



CCCVAT MINISTRIES LTD COMPLIANCE GUIDELINES V3 - 01.09.21

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1. DISCLAIMER:

CCCVAT MINISTRIES LTD has compiled this guideline from a variety of sources as a resource to assist churches determine if they are regulatory compliant and to flag which of the compliances CCCVAT requires churches to be compliant with prior to applying for membership.

CCCVaT recommends that all intending applicants and churches visit the following listed sites plus other sites which may assist them determine if they are operating in accordance with Federal and State laws and regulatory compliances and seek appropriate legal and financial advice before acting on any advice or recommendations contained herein.

- [CAV - Incorporated-Associations \[Consumer Affairs – Victoria\]](#)
- [CBOS - Incorporated Associations \[Consumer, Building and Occupational Service – TAS\]](#)
- [Australian Business Register \[ABR\]](#)
- [Australian Charities and Not-For-Profit Commission \[ACNC\]](#)

CCCVAT MINISTRIES LTD accepts no liability for any advice, omissions, incorrect claims or statements and links to nominated sites in this document. The onus is on the reader to determine if the advice is correct and act only when they are sure of this.

2. CONTEXT

There are numerous options available under Australian Law to govern a church or Not-For-Profit, as well as various legal requirements to comply with and insurances to protect the operation from financial loss and staff in the event of injury.

This guide seeks to provide a brief synopsis of most of the options available, a reference to regulatory websites and material with more comprehensive information.

3. MEMBERSHIP – CCCVAT MINISTRIES LTD:

CCCVaT expects all churches and Para-Organisations that apply for membership, other than existing Brethren Churches as listed on its website, to be regulatory compliant.

Compliances that are mandatory are prefaced with **'M'**

4. PURPOSE:

New Churches: The purpose of this Compliance Guideline is to assist new churches to determine which regulatory model best suits their mode of operation and details compliances which are mandatory and which are recommended.

CCCVAT has introduced a service to register new churches and apply for all registrations and accesses to ensure a church is able to operate in accordance with Australian laws and regulatory compliances.

Existing Churches: The second purpose of this Compliance Guideline is to act as a check list for existing churches to determine which compliances they currently have, whether they are up-to-date and detail compliances that are recommended as best practice.

The guide is written specifically for Incorporated Associations, if you register with the ACNC as an Unincorporated Association or a Company Limited by Guarantee, your entity will be subject to different obligations in some instances.

5. MODELS:

Churches have the option of operating under the following models:

a. Unincorporated Association:

Unincorporated Associations are groups that are formed for a particular purpose. They usually have a constitution that establishes its purpose, membership qualifications and rules that govern the association. The members will usually elect a board or leadership group to govern the association on behalf of its members and in some instances manage the association.

Unincorporated Associations are not able to operate outside the state they were formed and if they wish to avail themselves of the Tax Charity Concession [TCC] and some other concessions they must register with the ACNC.

The main risk operating as an unincorporated associations is that the board or leadership group and members are liable for any loans or contracts of the association they have guaranteed and debts the association has incurred where there are insufficient assets to cover same, therefore placing their personal assets are at risk.

b. Incorporated Association:

Incorporated Associations are groups that are formed for a particular purpose. They are required to have a constitution that establishes its purpose, membership qualifications and rules that govern the association. The members will elect a board or leadership group to govern the association on behalf of its members and in some instances manage the association. You can recognise an incorporated association by the word 'Incorporated' or the abbreviation 'Inc.' after its name.

Unincorporated Associations are not able to operate outside the state they were formed and if they wish to avail themselves of the Tax Charity Concession [TCC] and some other concessions they must register with the ACNC.

They can enter into contracts in their own name and borrow money, which makes the

association and not the board or members liable, where no personal guarantees have been made.

Tasmanian Incorporated Associations are registered with Consumer, Building and Occupational Services [CBOS] under the Associations Incorporation Act 1964. The role of CBOS in these matters is defined on its website:

[TAS Associations Incorporations Act 1964](#)

Victorian incorporated associations are registered with Consumer Affairs Victoria under the Associations Incorporation Reform Act 2012 (the Act). The role of Consumer Affairs Victoria in these matters is defined on its website:

[VIC Incorporated Associations - Info](#)

[VIC Incorporated Associations - Clubs and Fundraising](#)

c. Company Limited by Guarantee:

Company Limited by Guarantee - is the 'Rolls Royce' model for not-for-profit groups. Limited by guarantee means the liability of the company's members is limited to the amount the members undertake to contribute to the property of the company if it is wound up. Registration of a company creates a legal entity separate from its members.

One of the defining advantages of a company limited by guarantee is that it allows the entity to operate throughout Australia unlike other associated entities.

