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A change to benefit everyone



General Manager Tony Di Mauro and members of the Uniting Financial Services team — serving the financial needs of customers and the wider work of the Uniting Church in the New South Wales Synod.

Providing professional services and innovative leadership is central to the work performed by the Board of Finance and Property team.

These guiding words form part of the Mission Statement that anchors all the board's activities and provides direction for daily work activities. The Investment Services group in particular has been busy living these truths and undergoing steady improvements over many years.

The most visible sign of these improvements has been the recent change in

name and launch of a new brand. Previously known as "Uniting Church (NSW) Investment Services", the financial services arm of BFP is now called Uniting Financial Services.

The new name and logo is the culmination of many important operational changes introduced to improve and sustain the work it delivers for the church. We want to ensure we are better able to satisfy the financial needs of all our valued customers. Every change has been guided by the need to strengthen our links with the Uniting

Church in Australia New South Wales Synod.

We have been building on nearly three decades of experience combining Christian values with professional and innovative solutions for our Uniting Church family. The new name and distinctive logo proudly promotes this heritage.

Through our commitment to managing funds professionally, prudentially and profitably we provide

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from the EXECUTIVE DIRECTOR

GAVIN PRETORIUS

Working together

One of the distinguishing and unique features of the Uniting Church is the fact that there is no hierarchical structure.

We are an interconciar body and sometimes decisions and projects can involve many parties, including congregations, presbyteries, different Synod boards and stakeholders external to the church.

This means we should take special care in listening to each other to understand the different motives and interests involved.

Given our sometimes complex and often undefined decision making structures in our church, it is easy for communication to break down and find ourselves in an unproductive and political quagmire. This can be frustrating and de-motivating and may even lead to conflict.

There is a way to avoid this.

The Board of Finance and Property is, in the main, a service board. Our work is very much integrated with the life of congregations and presbyteries and we work very closely with the other Synod boards. Back in April 2005 I shared an image of cogs with the Council of Synod

This image shows that it takes all parts of the church to work together and each individual part is as important as any other part. The best outcome is when we all work together.

Another important factor is that each part has a different function and role in the life of the church. When we work together it is important that we recognise those different roles and functions and then try to understand these differences in the decision-making processes — this helps us to cater for each other's viewpoints and perspectives.

The importance of communication



can't be over emphasised. We should take extra steps to ensure we communicate expectations, boundaries, rules, relationships, motives and all those vital bits that make up good communication. If in doubt, speak out and ask.

How we handle conflict often shows up our spiritual maturity.

Spiritual maturity not only refers to us as individuals but also our church as a whole. Spiritual maturity is the ability to remain focused on God, to see and put the needs of others before our own, to act in humility with a servant heart and to be able to forgive.

Even then, 1 Corinthians 13 reminds us that nothing counts if it is not done in love.

The one thing that sets our church apart from the corporate and secular world is that we have the most

amazing gift within each of us — the Holy Spirit. By prayer and a servant heart we can work together in unity for a common purpose.

Ephesians 4:15-16 (New International Version)

"Instead, speaking the truth in love, we will in all things grow up into him who is the Head, that is, Christ. From him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work."

Romans 12:4-5 (New International Version)

"Just as each of us has one body with many members, and these members do not all have the same function, so in Christ we who are many form one body, and each member belongs to all the others."



BRUCE COYTE

INFORMATION TECHNOLOGY

A lexicon of IT

Let me explain some of "the IT buzz words" that we see and hear daily.

ADSL2+ (Asynchronous Digital Subscriber Line) offers a download speed of 24 Mbps with an upload of about 2.9 MBps (Mbps is megabits per second, MBps is megabytes per second). In essence, it downloads 16 times faster than current ADSL offers (1.5 Mbps).

Blu-ray Disc is a next-generation optical disc format meant for high definition video (HD) and high density data storage. Blu-ray gets its name from the shorter wavelength (405 nm) blue laser that allows it to store substantially more data than the same sized DVD. A single-sided, single-layer Blu-ray disk holds 25GB compared to 4.7GB for a regular DVD. A dual-layer Blu-ray disk holds 50GB compared to 8.4GB.

An **IP address** (Internet Protocol address) is a unique number that devices use in order to identify and communicate with each other on a network. IP addresses are best understood as similar to house addresses, i.e. no house has the same address (IP) in any one suburb (network section).

One of the big buzz words at present is **VoIP** (Voice over Internet Protocol). In simple terms, it is using voice communications transmitted over the internet.

