It is with great pleasure that the ACAT Board can announce the appointment of a new Chair.

John Chastney has accepted the invitation to be our Chair for the next two years.

A chartered accountant, specialist in the not-for-profit sector and a Methodist, John has been a member of our Board for the last three years. John’s experience of churches was particularly useful when we first had to get to grips with the Charities SORP 2015. John drew up an exemplar for other treasurers to follow. For the Methodist Church in GB, John chairs the Accountancy Support Group, answering difficult questions from other treasurers around the country and is the volunteer treasurer for the Bedfordshire, Essex and Hertfordshire District. He is also frequently drawn in to conduct enquiries or provide expert guidance on technical issues.

ACAT is at a pivotal point in its development. With over 18,000 members it is essential that ACAT can continue to provide the training that is popular both with newly appointed treasurers and to give guidance in the more esoteric areas. The programme of courses for 2019-20 is ambitious but we believe that, by broadening our content, we shall be able to continue to support and update our members. Our market-testing shows that our prices are well below similar courses and the content is designed to be helpful to new and experienced treasurers.

In the next few months we shall be launching our revised website and this will provide a vital first tool for settling difficult problems on financial planning, financial reporting, gift aid, GDPR and we plan to offer a helpful hand to treasurers of churches that will have to register with The Charity Commission for the first time in 2021. It will be John’s job to lead the Board into some exciting new pastures but also to hear the collective wisdom that comes loud and clear at Board meetings.

Ashley Ellis writes: I am pleased to introduce in this edition of the newsletter our training courses for 2019/20. We are offering a wide range of courses from our very popular “Basics” Course to more detailed courses on Gift Aid, Budgeting, Independent Examination, Governance and Generating Income. The full list of courses are detailed on the inside of this newsletter and I would encourage you to sign up quickly to avoid disappointment.

I am also pleased to be able to offer an investment seminar to our members hosted by CCLA at their London office. CCLA offer this seminar to their clients and they have agreed to offer this to ACAT members. I would also like to thank CCLA for offering their venue to host and sponsor one of our Basics Treasurer courses.

Finally, are you interested in becoming an ACAT trainer? As ACAT expands its number of courses and subject areas we will require more experienced and qualified trainers. If this is of interest to you please get in touch with me directly on ashley.ellis@acat.co.uk. I would really like to hear from you.

From the 6th April 2019 the amount of individual donations that can be included within your GASDS (Gift Aid Small Donations Scheme) allowance is increasing from £20 to £30. This is to bring the amount in line with the Contactless Payments limit. This means that you will now be able to include all anonymous and non-gift aided donations of £30 or less towards your Gift Aid Small Donations allocation, enabling you to claim on even more of the donations you receive up to the £8,000 limit. See: https://www.gov.uk/government/publications/gift-aid-small-donations-scheme-changes/gift-aid-small-donations-scheme
**ACAT Training Programme 2019-20**

### BEING A TREASURER—the basics
Designed to equip today’s treasurer with the knowledge needed to carry out the role. Subjects covered include an introduction to Governance, Bookkeeping, Gift Aid, Accounts Preparation and Independent Examination.

- **Wednesday 22 May 2019**
  - Oundle Road Baptist Church, Oundle Road, PETERBOROUGH PE2 9PB

- **Saturday 15 June 2019**
  - Holy Trinity Brompton, Brompton Road, Knightsbridge, LONDON SW7 1JA

- **Saturday 6 July 2019**
  - Jury’s Inn, Station Street, NOTTINGHAM NG2 3BJ

- **Wednesday 17 July 2019**
  - Trinity College Bristol, Stoke Hill, Stoke Bishop, BRISTOL BS9 1JP

- **Saturday 14 September 2019**
  - Engage Southwest, St. Levan Road, Milehouse, PLYMOUTH PL2 3BG

- **Saturday 28 September 2019**
  - Bridge Community Church, Rider Street, LEEDS LS9 7BQ

- **Wednesday 2 October 2019**
  - CCLA, Senator House, 85 Queen Victoria Street, LONDON EC4V 4ET

- **Saturday 2 November 2019**
  - Bridge Chapel Centre, Heath Road, LIVERPOOL L19 4XR

- **Saturday 25 January 2020**
  - Venue TBC—YORK

- **Wednesday 12 February 2020**
  - Venue TBC—CARDIFF

### GIFT AID & GASDS
Looking at Gift Aid in detail to examine all the requirements that it imposes as well as identifying ways in which churches can maximise their use of it. The course will also look in detail at the new rules for small donations.