Companies Limited by Guarantee must operate in accordance with the Corporations Act which entail more onerous reporting requirements depending upon the level of turnover.

However, churches that operate as a Company Limited by Guarantee and register with the ACNC as a basic religious charity are exempted from some of the reporting requirements.

d. Brief summary of differences between the types of entities:

<i>Unincorporated entity</i>	<i>Incorporated Association</i>	<i>Company Limited by Guarantee</i>
Not a separate legal entity	Separate legal entity	Separate legal entity
No specific legislation applies to the entity	Must comply with the relevant state legislation	Must comply with the Corporations Act 2001
Individuals can carry out activities anywhere	Can carry out activities in the state of incorporation	Can carry out activities anywhere in Australia
Individuals can carry out trading activities	Can carry on some trading activities	Can carry on unlimited trading activities on a not-for-profit basis
Not legally required to prepare financial statements. May be required to prepare statements under a denomination or church	Must prepare annual statements. If prescribed, must prepare financial statements that comply with relevant accounting standards	Must prepare financial statements that comply with all relevant accounting standards, although

constitution		exemptions for smaller companies are being proposed
Not legally required to be audited, however the denomination head office, governing rules of the church or the church leadership team may require an audit be carried out.	May need to have the financial statements audited or reviewed, depending on the state the association is incorporated in.	All must be reviewed and, those with revenue above \$1M audited. NOTE: Exemptions for smaller companies are being proposed
Not legally required to have an annual general meeting	An annual general meeting must be held within 5 months of its year end	An annual general meeting must be held within 5 months of its year end
Not legally required to lodge statements	Statements must be lodged within one month of the annual general meeting NOTE: This provision is subject to repeal	Statements must be lodged for companies with revenue above \$1M within 4 months of its year end

e. Recommendation:

M Minimum requirement:

CCCVaT requires church plants, churches and para-organisations wishing to join [excluding existing Brethren Churches] to be at least registered as an Incorporated Association, as it is the most manageable and appropriate model for small to medium sized churches providing a suitable level of protection for members.

CCCVaT will also accept applications from churches and para-organisation registered as a Company Limited by Guarantee.

6. M INCORPORATED ASSOCIATION:

To learn more about Incorporated Associations visit:

Tasmanian - [CBOS - Incorporated Associations](#)

Victoria - [Consumer Affairs Victoria \[CAV\]](#)

These sites will disclose all the requirements to become an Incorporated Association.

Please read their requirements prior to applying and the following advice.

a. 21 Days' Notice:

i. [TAS - Incorporated Associations - Application Process:](#)

CBOS requires you give members 21 days' notice to hold a meeting to vote on whether to incorporate or not.

ii. [VIC - Incorporated Association - Application Process](#)

CAV requires you give members 21 days' notice to hold a meeting to vote on whether to incorporate or not.

[CAV's requirements are summarised on the annexure at the end of this Guideline.](#)

- CCCVaT has a template for a founding members meeting.
- CCCVaT has a power point presentation detailing the various options available.

b. Minimum of Five Members:

CAV requires a minimum of five members to register as an Incorporated Association. The five members to be registered will need to provide along with details needed for other registrations:

- Name [First and Last]
- Gender
- Address
- Email Address
- Phone Number
- Date of birth [DOB]
- Place of birth
- Tax File Number

Note: To register the members with the ACNC, at least three must be independent ie: not related.

It is recommended but not mandatory these founding members hold a position on the board of the association, which will aid you when registering with the ACNC, such as:

- Chair
- Vice-Chair
- Treasurer
- Secretary
- Board Member etc

The founding members will need to appoint a Public Officer to register the church with the state body.

[ATO - Public Officer](#)

The Public Officer can either be a member of the board, with or without a secondary role, or operate independently of but report to the board via the secretary.

c. Adopt a Name:

You will need to adopt a name to register. Once a name is agreed upon you will need to check if it is available? You can search using the search engines highlighted in blue below.

If the name is taken you will need to agree on another or a possible means to retain the main part of the name is to add a prefix or suffix to it.

When choosing a name it is important to select a name that will appeal to your target market or key demographic. Do not choose a name that will cause offence or deter people. Also choose a name that is simple to remember [memorable]. This is known in marketing as the KISS Principal 'Keep it Simple and Short'. Most memorable brands include only one or two words.

The state registrar's will add the suffix 'Inc' to any name you choose – so you have no need to add it.

- [ASIC SEARCH BUSINESS NAME](#)
- [CBOS SEARCH FOR AN INCORPORATED ASSOCIATION](#)
- [CAV SEARCH FOR AN INCORPORATED ASSOCIATION](#)

Do not apply for the name via ASIC, you secure the name when you register the Incorporated Association with the state body.

