Buckland Road Baptist Church

Financial Procedures Manual

Promoting faithful stewardship through simplicity, accountability and trust.

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Executive Summary

The purpose of this Manual is to provide Buckland Road Baptist Church with a clear, practical and proportionate framework for the stewardship of its financial resources.

The Church recognises that faithful stewardship is an expression of Christian discipleship. Those entrusted with responsibility for the Church's finances should exercise that responsibility with honesty, integrity and transparency.

This Manual has therefore been written to balance two equally important principles:

Protecting the Church's financial resources; enabling ministry to flourish without unnecessary bureaucracy.

Where judgement is required, the spirit of this Manual should take precedence over rigid adherence to procedure. The aim is always to support the mission of the Church while maintaining appropriate accountability.

Purpose

This Manual seeks to:

safeguard Church funds;
protect volunteers and officers;
ensure consistent financial decision-making;
provide an appropriate audit trail;
comply with Charity Commission expectations;
support good governance.
3 Guiding Principles

Guiding Principles

BRBC believes financial procedures should be:

Simple
Transparent
Proportionate
Workable
Ministry focused

The Church deliberately avoids unnecessary administration. Procedures should be easy to understand and straightforward to follow.

Financial controls exist to support ministry—not to hinder it.

Roles and Responsibilities

Members' Meetings

Approve the annual budget, approve expenditure requiring Members' authority, and receive annual accounts.

Diaconate

Oversees financial stewardship, monitors expenditure, approves expenditure within delegated authority, receives regular financial reports.

Treasurer

Responsible for maintaining financial records, processing payments, presenting financial reports, budget monitoring, and maintaining the audit trail.

Chair

Supports financial oversight and authorises expenditure and payments in accordance with this Manual.

Ministry Directors

May authorise expenditure within approved budgets and delegated limits.

Delegated Purchase Authority

Purchases should always be authorised before expenditure is committed.

Value	Authorised by
Up to £150	Ministry Leader or Director
£151–£1,000	Director and Chair
£1,001–£2,000	Director, Chair and Treasurer
£2,001–£5,000	Diaconate
Above £5,000	Members' Meeting

Where expenditure has already been approved as part of an agreed project budget, individual purchases within that budget should follow these delegated authority limits.

Payment Authorisation

Payment authorisation is separate from purchase approval.

Payment Value	Authorised by
Up to £1,000	Treasurer or Chair
£1,001–£5,000	Treasurer and Chair
Above £5,000	Diaconate

Payments shall normally be made electronically and supported by appropriate documentation.

No person should authorise payment to themselves.

Purchasing Procedure
Need identified.
Budget confirmed.
Appropriate approval obtained.
Goods or services ordered.
Goods received.
Invoice checked.
Payment authorised.
Records filed.
8 Payment Procedure

Before payment is made the Treasurer should confirm:

☐ Invoice received

☐ Goods/services received

☐ Purchase appropriately authorised

☐ Budget available

☐ Amount correct

☐ Payment authorised

Payment should then be recorded within the accounting system.

Purchase Authorisation Form

Purchase Authorisation Request

Date ______________________

Requested by __________________________

Ministry __________________________

Description of Purchase __________________________

Purpose __________________________

Supplier __________________________

Estimated Cost £_____________

Budget Heading ___________________________

Approval Required __________________________

Name ____________________

Role ______________________

Signature ___________________

Date ______________________

Payment Authorisation Form

Supplier _________________________

Invoice Number ___________________

Amount £__________________

Invoice Checked ☐

Goods Received ☐

Purchase Previously Approved ☐

Budget Available ☐

Authorised by ___________________________

Date ___________________

Monthly Financial Report

Prepared by Treasurer

Month

Opening Balance

Income

Expenditure

Closing Balance

Budget Position

Restricted Funds

Cash Flow

Significant Variances

Recommendations

Annual Review

Each year the Diaconate should review:

☐ Approval limits

☐ Bank signatories

☐ Budget process

☐ Internal controls

☐ Independent Examination recommendations

☐ Financial risks

☐ Effectiveness of this Manual

Document Control

Document Owner

Treasurer

Approved by

Diaconate

Adopted by

Members' Meeting

Review

Annually

Version History

Version	Date	Approved

"Good financial stewardship is not measured by the amount of paperwork we create, but by the integrity, transparency and wisdom with which we manage the resources God has entrusted to us."

Additional Financial Control Provisions

Conflict of Interest: Any individual with a personal, family or financial interest in a proposed purchase or payment must declare that interest and take no part in approving or authorising the expenditure.
Volunteer Expenses: Expense claims should normally be supported by original receipts and submitted within three months unless exceptional circumstances apply.
Bank Authorisation: The Diaconate shall maintain an approved list of bank signatories and online banking authorisers. Access rights shall be reviewed annually. Wherever practical, electronic payments should be authorised by two unrelated authorised persons.
Restricted Funds: Restricted funds shall only be used for the purposes for which they were given.
Emergency Expenditure: Where immediate expenditure is necessary to protect the Church, its property or ministry, the Chair, Treasurer and one additional Diaconate member may jointly authorise expenditure outside normal approval processes. Such expenditure shall be reported to the next Diaconate and Members' Meeting.
Competitive Quotations: Where practical, one quotation should be obtained for purchases under £1,000, two quotations for purchases between £1,000 and £5,000, and three quotations for purchases above £5,000, or the reason recorded if this is not practical.
Petty Cash: The Church does not normally operate a petty cash system.
Gift Aid: Gift Aid claims shall be submitted by the Treasurer in accordance with HMRC requirements.
Data Protection: Financial records containing personal information shall be handled in accordance with the Church's Data Protection Policy.
Retention of Records: Financial records shall normally be retained for at least seven years unless a longer period is required by law.