VPN (Virtual Private Network) is a private data network that makes use of the public internet, maintaining privacy through the use of encryption and security procedures. The idea of the VPN is to provide organisations like the Uniting Church with connectivity capabilities at a much lower cost by using the shared public infrastructure.

The New South Wales Synod's Information Technology (ITSG) is continually working with the church groups and committees to provide reduced technology costs, support in a Helpdesk capacity and a technology infrastructure that services the administration arms of the church.

See <http://nsw.uca.org.au/bfp/ITS/> — for cost-saving software and hardware or to make contact with us with any technology inquiries you may have.



VICKI ROPER

HUMAN RESOURCES

New payroll services

The Synod Payroll office has now joined the Human Resources Group (HRG) and is offering a payroll bureau service (PBS) to all congregations, presbyteries and employers within the New South Wales Synod.

For an annual fee of \$200 per person, (including ministers, youth workers and so on) paid in advance, the PBS will among other things:

- process fortnightly pays;
- provide salary and remuneration strategies and practice, including payroll administration and support, and general ledger reports;
- remit fortnightly PAYG tax electronically to the ATO;
- produce superannuation reports calculated in accordance with SGC guidelines; and
- calculate termination payments in accordance with ATO requirements.

The HRG is also able to provide human resources (HR) services free of charge to congregations and presbyteries. Some of the HR services we are able to provide are:

- recruitment and retention of staff;
- human resource policy formation;
- salary and remuneration strategies and practice;
- performance management;
- dispute resolution and industrial relations;
- letters of offer;
- notification of award, wages and legislative changes; and advice and assistance in job design and position descriptions, discrimination and harassment matters, and orientation/induction programs.

The members of the HRG team are:

- Vicki Roper Manager HRG, 8267 4365, vickir@nsw.uca.org.au
- Viola Mueller HR Coordinator 8267 4473, violam@nsw.uca.org.au
- Brad Weightman Payroll Manager 8267 4339, bradw@nsw.uca.org.au
- Violet Neubauer Payroll Officer 8267 4470, violetn@nsw.uca.org.au

from the FINANCIAL SERVICES MANAGER



KEGAN KASHIAN

Urgent call for BFP6 returns

The BFP6 2005 Annual Congregation/Presbytery Return reply date was October 31.

As at February 21, over 80 returns are still outstanding. Individual letters were sent to those congregations (both Council Secretary and Treasurer) in mid December. Second reminder letters were sent February 6.

We urgently need you to respond now either by sending in your return or outlining the reasons for the long delay; for example, no current treasurer, declarations yet to be signed, and so on. If your return is completed except for audit, please send in the unaudited return immediately, followed by the auditor's statement when available.

Act now.

Goods & Services Tax matters

Do you have the manual? Every congregation should have a copy of the GST Manual for Uniting Church Treasurers and Lifeline. The last issue was September 2003.

If you do not have the manual or have an old issue, please contact Greg Kean on 02 8267 4333 or gregk@nsw.uca.org.au. Please ensure you are generally familiar with the contents so reference can be made to it when required.

Does the Australian Taxation Office (ATO) have details of your current authorised contacts? If not, they will not discuss on the phone any matter with you concerning your Australian Business Number (ABN), for example any BAS enquiries.

Under the law, a change in public officer must be notified within 28 days after becoming aware of the change. The ATO have produced a fact sheet — NAT 7605 — that covers this matter. Please consider having either two or three contact names provided to the ATO. For this fact sheet or any other publication please contact the ATO on 1300 130 248 or email npc-publications@ato.gov.au.

Currently the ATO is looking more closely at non-profit organisations. One particular focus by the ATO will be Business Activity Statements (BAS)

where they consider a high risk of error exists. A track record of late lodgement of BAS returns could also attract attention.

Should you be selected for an ATO compliance review please contact your local accountant and also advise this office (refer to Kegan Kashian, Chief Financial Officer).

GST Manual Correction

It is important that the following GST Manual correction is made. The section that deals with BAS Returns "G1 – Total Sales" incorrectly states that interest received should be deducted from "Total receipts in cash-book" (page 905).

Interest income must be included in your BAS return at G1 as Input Taxed sales (and deducted at G4 on your BAS worksheet). Interest expense should be included at G11.

Although this has no impact on the amount you pay to/receive from the ATO, it is important that we comply.

LEGAL UPDATE

This issue takes a brief look at the legislation concerning the Spam Act of 2003.

Beware spam!

Late in 2003, the Australian Government enacted legislation known as the Spam Act 2003. This new legislation came into force on April 10, 2004, with some of the world's toughest restrictions on spam (unsolicited commercial email) and substantial penalties.