You only need register business names with ASIC, names that you wish to secure which you can do by registering them under your ABN – Refer section on ABR/ABN.

d. Incorporated Association - Model Rules/Constitution:

To register as an Incorporated Association the state authorities require you lodge model rules, commonly known as a constitution.

The model rules or constitution are designed to ensure the incorporated association's constitution is compliant with the Act.

[Tasmania - Associations Incorporation Act 1964](#)

[Victoria - Associations Incorporation Reform Act 2012](#)

Both state entities have a standard model rules template which are complex and have more of a commercial than Christian focus.

A constitution's lists rules which an Incorporated Association must abide by. Legal advice recommends the rules be kept to a minimum and not include any unnecessary jargon or rules, as any amendments, additions or retractions require the approval of a majority of members. A constitution only has to comply with the Act and is not intended to act as a Christian manifesto. The church's beliefs and practices can be more effectively documented in its 'Statement of Faith' and 'Doctrinal Statement' and the church's modern of operation in a board charter.

The purpose of the Incorporated Association, the reason for the church's existence, can be included in the 'Objects'.

CCCVaT has three templates for Model Rule/Constitution suitable for an Incorporated

Associations in the states of Tasmania and Victoria.

i. **Tasmania:**

- Template – this is a constitution meets all the regulatory compliances required of the Act and CBOS and is governed by an elected board.

ii. **Victoria:**

- Template – this is a constitution which meets all the regulatory compliances required of CAV and is governed by an elected board. It has been vetted and approved by a legal firm. It is the one most commonly used by our churches and is suitable for small to medium sized churches.
- Dual Stream Template – This is more complex and is governed by both an Eldership Team and Board. It is more suited for large to very large churches.

iii. **Public Officer:**

The Public Officer is empowered under the Acts to register an incorporated association, so members need to appoint one as their first act.

iv. **State Bodies – Registration Fees:**

The state bodies charge a fee to lodge a model rules/constitution. The fee to lodge the church's own compiled constitution is far greater than the fee charged to lodge the state authority's model rules.

[CBOS Licencing Fees](#)

[CAV - Fees and Forms](#)

IMPORTANT: Make sure you retain details of the username and password used to access CBOS and CAV and if possible grant someone else in the church access.



e. **Incorporated Association - Registration:**

CBOS and CAV process applications rapidly. Upon approval you will receive an email with a Certificate of Incorporation attached. Retain a copy of the certificate as you will need to record the registration number when you register with the ACNC.

7. M AUSTRALIAN BUSINESS NUMBER [ABN]:

a. **ABN:** You will need to acquire an ABN prior to registering with the ACNC:

You will be asked a number of questions to register, ensure you answer them correctly, if in doubt contact the office@cccvat.com.au.

Importantly remember the correct spelling for all the data entered including how you spelt your name [recommend you leave out your middle name/s] This will be important when you apply for myGovID and RAM, as your name and DOB has to be an exact match.

Provided you have submitted the application correctly and paid the appropriate fee, the ATO will issue an 11 digit ABN instantaneously.

[Australian Business Register](#)

- b. TFN:** You will be offered the option of registering for a Tax File Number [TFN], refer Item **gv**. Note you can also apply for GST later via the ATO.
- c. GST:** You will be offered the option of registering for Goods and Services Tax [GST], refer Item **giv**. Note you can also apply for GST later via the ATO.
- d. PAYG:** You will be offered the option of registering for Pay As You Go [PAYG], refer Item **gvi**. Note you can also apply for PAYG later via the ATO.
- e. DGR:** You will be offered the option of applying for Deductible Gift Recipient Status [DGR], refer Item **gvii**. Note you can also apply for DGR later via the ATO.

8. M AUSTRALIAN CHARITIES & NOT-FOR-PROFIT COMMISSION:

- [ACNC Guidelines on starting a Charity](#)
- a. Churches** are considered to be Not-For-Profits [NFP's] or charities which are regulated by the Australian and Charities Not-For-Profit Commission [ACNC]
- b.** Along with either **CBOS** or **CAV**, you will need to register with the **ACNC**.

IMPORTANT: Make sure you retain details of the username and password used to register with the ACNC, which will give you ongoing access to their Portal for lodging updates and Annual Information Statements [AIS].

- c. Minimum 5 Responsible Persons** - You will need to nominate a minimum of five responsible persons. You are required to do a background check on each one, to do so visit:

- [ASIC - Banned and Disqualified.](#)

A disqualified person may not be eligible to serve on the board of a charity. Reasons for disqualification include being convicted of certain offences, bankruptcy or personal insolvency agreements, or disqualification by a court or regulator.

