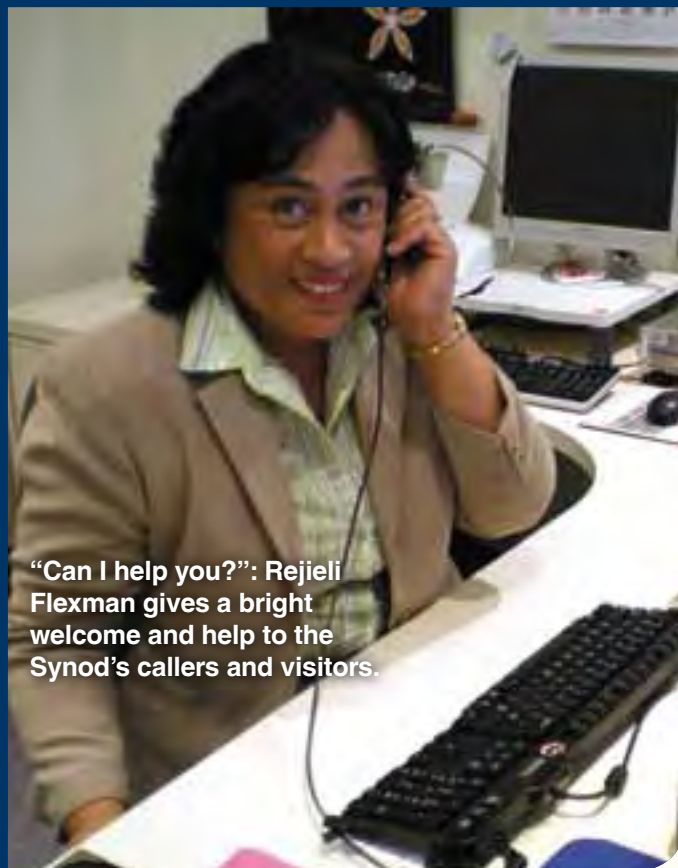
She also enjoys processing the mail and never fails to appreciate the beauty of a handwritten letter.

There can be times of pressure when people have competing demands. But Rejeli says she feels privileged that the people around her are supportive.

"I love the people here. Even if it is a busy day, somebody only has to come and crack a joke and it's out the door with any bad thought.

"I thank God every day for my job. I wouldn't want to work anywhere else."

LYNDAL IRONS



"Can I help you?": Rejeli Flexman gives a bright welcome and help to the Synod's callers and visitors.

how to contact us



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