

## RISK INFORMATION – CHURCHES

### SECURITY OF CASH

Every week our churches receive cash by way of offerings and increasingly from other activities, such as cafes. The security of cash, especially the offering, is extremely important. Minimising the amount of cash on site reduces the money exposed to the risk of theft.

This risk information document sets out matters to consider in the handling of cash in your church.

We encourage churches to minimise cash by encouraging members to give by electronic transfer or cheque.

#### **The offering - what should we do with it after collection?**

The offering should be removed from the worship area immediately after it is collected. This should be done by at least two physically fit individuals. If the offering is to go through a foyer, or other common area, persons in those areas should be alerted and secure the area. In some cases this may mean there is a need to lock external doors during the transit of the collection to the counting area.

#### **Counting the offering - who should do it?**

It is recommended that the offering should be counted by at least two people, three people in large churches. There should never be less than two people in the area where the counting is taking place. The counters should be highly reputable members of the church who are well known to the leadership team. Background security checks should be made on people involved in counting. The authority for such a check should be sought from those involved. Most people will understand the need for checking. If a person does not agree to a background check then they should not be involved in cash handling activities.

#### **Counting the offering - where should it be done?**

The offering should be counted in a locked room. Only people cleared to perform counting duties should be allowed in the room. External windows should have security grilles in place. There should always be at least two people in the room.

#### **Cash left on church premises - is this acceptable?**

Generally no. Cash should only be left on church premises if it is secured in a locked safe. It is preferable that cash is not left on the premises. Wherever possible, night safe facilities at a local bank should be used on the day the money is counted. If no night safe is available, have a proper safe installed at the church. A filing cabinet is not a safe.

#### **Safes - is there a need for one and if so of what type?**

A safe is only necessary if cash or valuables are to be left on the premises. If this is to be the case then consideration should be given to purchasing one. Safes can be concealed in walls, under floors

The information provided is of a general nature only and may not identify all matters that need to be included in the design of effective controls for the subject area. Professional advice should be obtained on individual circumstances.

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or in other inconspicuous places. Seek the advice of a security professional as outlined above, to ensure you purchase one suitable to your needs.

#### **Banking the offering - when should it take place?**

Banking should take place at the earliest opportunity. If your bank has a night safe facility this should be used when necessary. Do not accumulate offerings over a number of weeks before banking, no matter how small the amount.

#### **Transporting the offering to the bank - how should it be conducted?**

Larger churches may employ a security firm such as Chubb, Armaguard or Brinks to transport cash to the bank.

Smaller churches should take the following precautions when moving money:

- Always carry the money in a securely locked bag
- Travel by vehicle rather than on foot
- Travel in pairs at least
- Minimise walking at both ends of the journey
- Vary the time and route taken to the bank frequently
- Aim to transport and bank during working hours or daylight at least if at all possible rather than at night
- Always proceed directly to the bank and never leave money in an unattended vehicle

#### **Confronted by thieves - what actions should be taken?**

- Security of the individuals involved is paramount
- Obey the instructions of the assailants and hand over the money
- Under no circumstances argue or use any force
- If possible take note of the appearance of the thieves and their clothing. If a vehicle is involved note its make, model, colour and registration number