- [ACNC Banned and Disqualified Persons](#)

Under Governance Standard 4, charities must be satisfied that their Responsible Persons are not disqualified from managing a corporation. The ACNC has the power to suspend or remove a responsible person (such as a board or committee member, or trustee) from

a charity, which is recorded on the Disqualified Persons Register.

The five members will be listed as responsible persons on the ACNC site. The ACNC registration also enables you to define a role they may agree to undertake.

Charities have a duty to notify the ACNC of changes to their details, including Responsible People and governing documents.

Once you are aware of a change in your charity's details, you must notify the ACNC as soon as you reasonably can but no later than:

- i. 28 days (for medium and large charities) or
- ii. 60 days (for small charities).

d. ACNC Withholding Information:

Under section 40-10(2) of the ACNC Act, the Commissioner has power to withhold or remove information that is required to be published on the Register. For additional information on this matter visit the link below.

- [ACNC's Right to Withhold Information](#)

At the end of the application process the ACNC will ask if you wish information withheld from the Public Register. If you select 'Yes' you will need to provide a convincing reason.

e. Basic Religious Charity:

To maximise the benefits available to a church the charity should be registered as a 'Basic Religious Charity' for the purpose of advancing religion.

There are six criteria that a charity must meet to be a Basic Religious Charity:

- i. it cannot be entitled to be registered with any other charity subtype (for example, it could not also be registered with the subtype of 'advancing education')
- ii. it is not:
 - a body corporate registered under the Corporations Act 2001 (Cth) (including a Registrable Australian Body)
 - an Indigenous corporation registered under the Corporations (Aboriginal and Torres Strait Islander) Act 2006 (Cth)
 - a corporation registered under the Companies Act 1985 of Norfolk Island, or
 - an incorporated association in any state or territory (including an entity incorporated under Associations Incorporation Act 2005 of Norfolk Island)
- iii. it is not endorsed as a DGR itself (but it can be endorsed to operate DGR funds, institutions or authorities as long as their total revenue is less than \$250,000 for the particular reporting period)
- iv. it has not been approved to report to the ACNC as part of a group

- v. it has not received more than \$100,000 in government grants in the current reporting period or either of the previous two reporting periods, and
- vi. from March 17 2021, it has joined the National Redress Scheme for Institutional Child Sexual Abuse (Redress Scheme) if it has been identified as being involved in the abuse of a person either:
 - in an application for redress under section 19 of the National Redress Scheme for Institutional Child Sexual Abuse Act 2018 (Cth) (Redress Act) or
 - in response to a request for information from the National Redress Scheme Operator (Secretary of the Department of Social Services) under section 24 or 25 of the Redress Act.

A Basic Religious Charity has to notify the ACNC of certain changes and submit an Annual Information Statement each year, but it is not required to:

- i. answer the financial questions in the Annual Information Statement.
- ii. submit annual financial reports, or
- iii. comply with any Governance Standards.

The ACNC does not have the power to suspend or remove a member of a Basic Religious Charity's governing body (a 'Responsible Person').

f. Financial Period:

You will be required to nominate your financial period, CCCVAT recommends you nominate the 1st of January to 31st December, as the ATO workload is not as intense and it aligns with many of our other churches.

The standard ACNC reporting period is the financial year, 1 July to 30 June. If your charity uses a different reporting period, you need to nominate what that is.

If you chose a period other than the standard ACNC reporting period, you will be asked to justify it. You can justify it stating that this is the standard reporting period used by the state body and most other member churches.

g. Tax Concession:

As part of your ACNC registration you will be able to apply for various tax concessions.

i. Income Tax Exemptions and Franking Credits:

Income tax applies to any taxable income received by an organisation. All charities registered with the ACNC can apply for income tax exemption (which, if endorsed, means they do not have to pay income tax).

Charities that are endorsed by the ATO as exempt from income tax may also be eligible to receive refunds on franking credits. This applies if your charity holds shares in a company that provides franked dividends. The ATO provides more

information about accessing refunds on franking credits.

Only the ACNC has the power to apply to the ATO for this exemption on behalf of the entity

Select **'Yes'**.

ii. **Fringe Benefit Tax Exemption [Capped at 30,000]:**

While all registered charities can apply for an FBT rebate, certain charities can apply for an FBT exemption. This exemption may be available for charities that are Public Benevolent Institutions (PBIs), Health Promotion Charities (HPCs), not-for-profit hospitals and, in some cases, charities advancing religion (subject to certain conditions).