Anyone found in breach of the Spam Act may be subject to penalties of up to \$1.1 million dollars. This is good news for those of us that get annoyed receiving email.

However, if you send email, do not presume your current email usage is exempt! Take the time to understand the Spam Act and how it may relate to your activities.

Three key elements to Spam Act compliance:

1. Consent – Only send commercial electronic messages with the addressee's consent — either express or inferred.
2. Identity – Include clear and accurate information about the person or business that is responsible for sending the commercial electronic message.
3. Unsubscribe – Ensure that a functional unsubscribe facility is included in all your commercial electronic messages. Deal with unsubscribe requests promptly.

We encourage you to study further information on the Spam Act. The Australian Government's Department of Communications, Information Technology and the Arts (DCITA) has a full resource available on the subject at: http://www.dcita.gov.au/ie/spam_home

Significant milestone for financial services

Welcome to *Uniting Financial Services*! As you now know, this is the new trading name for the financial services arm of the Uniting Church New South Wales Synod.

From the time the board and management set strategy last year we have been busy implementing a series of positive changes to improve all facets of our operations. We have certainly had an exciting few months, culminating in the public release of our new brand and enhanced services.

We have set our sights on delivering superior quality service to all customers as we strive for growth. We have paid particular attention to satisfying the needs of Uniting Church congregations and organisations while enhancing

the services offered to all of our customers.

We adopted the theme of "invest in higher values" to guide us. These words reflect our unique set of values which translate into customers receiving personalised service, higher financial rewards and the added comfort of knowing every dollar they invest benefits the work of the Synod.

During this time of continuous improvement, it is pleasing to mark a significant event in our history. We recently attained the noteworthy achievement of having \$1 billion in funds under management. I take this opportunity of thanking all those who have contributed over the years to achieve this milestone.

We believe our mix of financial services and Christian values based culture, developed over three decades of service, places us in a unique position to satisfy the financial needs of customers.

I encourage congregations reading this to tell others about Uniting Financial Services so we can open more accounts and continue to grow the business to better serve the Uniting Church New South Wales Synod.



TONY DIMAURO

RISK MANAGEMENT

Monitor claims, take immediate action

Workers Compensation premiums, during this financial year, will cost the New South Wales Synod significantly unless we collaboratively and effectively implement the BFP strategy to turn our past poor performance around.

Each employer is required to establish a Policy for Workers Compensation insurance for all its employees; for this purpose, an employer is determined by the name of the employing entity that appears on a contract of employment and group certificate.

The factors affecting the cost of premiums include industry classification, size of the payroll, proscribed government charges and, most importantly, claims experience.

Changes scheduled to be implemented by the New South Wales Government on July 1, 2006 are likely to greatly exacerbate the impact of poor claims experience, therefore increasing the importance of improving our performance.

Our ability to influence premiums is limited to two primary initiatives: the proactive steps we take to prevent injury from occurring in the first place; and if injury does occur, the action we take to ensure that each claim is managed well and injured employees return to work promptly.

To help prevent premium costs from increasing we must also regularly review the status of claims with our insurer and develop strategies to work towards finalising and closing claims as soon as possible.

We need to be aware that both the actual amount paid and estimated future cost of all open and finalised claims, over the preceding three years, influences premium calculations. Therefore, because the amount estimated increases the longer the claim continues past the date of injury, our attention should be focused on enabling claims to be closed as soon as possible.

Often it is the case that the only thing preventing a claim from being closed is overdue medical certification or the claiming of wage reimbursements.

For inquiries, please contact Rachel Watson on 8267 4467.



BILL TOBIN



MICHAEL BARR

Lidcombe project brings many rewards

One of PRU's more rewarding projects has been working with Lidcombe Samoan congregation on their new church.

This project is the culmination of the congregation's ten-year vision to build their numbers and a place of worship that reflects their faith in Jesus and how that faith operates in day-to-day life.

The project has reminded us of the diversity that exists with the Christian family and how we all bring different strengths to the process of mission. We have also been enriched as we have learned about what real Christian community and hospitality can look like.

As with most projects, there have been a few tense moments, particularly in securing initial approvals to proceed. But, to the credit of the congregation and with some flexibility by BFP, a workable solution enabled the project to commence.

The project was funded by a grant from SMRF as well as outstanding congregational fundraising. Marrickville congregation also generously provided a donation to the project.