- **Tuesday 30 April 2019**
  - Friends Meeting House, 6 Mount Street, MANCHESTER M2 5NS

- **Friday 28 June 2019**
  - St Albans Meeting House, 6 Mount Street, MANCHESTER M2 5NS

- **Tuesday 24 September 2019**
  - Bridge Chapel Centre, Heath Road, LIVERPOOL L19 4XR

- **Tuesday 10 March 2020**
  - Venue TBC—BRISTOL

- **Friday 28 June 2019**
  - St Albans Meeting House, 6 Mount Street, MANCHESTER M2 5NS

- **Thursday 5 February 2020**
  - Oxford Quaker Meeting House, 43 St Giles’, OXFORD OX1 3LW

### GENERATING INCOME / GRANT APPLICATIONS
How to fund a church project—an interactive course looking at de-risking the process from the beginning through to celebration party and worship.

- **Saturday 1 June 2019**
  - Warndon Hub, Shap Drive, WORCESTER, WR4 9NX

- **Saturday 22 June 2019**
  - Diocese of Lincoln, Edward King House, Minster Yard, LINCOLN LN2 1PU

- **Saturday 7 September 2019**
  - Citygate Centre, 138A Holdenhurst Road, BOURNEMOUTH BH8 8AS

- **Saturday 9 November 2019**
  - Morton Park Business Training Centre, Morton Park, Yarm Road, DARLINGTON DL1 4PJ

- **Saturday 14 March 2020**
  - Venue TBC—BRISTOL

### INDEPENDENT EXAMINATION
This course aims to "show the other side", ie what the Independent Examiner is looking for, so that your Annual Accounts are correctly presented according to the requirements of the latest Charity Act.

- **Wednesday 5 June 2019**
  - St Luke’s Church Centre, Great Colmore Street, Lee Bank, BIRMINGHAM B15 2AT

- **Wednesday 5 February 2020**
  - Oxford Quaker Meeting House, 43 St Giles’, OXFORD OX1 3LW

### TRUSTEE RESPONSIBILITIES—Risks, Reserves & Investment
This course aims to deepen trustees’ understanding of their duty to manage their church’s resources responsibly. It is non-technical and suitable for all trustees.

- **Saturday 29 June 2019**
  - St Andrew’s Street Baptist Church, 43 St Andrew’s Street, CAMBRIDGE CB2 3AR

- **Saturday 28 March 2020**
  - Clarendon Centre, 47-9 New England Street, BRIGHTON BN1 4GQ

### BUDGETING & PLANNING
This course will explain the importance of budgeting, understanding the principles and process, and preparing the annual budget.

- **Saturday 20 July 2019**
  - Leeds Church Institute, 20 New Market Street, LEEDS LS1 6DG

- **Saturday 23 November 2019**
  - Church of the Good Shepherd, Beavers Lane, Hounslow LONDON TW4 6HJ

### INVESTMENT SEMINAR
Designed to enable you to do more than just meet your obligations in managing your church funds by making the best use of your church’s resources and investments in this challenging economic climate.

- **Thursday 19 September 2019**
  - CCLA, Senator House, 85 Queen Victoria Street, LONDON EC4V 4ET

### TRUSTEE RESPONSIBILITIES—Risk & Health & Safety
This course is designed to provide a grounding in health and safety management in churches for anyone responsible for exercising the church’s duty of care to its staff, volunteers, congregation and the wider public.

- **Saturday 16 November 2019**
  - Hilton Garden Inn Luton North, Butterfields, Hitchin Road, LUTON LU2 8DL

- **Saturday 29 February 2020**
  - Diocese of Southwell & Nottingham, 28 Westgate, Southwell, NOTTINGHAM NG25 0JH

Further details and booking facilities are available on our website www.acat.uk.com
Profiles of our trainers

Andrew Burgess has worked over 40 years in tax. He was a tax inspector for 13 years and was in charge of a special investigation unit. He joined a large international accounting practice in 1984. He was co-author of Tolley’s Charities manual for 20 years and has written a number of other books on charity tax. He left practice in 2003 and worked for 11 years as a lecturer for a training company providing CPE training for accountants all over the UK.

In retirement he has been treasurer of his local Baptist church in Northamptonshire and is chairman of the Baptist Building Fund. He has also served on the F & A Committee of the Baptist Union. Away from finance and tax he is researching his family history and regularly plays trains on a nearby heritage railway.

Malcolm Edge has worked for churches and charities (paid and voluntary) since his 20s and became an accounting technician (FMAAT) to consolidate his working knowledge. He currently works for the Baptist Missionary Society specialising in payroll and pensions, as well as being a governor of a primary school academy, focusing on the finances. He previously worked for two Anglican dioceses in their finance departments. He is treasurer of a small Baptist congregation, whilst keeping abreast of other churches issues through involvement with the local Churches Together plus an invaluable “Church Times” subscription! He is married with two grown up daughters.

Immanuel Kemp studied Chemical Engineering at university and was treasurer of various student societies before marrying, settling down in Cambridgeshire and becoming a risk and safety consultant. In his day job he specialises in risk assessment, safety management and delivering training courses in health and safety. In 2015 he became treasurer of Eden Baptist Church in Cambridge, and now delivers training with ACAT in his spare time, including the development of workshops on risk and safety topics. In what remains of his spare time he enjoys cooking, baking and ballroom dancing.

