



Health and Safety

for congregations

Cash handling

How this guide can help you

Taking the offertory is a vital part of the life and mission of the congregation. It is an opportunity for congregation members to express their worship of God through sacrificial giving, and it allows the life and work of the congregation to continue.

Some congregations and special missions will also collect sums of money when fundraising, running an op shop or other trading activities. Physically collecting money brings with it some risks. When it comes to the handling of cash donations and offerings, transparency and accountability are essential to reduce the risk of theft and fraud, lower the risk of error and protect people from accusation if there is an anomaly. Security is also very important, while a loss of funds through theft is unfortunate, any aggression towards staff or a church member in the course of a robbery could be harmful physically and/or psychologically.

This information has therefore been prepared to ensure safe handling of cash and to protect members of the congregation.

Cash handling risks

- Aggression**
Physical violence or intimidation could occur such as mugging a person on the way to the bank, or snatching a bag
- Theft or fraud**
This could mean a loss of funds for the congregation, or a lack of transparency in procedures could leave someone open to a false accusation
- Break-in/property damage**
Damage to the building or other property could occur if money is thought to be kept onsite

Options to make cash handling safe

- Handling cash in public view gives thieves a tempting target. Where possible, ensure this is done out of sight
- Minimise how much cash is collected and transported. It is important to bank money often. Encourage online giving and electronic payment as far as possible
- In some contexts, such as particular parish missions, thought should be given to how the collection can be safely taken
- Don't leave money unsecured or unattended during the service and count it as soon as possible
- Be careful about the impression given about how much money is onsite e.g. consider a bag instead of a plate, don't talk about the safe at the public gathering, don't (inadvertently) give the impression that any larger sums raised are kept onsite

Protect counters and cash-handlers

- Ignore distractions when handling cash
- Consider what procedures can be used to ensure transparency. Transparency protects against false accusation (and also helps protect your brother or sister from stumbling)
- Segregate duties by having separate people do the counting, recording and banking of cash received
- Counting of cash should not be done by one person alone. For security purposes at least two people should be present. Vary who is on and who are on together, where possible
- Document the count and have both counters sign-off. A sample church offering count sheet can be found [here](#)
- Banking should be done (where possible) by someone who was not involved in the counting process

Store and transport cash wisely

- If available, use a cash-deposit ATM to bank monies on the same day they are collected. This can be done at the Post Office. You may also consider having a safe in the church to keep the money locked away securely until the bank is open. Only open the safe when two people are present
- Vary the routine for going to the bank. Ideally vary the time, who takes it, and to which branch. Wherever possible, two people should go together
- Don't use public transport
- If using your car, lock the car doors and don't leave the car on the way to the bank
- Don't send money home with member of the congregation (especially not with the last person to leave, or the same person every week)

Infection control

- To minimise the risk of infectious diseases, hands should always be washed after handling money. Guidance on hand washing can be found [here](#)

Training and instruction

The congregation should be aware of the risks associated with handling and transporting cash. They should be provided training in:

- Hazards and risks associated with cash handling
- The health and safety duties of everyone involved in cash handling and transporting activities
- Emergency procedures, including how to respond during and after a robbery or violent incident. Refer to our guide on emergency planning found [here](#)