Project Manager Robert Thambaiah has done a fantastic job working with the builder (Donnelly Constructions) and architect (KDG Architects) to bring the project to completion in April and within budget. In a tightly-financed project, this is an exceptional effort from the team.

The congregation will officially open the church in June and will hold a celebratory dedication in traditional Samoan style to celebrate God's provision for them and the commencement of their next phase of their development as people of God.

The Property Resources Unit continues to expand its services with the appointment of Helen Guthrie as Development Manager – Aged Care. Helen joined PRU from Anglican Retirement Villages in December and has been working with UnitingCare on development projects in a number of regions. Feedback from staff and boards is that Helen is providing a very high calibre of service.



STEVE PIENING

Property and insurance insight

On April 1 with another renewal of the Synod Insurance policies due, there are certain matters that insurers seek information on.

One specific area continues to provide uncertainty and occasional concern.

The subject is, of course, the appropriateness and accuracy of the declared replacement values for property (building and contents). It is mainly church buildings that are the subject of uncertainty.

We have, over the years, attempted to obtain relevant detailed information about the many thousands of buildings throughout the Synod. Unfortunately, the ability of congregations in many locations to obtain professional advice at an affordable cost is an issue in itself.

With the installation of a new property database almost completed, we have determined to set in place a process to collect insurance data and solve this long-term dilemma once and for all.

Commencing shortly, a consultant will begin making appointments to visit congregations and agencies where we have insufficient detail, to collect the information required. This will enable our computer program to calculate replacement values, based on construction and size, taking into account factors such as heritage listings — assisting property committees with their responsibilities.

It is also proposed to conduct an inspection to identify items that may require major expenditure or if there are other matters that we should be aware of.

It will still be the responsibility of the church council to consider the valuations placed on the buildings and advise the Synod if they have concerns about the figures that are recorded for buildings. It remains the responsibility of congregations to ensure the contents declarations are adequate.

Please contact any of the staff of Property Services for more information.

PROPERTY RESOURCES

PROPERTY SERVICES

cover story continued

annual distributions to help fund the wide range of work carried out by the Synod.

Uniting Financial Services remains dedicated to continuing the same high standard of Christian values and ethical behaviour while improving the quality of our unique and friendly service.

When we recently acquired an Australian Financial Services Licence we took the opportunity to conduct a rigorous internal review of all operations. We wanted to ensure all staff were provided with the best possible opportunities to better service our customers as we strive to improve our operations.

All the changes we made had to pass the test of improving service. Our customers are always central in our thinking. Every relationship is valuable to us, whether Uniting Church organisations or church members.

By going through the rigorous licensing process we were able to streamline many operations, eliminate others and introduce new systems to strengthen governance. Uniting Financial Services customers can rest easy knowing their funds are being professionally managed and, at the same time, are helping the church carry out its mission.

None of the changes adversely affect your dealings with Uniting Financial Services — but customers now do have more options. Many will notice improvements in the way forms and account statements are designed as they are now much easier to use.

Our new suite of brochures contains valuable information about the wide range of benefits available. The new look, easy to navigate website is very informative and provides a “one stop shop” for anyone looking to benefit from the enhanced products and services on offer. Visit www.unitingfinancial.com.au to find out more!

Over the years our loyal customers have told us they like investing with people they trust. They also told us that sometimes they want more flexibility and choice in the range of products and services offered — and we have listened!

Coupled with the additional benefits of providing customer-focused service, we have introduced



improvements to cater for the specific needs of Uniting Church congregations and organisations.

Of course, all customers benefit from the interest rates on investments and, remember: Uniting Financial Services does not charge account keeping or transaction fees on any accounts.

Uniting Church congregations and organisations can make a more rewarding choice when they select from the unique range of financial solutions available. Flexible term deposits, at-call accounts and cheque issuance facilities all have internet and telephone access. Periodical payments are available to save time and effort in managing finances.

The Giving Direct Scheme provides an efficient means for church members to make regular contributions,

thus minimising time-consuming cash handling by congregations. A selection of special accounts is also available for ministers and selected employees of the Uniting Church and a variety of loan facilities are available for church organisations and congregations needing funds for a worthwhile project.