Select **'No'**.

iii. **Fringe Benefit Tax Rebate [Capped at 30,000]:**

Fringe benefits tax (FBT) is a tax paid on any benefits that an employer provides to their employees outside their salary or their superannuation, such as the use of a work car, phone or any other benefit.

If your organisation is a registered charity (other than a registered charity that is an institution established by a law of the Commonwealth Government, a state or a territory) it may apply for the FBT rebate (capped at \$30 000).

Note religious institutions have exemptions unique to their status, some of which are detailed in this document.

Select **'Yes'**

iv. **Goods and Services Tax [GST]:**

Goods and services tax (GST) is a tax on transactions. Where goods and services are sold, the amount received for the sale may be subject to GST. Similarly, where goods and services are purchased, the purchaser may be able to claim a GST credit for the GST included in the amount paid. Registered charities can apply for GST concessions.

Entities registered for GST are able to claim the tax back via their Business Activity Statement [BAS] return.

Select **'Yes'**

The ability to apply for GST has alternated with the ATO. If this options is no longer available via the ACNC you can apply via the ATO.

v. **Tax File Number [TFN]:**

Ordinary people, but also companies, superannuation funds, partnerships and trusts – in fact anyone or anything that pays tax – needs to have a tax file number (TFN).

The ability to apply for TFN has alternated with the ATO. If this options is no longer available via the ACNC you can apply via the ATO.

vi. **Optional - Pay as you go tax [PAYG]:**

PAYG - You need to apply if employing salaried staff, you can always apply later via the ATO]

Select 'Yes' if you intend to employ someone.

vii. **Deductible Gift Recipient (DGR):**

Donors to organisations granted Deductible Gift Recipient (DGR) status are able to claim their donations against their tax. Accordingly DGR status is a very desirable attribute for organisations to gain and incentive for donors.

To qualify for DGR status visit [ATO - DGR Guidelines](#) + [ACNC - DGR Gudelines](#)

There are numerous categories an entity can apply for DGR status under. Entitles applying must demonstrate benevolence, that those they serve will benefit.

Note: If you do not qualify under any of the categories you can apply for a listing by names via your federal minister or treasury.

Even if your organisation is a charity, it must still meet all of the ATO's requirements for DGR endorsement, as set out in the ATO Gift Pack and its other guidance.

The requirements for DGR endorsement are that an organisation:

- a) Has its own ABN
- b) Falls within a general DGR category (as set out in the ATO DGR table) or have a fund or institution that is part of the organisation which falls within a general DGR category
- c) Has acceptable rules for transferring surplus gifts and deductible contributions on winding up or DGR endorsement being revoked:
- d) By having DGR revocation clauses in its governing documents (such as its constitution, rules or trust deed), or
- e) By showing it is required to do this by law
- f) Maintains a gift fund (if seeking endorsement for the operation of a fund, institution), and
- g) Generally, is established and operated in Australia (the 'in Australia' condition).
DGR funds must be managed by a separate entity to the board, which can

include a committee which reports to the board. Additionally your constitution must include a provision/clause to enable you to operate as a DGR.

CCCVaT's constitution for Incorporated Associations in Tasmania contains such a provision along with the transfer of funds in the event the entity is wound up.

You can apply for DGR status at any time, CCCVaT recommends you apply after gaining your ACNC registration to avoid delaying the application due to the added complexity of having to qualify.

viii. **Financial Reporting Requirements:**

[ACNC Reporting Requirements](#)

The ACNC require charities to report eighteen months after incorporation and every twelve months thereafter.

a) **Basic Religious Charities.**

Basic Religious Charities must submit an Annual Information Statement, but do not need to:

- answer the financial information questions, or
- submit an annual financial report as part of the Annual Information Statement.

b) **Reporting Requirements – Other Charities.**

Your charity's financial reporting and other obligations to the ACNC depend on whether it is considered a small, medium or large charity.

The size of your charity is based on its total annual revenue for the period upon which it is reporting.

• **Tier 1 - Small charities have annual revenue under \$250,000.**

For small charities, it is optional to submit a financial report in the Annual Information Statement, so there is no ACNC requirement for a small charity to have its financial report reviewed or audited.

• **Tier 2 - Medium charities have annual revenue over \$250,000 but under \$1 million.**

Medium-sized charities can have their financial report reviewed or audited. The reviewer's or auditor's report must be submitted as part of the financial report in the Annual Information Statement.

The audit or review must be conducted by:

- a registered company auditor (as defined by the Corporations Act 2001); or
- an audit firm; or

- an authorised audit company.

A review may also be conducted by a current member of a relevant professional body (CPA, CAANZ or IPA) who is qualified to undertake a review (in line with the Corporations Act 2001).

