

Money Matters Treasurers Newsletter

March 2019

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Music Licences

Churches must have appropriate copyright licences in place when performing and broadcasting music including Christian hymns and songs, to ensure that they are complying with the law. There are different levels of copyright licence available depending on how music is used in church.

The two levels of cover for churches are:

[CCLI](#) (Christian Copyright Licensing International) provide specialist licences for churches.



CCLI also provide [fact files](#) which explain the level of cover you need.

[PRS](#) (Performing Rights Society) provide licences for all types of performing and broadcasting outside of acts of worship (including public concerts). PRS also provide a joint licence – [TheMusicLicence](#) –



with [PPL](#). TheMusicLicence allows you to play music legally for “employees or customers in your business through the radio, TV, other digital devices and live performances.”¹ In other words it is a single licence for all your non-worship music. Prices vary depending on your need and TheMusicLicence will provide you with a quotation tailored to your individual usage. This is explained further [here](#).

¹ “What is TheMusicLicence,” PPL PRS Ltd, accessed 14th March 2019, <https://pplprs.co.uk/themusiclicence/>.

Generous Giving/Stewardship Day: Save the Date

On Saturday 6th July we will be holding a Generous Giving/Stewardship day to provide churches with practical help with planning a stewardship programme as well as looking at the theology of Generous Giving and different methods of donating. Booking will be essential and more information will be provided in the near future.

Charity Commission Change of Email Address



The Charity Commission's email address has changed and no longer includes the .gsi element.

Any email addresses that were previously: `inboxname@charitycommission.gsi.gov.uk` are now: **`inboxname@charitycommission.gov.uk`** so you will need to update any records or stored email addresses you may have for the Charity Commission.

Any emails sent after 31st March 2019 to the .gsi address will not be received. You can read a summary of the changes [here](#).

Free Volunteer and Paid 'Non-Core' Ads in Church Times



Church Times offers churches the ability to list some parish volunteer and paid 'non-core' roles on their website for free. The advertisement will then appear online for up to four weeks, increasing the visibility of your roles and potentially attracting a higher number of applicants. **jobs.CHURCHTIMES**

Eligible positions are:

- ✓ all volunteer posts;
- ✓ local part-time parish roles which are outside core* recruitment activity, e.g. office secretary, cook, bookkeeper, teaching assistant.

You can read more about this offer and list a vacancy [here](#).

*Core recruitment positions (which are ineligible for this offer) include clergy, senior church and charity appointments, teaching posts, key lay workers, organists, vergers and youth workers.

Data Developments Bookkeeping Service



[Data Developments](#) offer a bookkeeping service for churches to aid in the management of regular financial reporting. The service, costing from £20 per week, includes:

- ✓ Data Entry: Such as income and expenditure transactions, regular standing orders, direct debits, bank and fund transfers.
- ✓ Production of financial reports for use in all your financial meetings.
- ✓ Completion of the Bank Reconciliations.

Using an external bookkeeper can be useful for churches which do not have a treasurer or where the treasurer does not have the time to record all of the individual transactions. It means that the responsibility of the church becomes simply managing and authorising the income & expenditure and then submitting the details of these transactions to your provider.

The Data Developments bookkeeping cost depends on the number of transactions (i.e. depending on the amount of data you are asking them to process). You can read more about the service [here](#).

Other providers are available, including [Charity Bookkeeping](#).

40 Acts: The Lent Generosity Challenge – Stewardship

Stewardship’s annual *40 Days* Lenten challenge has this year been given the theme of **radical, transformative generosity**.

40 Acts aims to make Lent about giving out instead of giving up.

You can now get a 40 Acts daily plan online or via your phone or tablet on the YouVersion Holy Bible app. Through the plan you will explore practical biblical generosity in all areas of your life and experience its transformational impact. Each day contains a prompt for one act of generosity on that day's topic, with Sunday reflections summarising the theme of the acts that week.

For more information visit the [website](#) or search for the “YouVersion” app in the AppStore or Google Play store.



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Appendix: Auto-Enrolment Pension Contribution Increase

The following statement has recently been circulated from the Diocesan HR team. You can read it online [here](#).

From 6 April 2019 the minimum contributions you and your staff pay into your automatic enrolment workplace pension scheme are increasing. It is the employer's responsibility to make sure these increases are implemented.

What you need to do

It is your responsibility, under the Pensions Act 2008, to make sure the right minimum contributions are being paid for your staff.

Who does this apply to?

All employers with staff in a pension scheme for automatic enrolment must take action to make sure that at least the minimum amounts are being paid into their pension scheme. However you don't need to take any further action if you don't have any staff in a pension scheme for automatic enrolment, or if you are already paying above the increased minimum amounts. (Please note if you are using a defined benefits pension scheme the increases do not apply.)

What are the increases?

The table below shows the minimum contributions you must pay and the date when they must increase:

Date	Employer minimum contribution	Staff contribution	Total minimum contribution
New rate: 6 April 2019 onwards	3%	5%	8%
Current rate: 6 April 2018 to 5 April 2019	2%	3%	5%

By law a total minimum amount of contributions must be paid into the scheme. You, the employer, must make at least the minimum employer contribution towards this amount and your staff member must make up the difference.

If you decide to cover the total minimum contribution required, your staff won't need to pay anything.

The amount you and your staff pay into your pension scheme will vary depending on the type of scheme you have chosen and the rules of that scheme. Your staff contribution may also vary depending on the type of tax relief applied by your scheme. You can find this information in the scheme documents sent to you when you set up the pension scheme or you can speak to your pension provider.

Most employers use pension schemes that from April 2019 will require a total minimum of 8% contribution to be paid. The calculation for this type of scheme is based on a specific range of earnings. For the 2018/19 tax year this range is between £6,032 and £46,350 a year (£503 and £3,863 a month, or £116 and £892 a week). These figures are reviewed each year by the government.

When you are calculating contributions for this type of scheme you include the following:

- salary
- wages
- commission
- bonuses
- overtime
- statutory sick pay
- statutory maternity pay
- ordinary or additional statutory paternity pay
- statutory adoption pay

What if I am using a pension scheme which requires different minimum contributions?

You may have agreed with your pension scheme to base minimum contributions on different elements of staff pay. If this is the case you will need to apply different increases.

For further information

Please refer to the following The Pension Regulator webpage:

<https://www.thepensionsregulator.gov.uk/en/employers/increase-of-automatic-enrolment-contributions>