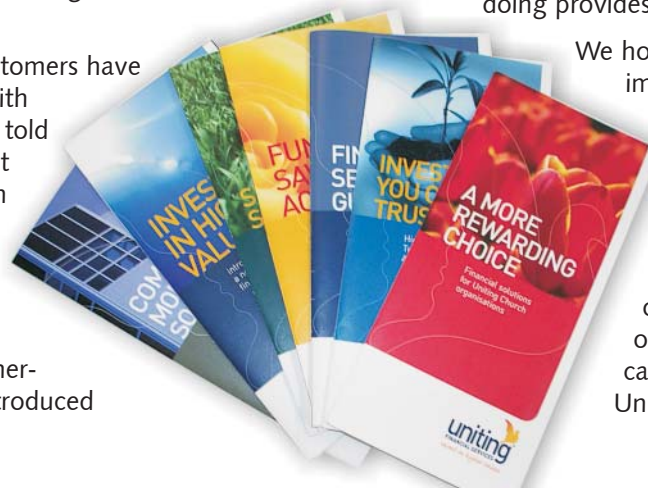
Members of the church have the advantage of being able to select from a range of products and services especially designed for

personal use. Flexible investment products you can trust are available for fixed terms. At-call accounts are easy to use with the added convenience of online and telephone access.

These really are exciting times for Uniting Financial Services. As Chairperson Peter Andrews has said, “The change in our visual identity is an outward sign of a new resolve within the business to improve all levels of operation, especially the quality of service delivered to customers. We want to look after customers better, and attract more people who also believe what we are doing provides higher value.”

We hope everyone enjoys the improvements made by Uniting Financial Services. The overall aim is to grow our balances so we can continue to help the Uniting Church New South Wales Synod carry out its important work helping others. Why don't you consider opening an account so you too can “invest in higher values” with Uniting Financial Services?

Over the years our loyal customers have told us they like investing with people they trust. They also told us that sometimes they want more flexibility and choice in the range of products and services offered — and we have listened!



Bronwyn's good for business

As the daughter of missionaries and the founder of a not-for-profit organisation in Papua New Guinea, Bronwyn Mason (pictured right) is no stranger to helping and empowering others.

In her new role as Business Analyst for the Board of Finance and Property, she is especially looking forward to the opportunity to help make people's jobs easier by preparing procedure manuals that improve processes and workflows.

This newly-created role will see Bronwyn using her expertise in a variety of tasks, including mapping and understanding business processes, collating business activity statistics and measures, developing business cases and providing financial management training.

A qualified CPA, Bronwyn has worked with government and not-for-profit organisations for the past 25 years, including a recent four-year stint as Business Analyst for the Australian Broadcasting Corporation. Her experience in this role will translate well to her new position with the Uniting Church.

"Business Analyst is a big, expansive role," she says. "You can be given all sorts of projects to work on, and, in a large organisation like the Uniting Church, I know there are going to be many and varied tasks over the years to come. I like variety and I like a challenge so it promises to be great."



SERVICES

■ Need to make some financial or investment decisions?

Give Investment Services a call on 1300 133 673 or (02) 8267 4300 (from mobile phones). You can also email us on ucis@nsw.uca.org.au or check out our latest information at www.ucis.uca.org.au

■ Thinking of building, selling or renovating your property?

If so, contact the Property Services Group on (02) 8267 4348 or (02) 8267 4352 or email stevep@nsw.uca.org.au.

Or perhaps you need specialised property services — strategic property services or development/project management services (construction projects) — then call the Property Resources Unit on (02) 8267 4319 or email michaelb@nsw.uca.org.au.

■ Do you have enough insurance cover?

For insurance queries call Helen Meillon on (02) 8267 4350 or email helenm@nsw.uca.org.au.

■ Want help with employee issues?

Give the Human Resources Group a call on (02) 8267 4365 or send an email to vickir@nsw.uca.org.au.

■ Not sure what kind of computer and/or software you may need to purchase?

Send an email to Information Technology Services Group at its@nsw.uca.org.au with your IT inquiry.

■ Don't take the risk!

If you have questions about risk management give Bill Tobin (Manager, Occupational Health & Safety Group) a call on (02) 8267 4365 or email him on billt@nsw.uca.org.au for advice.

■ Do you have questions regarding accounting, tax, the BFP6, BAS, privacy issues or payroll?

Please contact the financial managers on 8267 4333 or email kegank@nsw.uca.org.au.

HOW TO CONTACT US

**Board of Finance and Property New South Wales Synod,
Uniting Church in Australia Phone: (02) 8267-4300
Fax: (02) 9264-4487 Web: www.uca.org.au
Level 3, 222 Pitt Street, Sydney NSW 2000
PO Box A2178, SYDNEY SOUTH, NSW, 1235**

This newsletter is produced by the NSW Synod Communications Unit

Phone: (02) 8267 4304
Fax: (02) 9267 4716

Web: www.uca.org.au/cu

Level 9, 222 Pitt Street Sydney NSW 2000

