



Anglican Diocese of Canberra and Goulburn

# A Guide for Safe Cash Handling

This Guide provides practical guidance for Ministry Units about managing health and safety risks associated with the collection, counting, transport, storage, banking and accounting of money.

The handling of cash is an activity common to all ministries as part of regular, day-to-day operations.

At various times during the year however, programs or services may also be required to handle quite significant sums of money. It could be Christmas or Easter, when attendance at Mass is higher and collections increase, the parish fete or other activity where money is exchanged.

The collection, counting, transport, storage, banking and accounting of money presents particular and quite serious risks. These include health and safety risks such as those associated with manual tasks like lifting and carrying heavy bags of money and the risk of violence or injury in the event of a robbery. There are also the obvious risks to property including theft and fraud.

Ministries need processes and procedures in place to protect not only the money collected, but also the safety of those who are responsible for handling cash and any others who may be affected including parishioners, workers and even members of the public. Any time cash changes hands there should be a procedure in place to keep that cash, and anyone associated with its collection, safe. This applies whether money is collected for a large event or normal daily operations.

## Understand the risks

Cash handling can generate a variety of risks. The best way to identify your organisation's unique set of risks is to conduct a risk assessment. By considering what could happen, its potential impact and likelihood, it's possible to choose the level and type of risk that you are willing to tolerate and proactively treat any risks with the potential to lead to harm or liability.

## Implement effective policies and procedures

By implementing cash handling procedures organisations can reduce the risks associated. While the specific details will be unique to each organisation, there are basic elements common to most organisations. Policies and procedures would typically include:

### Collection

For the safe collection of cash, procedures may include:

- Encouraging the use of cashless methods of payment including cheques, credit and debit cards and EFTPOS where appropriate.
- Ensuring adequate secure containers such as lockable petty cash tins are provided.
- Ensuring contents from donation boxes are cleared daily.
- Providing those handling cash with name tags or some other form of identification.



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- Issuing receipts for cash payments.
- Ensuring money is handled by two or more people who are unrelated.
- Making sure collection rosters are in place

### Counting

For the safe counting of cash, procedures may include:

- Engaging a security firm to collect and process cash on your behalf.
- Establishing a secure counting room, preferably out of sight.
- Conducting background checks on money counters and ensuring only people approved for counting duty are permitted in the counting room.
- Ensuring money is counted by two or more people who are unrelated.
- Making sure counting rosters are in place.
- Ensuring the counting room is never left unattended.
- Ensuring closing balances are signed off and counter signed by a supervisor.
- Ensuring there is a process to investigate discrepancies.

### Storage and transport

For the safe storage and transport of cash, procedures may include:

- Engaging a security firm during major events or peak periods to collect, transport and process cash offsite.
- Ensuring cash is cleared frequently and randomly and taken to a secure counting room, especially during large events.
- Providing tamper resistant cash bags for the transport of cash.
- Establishing a numbering system to identify cash bags.
- Ensuring money is transported to the counting room by two or more people who are unrelated.
- Ensuring money stored onsite is kept in a safe that cannot easily be moved.
- Ensuring safe access is for authorised personnel only and safe keys are stored securely.
- Ensuring the amount of money stored is covered by the organisation's insurance policy.
- Ensuring records are securely stored in an unmarked, lockable cabinet in a separate room to the safe.

### Banking

For the safe banking of cash, procedures may include:

- Engaging a security firm during major events or peak periods.
- Banking regularly but at random times and using a variety of routes to avoid creating a predictable pattern.
- Transporting money to the bank in a non-recognisable bag and varying the bag regularly.



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Ensuring money is banked by two or more people and the task is rotated.

- Ensuring money is carried by able people.
- Ensuring money is never left unattended in transit to the bank.
- Providing those banking money with a mobile phone for emergencies pre-programmed with police, parish and emergency contacts.
- Using a deposit facility (bank) that is close by.

### Accounting

For the safe accounting of cash, procedures may include:

- Segregating the duties of collectors, counters, carriers from those who manage the money affairs of the organisation.
- Establish a system for reporting and investigating discrepancies.
- Ensuring money is reconciled weekly.
- Ensuring financial records are audited annually by a qualified, external accountant as well as internally by the finance manager.

### Communication and training

Workers, including staff, volunteers, students and contractors need to understand what is expected of them and be comfortable when completing cash related tasks. Appropriate training should be provided on the cash handling procedures, along with training specific to a security incident or robbery.

### Monitoring and review

Cash handling procedures should be monitored and reviewed on an annual basis. Reviews should also be completed after a major event or an incident and any training exercises. The review process is an opportunity to identify what parts of the plan work well and what needs to be refined.