Morwenna Williams is now retired but formerly was a Banker, Management Accountant and Company Secretary. These skills she continues to use as Treasurer and Business Manager at Camborne Wesley Methodist Church. Besides being a tutor with ACAT, Morwenna is a Council Member for the Central Finance Board of the Methodist Church. If there is any spare time, that is spent cycling, gardening, singing or surveying the political scene.

Pauline Montague became her church treasurer in 2003 and subsequently took early retirement from industry (management accountant with a local packaging company) to concentrate on assisting other local churches with their accounts. She is now also a tutor with ACAT, is professionally qualified (FCCA) and enjoys helping course delegates with their problems.

Andrew Rainsford was one of the "gang of four" who envisaged ACAT after a seminar delivered for large parishes in the Church in Wales. As well as working in a Welsh Diocese he has worked in two Dioceses of the Church of England and has been on the pulpit supplies list for the Presbyterian Church in Wales.

He has a wealth of knowledge on income generation for churches as, in addition to his church experience he headed the external funding team for a local authority; ran a dual country EU regeneration project and developed a regeneration from a zero base to a seven figure asset base, a six figure turnover and a five figure surplus income. In his last substantive post he turned an over parish income deficit of £200,000 into a surplus of £2,600,000 - it took him six years to do this.

John Chastney cut his teeth on training as a university lecturer in Sheffield for several years. He then returned to a professional firm in London to set up their training function. From this John moved to various responsibilities - both client-focused and internal - which broadened his experience to include major international contracts and ultimately advising largely not-for-profit organisations and charities especially. This allows John to ensure that his advice is practical and pragmatic as well as legal and meeting the needs of regulators.

Working with other trainers John can bring a breath of fresh air to dry subjects ensuring that all participants can go home eager to make appropriate changes to the work that they do or the approaches that they take to their work. He is usually fun to listen to and we are pleased that, as our Chair of ACAT trustees, John is making time to address audiences on a variety of subjects.

Could you volunteer to become an ACAT Trainer? If so, Ashley Ellis would love to hear from you: ashley.ellis@acat.uk.com
Charity Commission News

The 62nd edition published in January 2019 includes the following topics:

- check and update your details before submitting the annual return
- changes to public display names on the charity register
- quality and transparency has fallen in charity accounts
- charities should get ready for Making Tax Digital for Value Added Tax
- the importance of safeguarding and protecting people
- keeping in touch with us.

See: www.gov.uk and search for Charity Commission News issue 62

MHA publication—
Using Conflict as a Catalyst for Change

MHA, an association of some of the best independent regional UK accounting firms, have put together a valuable resource for Churches and Charities.

Their comprehensive report focuses on various forms of conflict that can arise within an organisation – no matter how big or small, and how this can be used to improve and expand the organisation. Below you’ll find a link to the report.


Increase in Auto Enrolment Rates

All employers with staff in a pension scheme for automatic enrolment must take action to make sure at least the minimum amounts are being paid into their pension scheme.

The minimum contributions you and your staff pay into your automatic enrolment workplace pension scheme will increase from 6 April 2019. This is also sometimes known as phasing.

The new rate will increase to 8% (3% employer minimum contribution with 5% staff contribution) See: https://www.thepensionsregulator.gov.uk/en/employers/increase-of-automatic-enrolment-contributions

Sad News of Ron Norey

ACAT was particularly sad to receive news in February that former Secretary of ACAT, Ron Norey, passed away after a short illness.

Ron worked tirelessly in the early days when ACAT was formed over 20 years ago. With no paid staff, the Trustees were very much “hands-on” and looked after the membership themselves. Ron masterminded the first ACAT website and was a major contributor to the ACAT Handbook. He produced the quarterly Newsletters, the last one being July 2018. He will be much missed.

Pay Slips

From April 2019 all payslips must show the number of hours actually worked.


HMRC & Gift Aid

HMRC have stated that they are keen to receive as much information as reasonable on Gift Aid declaration forms. Their concern is specifically about receiving full first names rather than just an initial, to help them identify individuals. They are not planning to take punitive action against those who do not satisfy this requirement, but they are keen to see an increase in charities who provide the first name where appropriate.

Kingdom Bank

Kingdom Bank have announced the following which may be of interest to churches:

(1) A one year Base rate plus Cash ISA – details are here on their website
https://www.kingdom.bank/products/one-year-base-rate-plus-cash.isa. The current interest rate is 1.5% and they are the number one Variable rate Cash ISA on Savings Champion.

(2) A Church and Charity Reserve account – details here
https://www.kingdom.bank/products/church-and-charity-reserve-account. The current interest rate is 1.25%, the account has a minimum balance of £20k and is a 90 day notice account with a withdrawal option.