



Spending Policy

Accepted 19/11/2025

Principle:

"Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms" (1 Peter 4:10 NIV). The financial responsibility of the church is to be a wise steward of the resources God has entrusted to this fellowship. Ultimately, the church is responsible to God in the stewardship of its funds. It is important that as we spend the 'widow's mite' (Mark 12:41-44) we should make sure that the expenditure is necessary, ethical and the best value.

Purpose:

To give some guidelines of how church funds are obligated and spent, to define accountability for spending church funds, and to develop a procedure for expenditure authorization and processing payments.

General Policy Statements:

1. The only individuals authorized to spend church funds are the positions as approved by the Diaconate.
2. These individuals are responsible for developing a budget for their particular area of responsibility and are responsible for monitoring expenditures against the budget for their areas of responsibility.
3. Who is responsible for each budget line will be decided in the preparation of the budget each year.

Procedure:

1. Each invoice that is to be paid will need to have the approved of the person who is responsible for that line in the budget.
2. Expenses claims can be made either...
 - By claiming back instantly using the one-off expenses claim form. or...
 - By claiming back at the end of the month using the monthly expenses form. It is preferred that ministry and staff members use this method.
3. The ministry person will initial and place the appropriate account number to be charged for the expenditure on the invoice.

4. All expenditure should be made making sure that the person spending the money obtains best value. There should be three quotes for anything that costs over £1000.
5. The person who is responsible for a budget line is required to make adjustments in expenditures during the year to be sure that we do not run over budget without permission from the deacons.
6. Each person with a budget line is responsible for submitting budget figures for each succeeding year's budget. This should be submitted to the Treasurer in time to prepare and submit for membership approval in November each year.
7. Expenditures for budget lines that exceed the budget amount must be approved with the limits of spending limits below.

Spending Limits:

There is a fine line between keeping control over our expenditure and reacting to the practical and ministry needs of United Church Ferndown. The spending limits should be reviewed each year with the setting of the annual budget.

The ministers are authorised to agree one off costs of up to **£200**. The Deacons will agree one off costs of up to **£1000**. One off cost greater than this shall first be proposed to the membership. Expenditure already agreed as part of the budget are exempt from these limits.

Ministers' Account:

The ministers' account is an electronic 'petty cash' account that is topped up to **£500** unless a different amount is agreed by the Deacons. Expenditure from this account will be reported via the monthly expenses form. Upon a proper report of this expense to the Treasurer the amount in the account will be topped back up to the original amount.