

**13. ADMINISTRATIEWE BURO – DIENSBURO EN FINANSIES**  
**13. ADMINISTRATIVE BUREAU – SERVICE BUREAU AND FINANCES**

**13.6 AANVULLENDE RAPPORT 6 – BESTUUR VAN DIE ADMINISTRATIEWE BURO AAN DIE LEDE VAN DIE ADMINISTRATIEWE BURO – FINANSIES**

**13.6 SUPPLEMENTARY REPORT 6 – MANAGEMENT OF THE ADMINISTRATIVE BUREAU TO THE MEMBERS OF THE ADMINISTRATIVE BUREAU – FINANCES**

<p><b>1. Die volgende word aan die Ledevergadering voorgehou vir kennisname en besluitneming</b></p> <p>1.1 <i>Ramingsverligting: GK Cachet</i>          Die Bestuur van die Administratiewe Buro neem op 28 Oktober 1998 'n besluit waarvolgens hierdie kerk slegs vir sy gesinslidmate geraam word. Daar kon egter geen spesifieke instemming of goedkeuring van die Sinode hieroor opgespoor word nie. Die Administratiewe Buro het geen mandaat om ramings af te skryf of ramingsverligting aan kerke te gee nie.  <u>Aanbeveling</u></p> <p>1.1.1 Dat die Sinode die besluit van die Bestuur op 28 Oktober 1998 van die Administratiewe Buro, insake GK Cachet, kondoneer</p> <p>1.1.2 Dat kerke enige versoeke vir afskrywing of ramingsverligting, deur die erkende kerklike weg, na die Sinode verwys.</p> <p>1.2 <i>Lenings aan kerke en beroepe professore</i>          'n Staande besluit van Sinode 1991, bepaal dat lenings aan kerke en professore tot R200 000.00 beperk word. Groter lenings is intussen toegestaan.  <u>Motivering:</u> Gesien in die lig van heersende eiendomspryse is die besluit onprakties.  <u>Aanbeveling:</u> Dat die Sinode besluit dat die omvang van lenings aan kerke en professore aan die diskresie van die Bestuur van die Administratiewe Buro oorgelaat word, met inagneming van die aansoeker se kredietwaardigheid en kontant beskikbaar vir lenings.</p>	<p><b>1. Matters for the members meeting</b></p> <p>1.1 <i>“Ramings” relief: GK Cachet</i>          Management of the Administrative Bureau decided on 28 October 1998 that the “ramings” would only be calculated on families in this church. No specific agreement or approval by the Synod could be located on this arrangement. The Administrative Bureau does not have the mandate to write off “ramings” or offer “ramings” relief to churches.  <u>Recommendations</u></p> <p>1.1.1 The Synod is to condone the decision of Management of the Administrative Bureau on 28 October 1998 regarding GK Cachet.</p> <p>1.1.2 Churches are to direct any requests for scrapping or relief of “ramings” to the Synod, according to the proper procedure.</p> <p>1.2 <i>Loans to churches and called professors</i>          A standing decision of Synod 1991 limited the loans to churches and professors to R200 000.00. Higher loans have meanwhile been granted.  <u>Motivation:</u> Given prevailing property prices the decision is impractical.  <u>Recommendation:</u> The Synod is to leave the scope of loans to churches and professors to the discretion of the Management of the Administrative Bureau, taking into account the applicant’s creditworthiness and funds available for loans.</p>
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<p>1.3 <i>Rente op lenings aan kerke en professore</i>          Sinode 2003 het rentekoerse bepaal teen 3% onder ABSA Prima uitleenkoers. Die Bestuur van die Administratiewe Buro het intussen besluit om rentekoerse soos volg aan te pas:</p> <p>1.3.1 <u>Rente op kerklenings</u>: 1% onder ABSA Prima uitleenkoers.  <u>Motivering</u>: Die Administratiewe Buro poog om die maksimum opbrengs op beleggings vir die gesamentlike GKSA fondse te verkry, en terselfdertyd teen 'n goeie koers aan kerke te leen.</p> <p>1.3.2 <u>Rente op beroepe professore lenings</u>: Repokoers plus 1%.  <u>Motivering</u>: Laer koers het belasbare byvoordele tot gevolg.  <u>Aanbeveling</u></p> <p>1.3.2.1 Dat die Sinode bogenoemde aanpassings in rentekoerse kondoneer.</p> <p>1.3.2.2 Dat die Sinode dit aan die diskresie van die Bestuur van die Administratiewe Buro oorlaat om rentekoerse te bepaal.</p> <p>1.4 <i>Aanwysing en samestelling van die Ouditkomitee</i>          Die aanstelling en samestelling die Ouditkomitee word tans gereël deur die Reglement van die Administratiewe Buro.  <u>Aanbeveling</u>: Dat die Sinode besluit dat dieselfde Ouditkomitee (soos beskryf in die Reglement van die Administratiewe Buro) van toepassing is op Administratiewe Buro, Die Emeritaatsversorgingstrust, GKSA Predikante Pensioenfonds, GKSA Personeel Pensioenfonds en die Sinodale Deputate vir Diaconale Sake, President Kruger Kinderhuis Pretoria en President Kruger Kinderhuis Reddersburg.</p>	<p>1.3 <i>Interest on loans to churches and professors</i>          Synod 2003 set interest rates at 3% under the ABSA Prime loan rate.          The Management of the Administrative Bureau has meanwhile adjusted the interest rates as follows:</p> <p>1.3.1 <u>Interest on church loans</u>: 1% under ABSA Prime loan rate  <u>Motivation</u>: The Administrative Bureau endeavours to obtain the maximum return on investments for the GKSA funds as a whole and simultaneously offer loans to churches at a good rate.</p> <p>1.3.2 <u>Interest on called professors loans</u>: Repo rate plus 1%.  <u>Motivation</u>: The lower rate results in taxable benefits.  <u>Recommendations</u></p> <p>1.3.2.1 The Synod is to condone above adjustments to interest rates.</p> <p>1.3.2.2 The Synod is to leave the setting of interest rates to the discretion of the Management of the Administrative Bureau.</p> <p>1.4 <i>Appointment and composition of the Audit committee</i>          The appointment and composition of the Audit committee are determined by the Rules and Regulations of the Administrative Bureau.  <u>Recommendation</u>: The Synod is to make the same Audit committee (as described in the Rules and Regulations of the Administrative Bureau) applicable to the Administrative Bureau, "Emeritaatsversorgingsstrust", GKSA Ministers Pension Fund, GKSA Staff Pension Fund and the Synodal deputies for Diaconal affairs, President Kruger Children's Home Pretoria and President Kruger Children's Home Reddersburg.</p>
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