Church Treasurer

Welcome Pack

Welcome

Welcome!

Congratulations on your appointment as a Church Treasurer. Thank you for being willing to serve your church in this way.

The role of Church Treasurer is a crucial one in the life of any Baptist Church. The challenge you have taken on is to manage the finances of the church well so that it can fulfil its mission. This may sound daunting but we are here to help!

This leaflet explains the role of a Church Treasurer and the support that the Baptist Union of Scotland can provide.

Please get in touch with the Finance team if you have any questions or need help with anything. You can do this by emailing finance@scottishbaptist.org.uk, or calling 0141 423 6169. You will also find helpful information on our website at scottishbaptist.com.

Thank you again for all you are doing for your church.

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Finance as a Ministry

Before describing the common tasks a treasurer will be required to undertake, it is important to appreciate that 'finance', and the work of a treasurer is a spiritual ministry. You are a gift to your church! You have been asked and appointed to do this role because others believe you have a gifting in this area of ministry, and you have the right qualities to carry out this important work. Jesus talked a lot about money and how we handle it – perhaps more than any other subject! It is likely that you have been identified as a person who has a good attitude to money, someone who expresses gratitude and generosity to others. You will have integrity and good administrative and numerical skills.

Church finance, like any other spiritual ministry, requires wisdom, discernment and faith. As well as overseeing the finances and stewarding them well, we need to be informed and well-positioned to invest in the ministry and mission of the church. Having an 'open-handed' posture rather than holding the purse strings tightly is important when handling the resources that God has given to the church.

The ministry of finance can be exciting: seeing God releasing unexpected gifts just at the right time; being blessed by the generosity of God's people; investing in great ministries in our communities and overseas; helping church members understand the financial needs of different ministries and mission activities; and of course, the joy of balancing the books!

And remember, if you feel weak or a bit overwhelmed, you are not alone! Pray and ask God to equip you with all you need to carry out this ministry that He has appointed you to and anointed you for. Ask for help, the church leaders will pray for you and might be able to find an assistant to work alongside you or even set up a finance team. And of course, give us a call or drop us an email at BUS, we will do our best to answer your questions and especially to encourage you and cheer you on in your role!

Your main responsibilities

Whilst the role of Church Treasurer varies from church to church, there are some core responsibilities in overseeing the finances.

In most churches the Church Treasurer directly does most of the work relating to finances, whereas in some larger churches there may be a bookkeeper or even a finance team to help. The next few pages explore some common tasks handled by a Church Treasurer.

Getting Started

As a new treasurer, it is important to get a thorough handover of information from the previous treasurer so that you know how any systems work and where information can be found.

One of the most challenging things can be getting established as a signatory on the church bank accounts and accessing online banking. We suggest you contact your bank(s) to start this process as soon as possible as it can take some time.

You will also need to notify the change of Treasurer to a range of other bodies, such as HMRC for Gift Aid, OSCR (for registered charities) and any suppliers and other partners. You may find it helpful to have a specific Treasurer email address for communications and any online user accounts relating to church business to simplify future handovers.

Banking

The treasurer will need to make sure that the church has appropriate banking arrangements in place such as a current account and deposit account. It is important to ensure that there are at least two authorised users able to operate all church bank accounts.

Keeping the books

The treasurer must ensure there is a system to record financial transactions and to keep the relevant supporting information such as invoices, bank statements and offering tally sheets. For small churches a spreadsheet may suffice but for larger churches a specialised accounting package is likely to be more suitable.

Managing income

For most churches, the majority of income is in the form of giving via standing orders, but the treasurer will need to ensure any cheques and cash offering are banked and that any other income, such as room lettings and grant funding is safely received.

Claiming Gift Aid

Gift Aid is an important part of the income for many churches and the Treasurer is responsible for ensuring this is claimed correctly. With the right record keeping in place, it is not difficult.

Insurance

The Treasurer is usually responsible for insurance. The most obvious requirement is buildings insurance for the church, manse and other properties, but you will also need employer's liability and public liability insurance. The Baptist Insurance Company is one of a range of companies which can offer insurance policies specifically tailored to Churches.

Managing suppliers

The Treasurer will often take the lead on managing suppliers for services such as energy, phone and internet and ensuring the church is getting good value.

Paying the bills

Churches have many bills to pay, such as utility bills, insurance and visiting speaker fees. The Treasurer needs to ensure that invoices are checked by the appropriate person and payments are made promptly.

Processing expense claims

The minister, other staff and volunteers will often spend money in relation to church activities and you need to have a process in place for expense claims to be submitted, approved and reimbursed.

Operating Payroll

Where there is a Minister, Church Administrator, Cleaner or other church staff, the church will need to operate a payroll system to ensure payroll taxes are calculated correctly and the correct payments are made to staff, HMRC and pension providers. Payroll can be done in-house using suitable software, or outsourced to a payroll company or accountancy firm.

Annual Report

The Treasurer is responsible for overseeing the production of the annual financial statements that are a key component of any Annual Report. You need to ensure that these comply with the relevant accounting requirements. You may also be asked to oversee the production of the text of the report. If your church is a registered charity you will need to make sure your Annual Report is appropriately independently reviewed and submitted, together with the Charity Annual Return, to the Scottish Charity Regulator (OSCR) within 9 months of the financial year end.

Financial reporting to Trustees and Members

The Treasurer needs to ensure that their fellow Trustees and the church membership are aware of the financial position of the church to inform the discernment and decision-making of the church. This will usually show income and expenditure and tracking against the budget for the year.

