

# CHURCH OFFERING SECURITY

## Offering is a gift

To help reduce the risk of cash theft or fraud RMS recommends local churches may wish to consider the following security provisions.

### COUNTING AND RECORDING OFFERINGS

As soon as possible after the offering is collected a minimum of two people should be present for the counting and recording of the offering. It is recommended that the people counting the offering be given a quiet place where they can't be readily disturbed or interrupted. The offering should not be left unattended and it needs to be secured as soon as possible. Offerings should be deposited within three business days after collection.

### FRAUD, ACCOUNTABILITY AND SECURITY

- Ensure that the same person is not involved in more than one of the financial procedures of the church (collecting funds, counting them, recording the giving, authorising expenditure, writing cheques and auditing accounts etc).
- Regularly update the bank as to which persons are authorised to make withdrawals or sign cheques on the church's behalf.
- Issue receipts for giving and ensure all church accounts fall under the general accounting and auditing structure of the church.
- Until it can be banked, keep the money in a safe inside a secure room within the church that is not accessible from outside the building.

Finally, if cash is to be kept at a home prior to banking, measures to mitigate the likelihood of theft must be taken. Vary the days and times when carrying cash to the bank and ideally have two people deposit the offering together. Never leave cash unattended inside a vehicle.

## Property cover includes cash

Cash cover is automatically included with contents cover for churches in Australia, New Zealand and the Pacific Islands (except PNG). You should check that your contents cover amount is sufficient to include all regular contents plus the maximum amount of cash held or transited at any one time. Please refer to the 'Protecting Cash' resource found on our website.



### TWO RESPONSIBLE

There are always two people counting, recording or banking the offering.



### KEPT UNDER LOCK & KEY

The offering is always secured in a locked safe and/or locked room.



### AUTHORISED SIGNATORIES

The bank has the current authorised signatories on file.



### NEVER KEPT IN VEHICLES

Responsible persons never leave church offerings unattended inside a vehicle, locked or otherwise.

## READY TO HELP

Risk Management Service is a dedicated service department of the Seventh-day Adventist Church in the South Pacific.

[rms.org.au](http://rms.org.au)

