FINANCE & STEWARDSHIP WORKSHOP RESOURCE PACK

A practical reference for Uniting Church treasurers, Church Council members and congregational leaders.

Based on the presentations by:

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Finance and Stewardship Workshop: Resource Pack.

Thank you for joining us at the Finance and Stewardship Workshop on Friday 6 November 2026. This pack summarises the key points from the day so you can share them with your Church Council. Use it alongside the workshop slides.

1. UC Invest and your congregation.

From the session by
Troy Hampton, Manager, Investment Services

UC Invest exists to support the mission of the Uniting Church. When you invest with us, you earn a return and the profits go back to the Church. In 2026, UC Invest contributed:

- **$3.9 million to the Mission and Service Fund**, which, together with other investment income, covers about 60% of the Uniting Church SA's running costs
- **$500,000 to the Uniting Foundation**, which, together with other investment income, funded $750,000 in grants to congregations in 2026

1.1 Products for individuals.

Your savings can earn interest and support the Church's mission. Rates below are as presented at the workshop; Troy noted rates were likely to rise, so please check current rates with UC Invest.

Product	Rate (as at 6/11/26)	How it works	Good for
Term Investment	Up to 5.30%	Fixed rate for a fixed term of 3 months to 3 years. Minimum $1,000. Interest paid at maturity, or every 6 months for terms of 12 months or more	Locking in a higher rate on money you will not need for a while
31 Day Notice	Up to 3.90%	Savings-style account with no fixed term and no minimum balance. Add money any time.	Saving for a house, car or

Product	Rate (as at 6/11/26)	How it works	Good for
		Give 31 days' notice to withdraw. Interest paid monthly	holiday
Funeral Fund	Up to 4.40%	Paid directly to the funeral home, with any balance going to your estate. Capped at the Centrelink limit. May be exempt from Centrelink income and assets tests	Retirees, particularly Age Pensioners, saving ahead for funeral expenses

1.2 Products for congregations.

Product	Rate (as at 6/11/26)	How it works	Good for
Easy Access	3.55%	Everyday savings account. No minimum balance, add money any time, no notice needed to withdraw	Holding excess cash while keeping it available at call
Term Investment	Up to 5.30%	Fixed rate for a fixed term of 3 months to 3 years. Minimum $1,000. Interest paid at maturity, or every 6 months for terms of 12 months or more	Funds set aside for future projects or reserves
UCI Share Fund	Capital and income return	Exposure to the Australian share market, invested in line with the Uniting Church Ethical Investment Policy	Potential long-term growth on funds you will not need for many years

Interest Rates are subject to change. For current rates, product documents or to set up eGive: call *1300 274 151* or email *info@ucinvest.com.au*

eGive. UC Invest also offers eGive, a free service that lets members give regularly by credit card or direct debit. UC Invest knows some congregations use more advanced giving options and others use none and is reviewing how best to serve congregations across SA.

1.3 An alternative way to support the Church.

> *"UC Invest exists to support the mission and ministry of the Uniting Church in South Australia."*

It is the reason UC Invest exists, and it is because of our investors that we can keep supporting the Church.

An investment with UC Invest can complement your tithes and offerings. You earn a competitive return, and the Church benefits from it too.

Invest smarter, invest ethically, invest confidently with UC Invest.

2. Stewardship, governance and management.

From the session by

Andrew Fechner, General Manager, Investments and Finance

The primary purpose of church finance is to enable God's mission. Paying the bills and avoiding deficits matter, but they are secondary. Three related lenses help treasurers and Church Councils keep that purpose in view.

Lens	The question it asks	In practice
Stewardship (the why)	Are we doing the right things?	Using God's resources for God's purposes: mission, impact, generosity and discipleship, not just protecting money or building reserves
Governance (the what)	Are we doing things properly?	Accountability, transparency, compliance, internal controls, and managing risk rather than avoiding it
Management (the how)	How do we make this work?	Budgets, reporting, cash flow, banking and monitoring income and expenses

Getting the balance right. Some tension between stewardship and governance is healthy.

- **Stewardship without governance can become reckless:** Driven by good intentions but lacking the accountability and oversight needed to ensure the resources entrusted to the church are used wisely, effectively, and sustainably.
- **Governance without stewardship can become protectionist:** Focused on preserving assets and property while losing sight of the mission those resources are meant to serve.

Governance keeps us from doing foolish things. Stewardship challenges us to do faithful things.

Reserves: As a measure of stability, congregations are generally advised to hold 3 to 6 months of budgeted expenditure in reserve.

3. Engaging your congregation in giving.

People do not give more because they understand the budget. They give more when they understand and support the mission. Many treasurers tell a story that runs from generosity straight to the budget. The full story is **generosity provides the resources, which enables mission, leading to changed lives.**

Every treasurer should be able to answer three questions:

1. Where did the money come from?
2. Where did it go?
3. What happened because of it?

Instead of this...	Try this...
"The church hall has cost us $20,000 so far this year."	"We invested $20,000 in the church hall, which hosted community groups, pastoral care, worship and small groups. There were more than 150 community visits this year, and five new families have joined our congregation as a result."