- **Tier 3- Large charities have annual revenue of \$1 million or more.**

Large charities must have their financial report audited. The auditor's report must be submitted as part of the financial report in the Annual Information Statement.

The audit must be conducted by:

- a registered company auditor (as defined by the Corporations Act 2001);
or
- an audit firm; or
- an authorised audit company.

Note that these are the ACNC's requirements for financial reports. There may be specific requirements for financial reports from other regulators, agencies or even a charity's own governing document. It is important to consider other requirements when preparing a charity's financial report.

c) **Failure to submit an Annual Information Statement:**

If your charity does not submit its Annual Information Statement and takes no action to try to do so, the ACNC will:

- Issue penalty notices if it finds your charity is deliberately not meeting its obligation to report, and/or
- Publish a statement that your charity's Annual Information Statement is overdue on the ACNC Register. This will appear on your charity's entry on the Register if it fails to submit for more than six months after the due date.

The ACNC can impose penalties on charities that fail to submit their Annual Information Statement on time.

When your charity submits its Annual Information Statement, the ACNC Register details will be updated, and the overdue statement will be removed.

If your charity does not submit an Annual Information Statement for two or more years, demonstrating persistent non-compliance, the ACNC will progress towards revoking its registration. This will result in the ATO removing your charity's entitlement to charity tax concessions.

d) **Revenue is a component of total income. A simple formula to help charities understand this is:**

Revenue + Other Income = Total Income.

Revenue is realised from the sale of goods or services, or through the use of capital or assets. Revenue can also arise from the contribution of an asset to a charity when certain conditions have been met during the charity's ordinary activities.

Revenue is usually shown as the top line item in an income (profit and loss) statement. Common examples relevant to charities include:

- grants from government, foundations, private or any other sources
- donations, tithes, bequests or legacies
- fees for provision of services
- sale of goods
- inflows from fundraising activities or sponsorship
- interest earned on investments, dividends
- royalties and license fees
- in-kind donations (for example, volunteer time or goods).

h. Verbal Verification:

The ACNC will call you for further information and can take up to 4 weeks to process the application. Once approved it will issue you with a certificate and access to its Portal.



i. ACNC Portal:

Via the Portal you will be able to:

- a) Update contact details and addresses.
- b) Update, add or remove responsible persons.
- c) Submit Annual Information Statements [AIS]
- d) Plus numerous other tasks.

9. M myGovID:

If you are registered for GST and PAYG you will need to register with myGovID.

myGovID is an app designed to allow users to authenticate with Australian Government websites and services. The app, developed by the Australian Tax Office and Digital Transformation Agency first launched in October 2019. myGovID, is distinct from myGov which gives you access to your personal account via the ATO.

myGovID is a second stage verification to enable the holder to access various Australian Government agencies via the Relationship Authorisation Management [RAM] tool. It requires you to download the app on a compatible mobile phone.

Ideally the Treasurer or bookkeeper/accountant should register for myGovID.

IMPORTANT: Make sure you enter your name's exact spelling used to register the association with the ABR/ATO [any variation ie the inclusion of a middle name not used in the ABR/ATO registration will prevent you gaining access] and retain details of the username and password used to register, This will enable you to gain ongoing access to the ATO portal via logging into RAMS.

[Register for myGovID](#)

10.M RELATIONSHIP AUTHORISATION MANAGEMENT [RAM]:

- a. An ATO authorisation service that allows you to act on behalf of a business online when linked with your myGovID (you'll use your myGovID to log into RAM). Relationship Authorisation Management [RAM] enables the holder to access the ABR and ATO client websites.

IMPORTANT: Make sure you retain details of the username and password used to register, which will give you ongoing access to the ATO to submit your bank account details, lodge updates, pay superannuation and link with your online accounting platform for Single Touch Payroll [STP] and BAS returns.

[Register for RAM](#)

- b. Once registered for RAM, you will need to link the ABN of the entity. You do this by:
- i. Phone 1300 287 539 and select option 3.
 - ii. You'll need to provide personal details to complete a proof of identity check.
 - iii. Checks will be completed to confirm your association to the business.
 - iv. Once confirmed, you'll receive an email with an authorisation code and summary of the authorisation request.
 - v. Once login into RAM's you will see a window, bottom left, requiring you to enter the code you were issued with.
- c. myGovID and RAM will gain you access to:

Australian Taxation Office Portal <https://bp.ato.gov.au/>

11.M BANK ACCOUNT:

Apply for a bank account.

Banks have various requirements regards applications for bank accounts depending upon the type of account you wish to acquire. You will need to check with the bank regards its requirements prior to applying.

Most banks are checking in with the ACNC to confirm your registrations and charity status.