Being a Trustee of the church

Churches are subject to the requirements of charity law and therefore must have Trustees. As Treasurer, you are one of the Trustees, which comes with some important legal responsibilities. This may sound daunting but the Baptist Union Finance team can help guide and support you with the smooth operation of your church in line with its legal obligations and constitution. We recommend that you read our guidance leaflet, BUS Guidance on Trustees (www.scottishbaptist.com/resources/legal/).

Financial Controls

As Treasurer, you are responsible for making sure there are appropriate controls in place to safeguard the assets of the church. Important examples include having suitable procedures for handling cash to prevent theft, and dual authorisation of payments from bank accounts. You should make sure you do a bank reconciliation every month to ensure all transactions have been accounted for and also have a written policy explaining how financial commitments should be approved (e.g. a major purchase).

Budget

It is good practice for the church to have an agreed financial budget for the year. The Treasurer will take the lead in creating the budget for review by the trustees. This will involve discussion with others who lead the different ministry areas of the church. The budget should be presented for approval by the church meeting so that it has broad acceptance.

Relationship with the Baptist Union of Scotland

As a member of the Baptist Union of Scotland, your church has committed to play your part in the Baptist family alongside over 150 other churches.

From a financial perspective your commitment to the Baptist Union comprises of paying a subscription to the Scottish Baptist Fund (SBF).

This is calculated based on a rate per church member and is often called the BUS per capita payment. The per capita payment is the minimum financial contribution expected of member churches and the rate is reviewed each year at the Spring BUS Council meeting.

The current rate can be found at www.scottishbaptist.com/resources/finance/finance-archives/).

The annual payment period is to 31 March each year which is the BUS financial year end. Payments can be made at any time, but churches are encouraged to set up a monthly standing order which aids BUS and local church budgeting and cash flow management.

Around £400,000 is raised in contributions each year. This, combined with income from investments and legacies make up the Scottish Baptist Fund.

This fund enables the ministry and administrative work of the Baptist Union including funding the National team to provide support in the form of training, conferences, preaching, church planting and general support and guidance across our network of churches in Scotland.

The BUS also sets the Reference Stipend for ministers at the Spring Council. The current Stipend can be found on the website at www.scottishbaptist.com/resources/finance/finance-archives/)

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Gifts and Loans

Member churches can apply to the BUS for Gifts towards one-off mission projects, training, transformational leader and church planter appointments. We also have a Church and Manse Loan Fund for purchase, improvements or repairs to Church and Manses. Guidance notes and application information is available on the website at https://scottishbaptist.com/resources/finance/)

Finance at the BUS

The finance team is made up of Brian Windram, Finance Director, and Kim Miller, Finance Assistant. We both work part time so sending an email to finance@scottishbaptist.org.uk is the best way to communicate and we will respond as soon as we can. There is also helpful information on our website at www.scottishbaptist.com .

Tips for being a good Church Treasurer

Pray!

The Treasurer needs a positive and prayerful attitude to the life and work of the church. Alongside other leaders, pray for the work of the church and the people doing it.

Work as part of a team

A good Church Treasurer ensures everything is done in relation to the finances but they do not need to do everything themselves. You should collaborate with other people in the church, including the Minister, Secretary and other leaders, and pass on tasks to those best placed to do them. You may find it helpful to put together a finance team to share the workload and some churches pay suppliers to do some of the work, such as payroll or bookkeeping.

Be mission-focused

As a Treasurer it can be easy to focus on the finances above everything else, but that is not the main goal of the church. A good Treasurer will prioritise stewarding resources well and making finance available to enable the church to play its part in God's mission.

Maintain good relationships

A good Church Treasurer will get to know the full range of people within the church and listen to what they have to say. This will help to ensure the whole fellowship is engaged in the work of the church and its finances and feel able to raise issues with you. It is also important to be aware of the activities going on within the church and the financial resources they might need to be successful.

Plan ahead

As Treasurer you will need to think beyond the short-term and consider the financial implications of any plans or initiatives being considered by the church and its leadership.

Get help when you need it

The role of Church Treasurer can be daunting at times with such a wide range of issues you might be called upon to handle. In particular, there are various technical issues such as accounting standards and tax where you might need to get specialist advice from experts.

FAQs

1. What is the current Basic Minister's Stipend?
   This information can be found in the Finance are of our website (www.scottishbaptist.com/resources/finance/) and is set each year at Council. The details are sent out in a letter by email to all treasurers when it is updated. The 2026/27 stipend is £33,600

2. What is the current per capita contribution?
   This information can be found in the Finance are of our website (www.scottishbaptist.com/resources/finance/) and is set each year at Council. The details are sent out in a letter by email to all treasurers when it is updated. The 2026/27 per capita contribution is £42 which is unchanged from the previous year.

3. How is the minister's pension calculated and what company should we use?
   Please see the Baptists Together website (www.baptist.org.uk/Groups/371382/Practical_resources.aspx) for information on the Baptist Pension Scheme run by Broadstones. Other providers can also be used, or a personal arrangement.

4. What are the bank details for the Baptist Union of Scotland?
   Sort code: 80-07-74 Account number: 10149561

5. Are we able to apply for funding for a Youth/Community/Children's/Assistant Pastor?
   In order to be eligible for any of the BUS gifts the church must have paid its per capita contribution in full for the previous 3 years and continue to do so going forward. For further requirements, details of the type of gifts available, and application forms, please see the website (www.scottishbaptist.com/resources/finance/).

6. Is there any funding available for Building repairs/improvements?
   Details about loans available along with application forms can be found on our website (www.scottishbaptist.com/resources/finance/). For loans above £100,000 please contact the finance team.

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