Treasurers should maintain sound financial management practices including annual budgets, actual to budget variance analysis and regular financial reporting. They should also share the story behind the numbers with both church councils and the congregation.

What we can learn from charities. Congregations are registered charities too. Good charities sell the impact rather than the cost, report back on outcomes, and ask regularly for support.

Practical tips:

- **Talk about money and mission regularly,** not only at the offering.
- **Watch for "set and forget" giving.** Electronic giving provides steady cash flow, but giving should remain an active choice. Keep reminding members of why we give, and what their giving achieves.
- **Give people something to support.** People give generously when they can see the vision. When did you last challenge members to support a new program?
- **Fund projects upfront where you can.** Enthusiasm for a project fades faster than loan repayments. Ask the congregation to commit funds before the work starts.

4. Financial statements, audit and key dates.

When	What needs to happen
Now to December 2026	Prepare the 2027 budget and have it approved by Church Council and present it to your congregation
31 December 2026	2026 financial year ends for most congregations
January to March 2027	Finalise the 2026 financial statements and arrange the audit or review. Present the 2026 accounts to the congregation by the end of the first quarter (UCA Reg 3.5.1 (c) (i))
Mid-March 2027	Mission and Service Fund contribution notices due to the Synod. The MSF form will help calculate the contributions for both presbytery and synod. UCA SA - Mission and Service Fund
31 March 2027	First Mission and Service Fund direct debit.
30 April 2027	Audited or reviewed 2026 financial statements due to the Synod
30 June 2027	ACNC Annual Information Statement due, to keep your charitable status active

The Church Council is responsible for arranging the audit, presentation and examination of the accounts for all funds of the congregation (UCA Reg 3.1.2 (b) (viii)). Financial statements tell a story: the treasurer's job is to interpret it for the congregation, and to remember there are no silly questions about finance.

Which audit do you need? It depends on your gross receipts (total income) for the year, under UCA Reg 3.8.7.

Gross receipts	Requirement	Recommended practice
$100,000 or less	Technically no audit is required	The synod will still request that the accounts are reviewed by two fit and proper

Gross receipts	Requirement	Recommended practice
		persons annually.
Over $100,000 and under $500,000	Audit required. May be done by two fit and proper persons who are not qualified accountants	Use a qualified accountant where possible. Audit/Review is also an eligibility conditions of Uniting Foundation grants.
$500,000 or more	Audit required. The two-person option does not apply	Must be completed by a qualified accountant.

A fit and proper person is someone able to understand and interrogate the financial information. Thresholds can change, so check with the Synod if you are unsure which option applies.

5. Preparing your 2027 budget.

Budgets are required: UCA Reg 3.8.7 (h) asks for comprehensive and detailed budgets to be prepared during the current year for the following year, as directed and approved by the Church Council.

A budget will always be wrong, but it shows when you are drifting and when action is needed.

Start with your mission plan and priorities, not the expense lines. Questions to ask:

- What are our mission priorities for 2027, and what must we do to be effective in ministry?
- Are our assets and property helping or harming our mission?
- Are we inward looking or outward focused?
- Do we need to ask for greater commitment from our members?
- Is there a new project that could suit a Uniting Foundation grant application?
- Are funds not needed for day-to-day operations invested with UC Invest?

Keep it simple. A budget does not need to be complicated; it needs to be meaningful.

> *The role of a church treasurer is not simply to balance the books. It is to help God's people see how generosity becomes ministry and how resources become mission.*

6. Treasurer's checklist.

- Agree 2027 mission priorities and have the budget approved by Church Council before year end and share with the congregation
- Check reserves against the guide of 3 to 6 months of budgeted expenditure
- Confirm 2026 gross receipts and which audit option applies
- Finalise the 2026 financial statements and arrange the audit or review
- Lodge the Mission and Service Fund contribution notice by mid-March 2027
- Present the accounts to the congregation by 31 March 2027, explaining where the money came from, where it went and what happened because of it
- Send the audited/reviewed financial statements to the Synod by 30 April 2027
- Complete the ACNC Annual Information Statement by 30 June 2027
- Share at least one story of what giving achieved this year

Questions for your next Church Council meeting:

1. What does stewardship mean to our congregation?
2. Are we doing the right things? If we stopped doing something, would anybody notice?
3. Is our balance tipped towards protecting resources, or towards using them for mission?
4. If every member only heard the treasurer's report, would they be more excited about giving, or less?

Important information.

This pack contains general information only, based on presentations at the Finance and Stewardship Workshop on 6 November 2026. It does not consider the objectives, financial situation or needs of any individual or congregation. Before making an investment decision, read the relevant product documents and contact UC Invest for current rates and information.

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