When you have obtained a bank account, ensure you add the bank details [BSB and Account Number] to your ATO site for Business Activity Statement [BAS]. This will enable the ATO to pay refunds directly to the account. If you require assistance contact CCCVaT. [ATO](#)

12.M ACCOUNTING SOFTWARE:

Most online accounting packages fully integrate with the ATO, which enables the seamless transfer of data without the need to fill out forms or access the ATO site to enter the data manually. This includes:

- a.** Linking your bank transactions.
- b.** Linking the software with the Australian Taxation Office - [ATO Access Manager](#)
- c.** Lodging employee Tax File Declarations.
- d.** Lodging pay runs. [Single Touch Payroll - STP].
- e.** Lodging superannuation guarantee payments - [ATO Lodgements](#)
- f.** Lodging Business Activity Statements [BAS] - [ATO Lodgements](#)
- g.** Creating ABA files to upload to the bank for payment.
- h.** Generating employee payment summaries.
- i.** Generating invoices and receipts.
- j.** Plus numerous accounting functions.

There are many accounting packages available, CCCVaT recommends QuickBooks Online, as we are very familiar with its functions, are able to train churches in its use and provide advice.

CCCVaT is a licenced reseller for QuickBooks and consequently able to offer discounts of 50% on its normal subscription fees.

Lately QB has been suspending bank feeds. When suspended QB will require you to complete a form it generates which can be emailed to the software provider.

13.M INSURANCES:

Following is a list of insurance covers CCCVaT recommends churches consider where appropriate for their needs. The purpose of acquiring insurance is to ensure claimants will be financially compensated and members/church will not be financially impacted.

a. M Public/Products Liability:

The policy covers amounts you are called upon to pay by way of compensation (excluding punitive or exemplary damages) for injury to person or damage to property caused by an occurrence in connection with the church, to an amount not exceeding the indemnity.

b. Professional Indemnity:

Covers your legal liability to pay compensation and costs arising from any claim from a breach of professional duty in connection with the church.

Covers the financial liability of a church and its employees against a claim for an act or omission in relation to the professional advice or design they have provided/created, to an amount not exceeding the indemnity.

c. Directors and Officers Insurance:

Covers any claim against a director or officer jointly or severally for any wrongful act committed by them in their capacity as directors or officer of the company or association.

d. General Property - Contents Insurance:

This is an Australia wide cover for mobile items such as laptops, phones, sound and AV gear, musical equipment and other portable items.

e. M Voluntary Workers Personal Accident:

This Policy insures all Voluntary Workers while engaged in activities of the Insured: Volunteers are a great source of assistance to many associations; however as they do not receive wages, they are not covered by Workers Compensation Insurance. This being the case associations should seek to protect their volunteers from injuries that may occur whilst helping out, this can be done through Voluntary Workers Insurance also known as Volunteers Personal Accident Insurance or Volunteer Accident Insurance. Considering the benefits of volunteers to associations the policies are quite inexpensive and depending on the options selected can provide cover for accidental death, disablement and incapacity to carry out normal duties. Who needs Voluntary Workers Insurance? All associations that have volunteers and/or a non-paid committee of management should strongly consider taking out Voluntary Workers Insurance. Note: Don't forget about your board of management, they are assisting in the direction of the association largely and should not be excluded from protection.

Provides cover for unpaid volunteers. Typically covers loss of income, capital lump sum benefits and non-Medicare Medical Expenses.

f. Sexual abuse and Molestation:

Covers the legal liability to pay compensation in respect of personal injury for sexual abuse first committed or alleged to have been committed during the period of insurance where the perpetrator of the sexual abuse was:

- a) A representative, member, employee, volunteer or service provider of yours; and
- b) You had in place the necessary client protection policy required by us and/or by legislation to limit or prevent such abuse.

g. M Workcover [where applicable]:

Covers your employees for injury whilst at work. This varies state to state and you should contact your local workers compensation insurer directly for information. Follow the links below for the relative state.

- o [Tasmania](#)
- o [Victoria](#)

h. Employment Practices Liability:

Covers your Association for any compensation that it is legally liable to pay for wrongful acts to any employee relating to their employment to the association.

i. Fidelity:

This provides protection for loss of money and property as a direct result of any fraudulent or dishonest acts by directors, employees, committees or volunteers of the association.

j. Other Cover, if applicable:

- i. Management Liability.
- ii. Member Personal Accident Cover.
- iii. Long Term Travel Cover.
- iv. Corporate Travel Cover.
- v. Motor Vehicle Cover.
- vi. Construction Liability.
- vii. Cyber Liability.

k. Church Planters:

EA Insurance is offering church plants a special deal on a package of insurance cover at a discounted price, for details visit: [Church Planters Insurance Package](#)

14.M CHILD PROTECTION [IF APPLICABLE]:

- a.** In view of the Australian Government’s Royal Commission into Institutional Responses to Child Sexual Abuse [Child Abuse Royal Commission Gov Au](#) CCCVaT expects every church currently hosting children’s activities to be managing them in accordance with the recommendations of the Royal Commission.
- b.** The ACNC requires every church with a known or pending sexual abuse claim to register with the National Redress Scheme to maintain their charity status.
- c.** CCCVaT is the national licence of Child Safe Australia’s, Safety Management Online [SMO] tool which is an aid churches can use to the manage their children’s activities.
 - i.** CCCVaT covers the cost of the licence fees to use the system for all churches listed on its website in Victoria and member churches in Tasmania. CCCVaT also provides training on how to use the app. [CSA](#)
 - ii.** In addition, CCCVaT also provides training on the Federal and State Government laws regulating the management of children’s activities by institutions.
- d.** Pastors and people working in a paid or volunteer capacity with children in your church are required to have Working with Children’s Check [WWCC]. Some churches require all their employees and leadership to have a WWCC and some all members, however this is a matter of church policy rather than a regulatory requirement.

People can apply for a WWCC at:

[TASMANIA](#)

[VICTORIA](#)

Employees are required to nominate their employer.

- e.** Some state authorities require Employers to register however, this is not the case in Victoria.
- f.** The government in Tasmania does require employers to [Register as an Employer](#). The portal will allow you to:
 - i.** search and add employees and volunteers
 - ii.** review employee and volunteer registration status
 - iii.** pay your employee and volunteer registration fees
 - iv.** update organisation details.

Employees are required to nominate their employer.

Recent changes to the legislation in Tasmania require churches to check the status of your employees and volunteers online before they start working or volunteering with your organisation, and not accept the registration card as proof alone. You will need their application/registration number and surname to conduct the check:

[Registration Check](#)

15.M WORKPLACE HEALTH AND SAFETY [WHS]:

- a.** Workplace Health and Safety (WHS) – sometimes called Occupational Health and Safety (OH&S) – involves the management of risks to the health and safety of everyone in your workplace. This includes the health and safety of anyone who does work for you as well as your customers, visitors and suppliers.
- b.** Most states operate under the National Harmonised Workplace Health and Safety laws with the exception of VIC and WA, although WA has agreed to abide by them. Details of the National Harmonised Workplace Health and Safety laws and links to the various state Workplace Health and Safety authorities can be found at:

[SAFEWORK AUSTRALIA](#)

- c.** Safework Australia is an excellent resource for WHS matters and includes numerous Model Codes of Practice.
- d.** CCCVaT has adopted a system to manage WHS for churches called MONIT. CCCVaT covers the cost of the user fees to use the app for all churches listed on its website in Victoria and member churches in Tasmania. MONIT provides training on how to use the app.
- e. MONIT**
 - i. Great reporting features in real-time
 - ii. The end-user does NOT have to be knowledgeable in health and safety
 - iii. Monit keeps up to date with regulatory changes and industry standards
 - iv. When your Monit user leaves, we'll train your new user free of charge (only 40 minutes to be up and running)
 - v. All workers are engaged in your organisation's health and safety
 - vi. Monit's world-first Virtual Consultant technology is like having your own in-house consultant
 - vii. A Monit subscription gives you access to a health and safety professional. We are always here for you.
 - viii. By default, Monit's accountability process and methodology make your health and safety activity "live".

16.M REDBOOK:

This Redbook contains customised reports and records required to manage Duty of Care (DOC) tasks and Essential Safety Measures maintenance compliance for the church. Maintenance and inspections of these measures are required to meet regulations, risk management and good governance practices.

Rebook main focus is the condition of the building and equipment.

NOTE: There is some overlap with WHS/MONIT and the REDBOOK, which CCCVAT is working to resolve.

17.M MARRIAGE CELEBRANTS:

- a.** Marriages in Australia are subject to and conducted under the Marriage Act 1961
- b.** The Brethren Movement is registered with and known as with the Australian Government Attorney General's Department as Christian Community Churches of Australia.
- c.** CCCAust is the national registrar and each state authority is responsible for processing applicants from their churches to become Marriage Celebrants via the state's relevant authority.

For more information on marriage, state registrars and Marriage Celebrants visit:

<https://cccvat.com.au/church-support/marriage-celebrants>

- d.** Once a Marriage Celebrant is registered they can conduct a marriage anywhere in Australia under the rites of the Christian Community Churches of Australia.

Note: They cannot conduct a marriage under any other rites.