

13.6 RAPPORT 6 – BESTUUR VAN DIE ADMINISTRATIEWE BURO AAN DIE LEDE VAN DIE ADMINISTRATIEWE BURO – FINANSIES (Artt 222, 223, 271, 279, 317)

13.6 REPORT 6 – MANAGEMENT OF THE ADMINISTRATIVE BUREAU TO THE MEMBERS OF THE ADMINISTRATIVE BUREAU – FINANCES (Arts 222, 223, 271, 279, 317)

- A. Ds CA Jansen stel die Rapport en Aanvullende Rapport.
Rev CA Jansen tables the Report and Supplementary Report.
- B. **Besluit:** Die Rapport en Aanvullende Rapport word verwys na die Finansiële Kommissie.
Decision: Report and Supplementary Report referred to the Financial Commission.
- C. Dr EJ de Beer rapporteer namens die Finansiële Kommissie.
Dr EJ de Beer reports on behalf of the Financial Commission.

D. RAPPORT / REPORT

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| <p>1. Die volgende word aan die Ledevergadering voorgehou vir kennisname en/of besluitneming</p> <p>1.1 <i>Ramingsverligting</i> Ramings en rente mag volgens Sinodebesluite nie afgeskryf word nie. Die gebruik het egter ontstaan om rente afskrywings ten opsigte van agterstallige ramings te doen ter wille van die ondernemings van kerke om dan hulle agterstallige ramings te betaal.</p> <p>Besluit: Kennis geneem. <u>Aanbeveling</u></p> <p>1.1.1 Dat die Sinode hierdie gebruik tot op datum kondoneer.</p> <p>1.1.2 Die Sinode die Admin Buro magtig om rente op agterstallige ramings af te skryf, in onderhandeling met kerke om ooreenkoms te bereik met die invordering van agterstallige ramings.</p> <p>Besluit: Punte 1.1.1 en 1.1.2 goedgekeur.</p> <p>1.2 <i>Ramings vir PU vir CHO</i> Volgens die inligting tot die beskikking van die Bestuur van die Administratiewe Buro is daar tans nie 'n verpligting om 'n raming te vorder en aan die PU vir CHO oor te betaal nie. Navrae oor die raming was ook gedoen by NWU en geen verduideliking kon verkry word nie. Die Bestuur van die Admin Buro het gevolglik op 26 Mei 2016 'n besluit geneem om die PU vir CHO raming as noodmaatreël aan te wend vir akkommodasie voorsiening aan behoeftige</p> | <p>1. Matters for the Member Meeting</p> <p>1.1 <i>“Ramings” information</i> “Ramings” and interest may not, according to Synod decisions, be written off. It has, however, become common practice to write off interest on outstanding “ramings”, upon receiving confirmation from churches that outstanding “ramings” will be paid.</p> <p>Decision: Noted. <u>Recommendation</u></p> <p>1.1.1 The Synod condone this practice to date.</p> <p>1.1.2 The Synod authorise the Administrative Bureau to write off interest on outstanding “ramings”, to negotiate the collection of outstanding “ramings” with churches.</p> <p>Decision: Points 1.1.1 and 1.1.2 approved.</p> <p>1.2 <i>“Ramings” for PU for CHE</i> According to the information at the disposal of the Management of the Administrative Bureau, no “ramings” is due to the PU for CHE. Enquiry was made in this regard at the NWU and no clarification was forthcoming. The Management of the Administrative Bureau thus decided on 26 May 2016 to apply the PU for CHE “ramings” as emergency measure for the accommodation of disadvantaged theology students.</p> |
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| <p>teologiese studente.</p> <p><u>Motivering</u></p> <p>1.2.1 Huurooreenkomste word vir 'n 12 maande periode aangegaan, en word bekostig uit donasies, waarvan die omvang vooraf nie bepaalbaar is nie.</p> <p>1.2.2 Toenemende eise op die studente akkommodasie ondersteuningsfonds en onvoldoende donasies, het veroorsaak dat studente binne enkele maande sonder heenkome sou wees.</p> <p>1.2.3 Deur dié raming vir behuising aan te wend, word dit steeds aangewend om studente aan die NWU te akkommodeer.</p> <p>Besluit: Punte 1.2 tot 1.2.3 kennis geneem.</p> <p><u>Aanbeveling</u></p> <p>1.2.4 Dat die Sinode die optrede van die Bestuur kondoneer.</p> <p>1.2.5 Die raming word vervang met 'n raming vir studentebehuising.</p> <p>Besluit: Punte 1.2.4 en 1.2.5 goedgekeur.</p> <p>1.3 <i>Inkomstebelastingvrystelling vir kerke van GKSA</i> 'n Dringende versoek word aan gemeentes gerig, om hulle te herinner aan die vereiste om as Openbare Weldaadsorganisasies vir Inkomstebelastingvrystelling te registreer. Die nodige aansoekvorms en kontakbesonderhede is by die Admin Buro beskikbaar.</p> <p>Besluit: Kennis geneem.</p> <p><u>Aanbeveling:</u> Dat die Sinode alle Kerke aanspoor om aansoek te doen vir die nodige vrystelling.</p> <p>Besluit: Goedgekeur.</p> <p>1.4 <i>Finansiële konstitusie vir kerke</i> Dit het onder die aandag van die Bestuur van die Admin Buro gekom, dat kerke/gemeentes probleme ondervind wanneer hul die Kerkorde as konstitusie aanbied by die aansoek om Inkomste Belastingvrystellingsregistrasie en by die opening van bankrekening. Die Bestuur het in samewerking met 'n belastingkundige en die Regsdeputate 'n voorbeeld van 'n skriftelike finansiële beleid opgestel, wat kerke saam met die Kerkorde as 'n "Konstitusie" vir hierdie doel kan aanwend. Die konstitusie is in Afrikaans en Engels aan kerke versprei.</p> | <p><u>Motivation</u></p> <p>1.2.1 Rental agreements are entered into for a 12-month period and are dependent on donations, the scope which cannot be predicted in advance.</p> <p>1.2.2 Increased demand on the student accommodation support fund and insufficient donations would result in students losing their accommodation within a matter of months.</p> <p>1.2.3 Using the "ramings" for housing also benefits students at the NWU.</p> <p>Decision: Points 1.2 to 1.2.3 noted.</p> <p><u>Recommendation</u></p> <p>1.2.4 The Synod condone the actions of Management.</p> <p>1.2.5 The "ramings" become an "ramings" for student housing.</p> <p>Decision: Points 1.2.4 and 1.2.5 approved.</p> <p>1.3 <i>Income tax exemption for churches of the GKSA</i> The congregations are requested to urgently register as Public Benefit Organisations for income tax exemption. The necessary application forms and contact details can be obtained from the Administrative Bureau.</p> <p>Decision: Noted.</p> <p><u>Recommendation:</u> That the Synod encourages all the churches to apply for the tax exemption.</p> <p>Decision: Approved.</p> <p>1.4 <i>Financial constitution for churches</i> It has come to the attention of the Management of the Administrative Bureau that churches/congregations are encountering problems when offering the Church Order as Constitution, upon applying to register for income tax exemption and the opening of bank accounts. Management has, upon consultation with a tax consultant and the Deputies: Legal, drafted a template of a financial policy that churches may include with the Church Order as "constitution". The constitution has been forwarded to the churches in both Afrikaans and English.</p> |
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| <p><u>Motivering:</u> Die Suid-Afrikaanse Inkomstediens aanvaar nie die Kerkorde as voldoende konstitusie vir belastingvrystellingregistrasie nie. Banke dring ook dikwels aan op 'n "konstitusie".</p> <p>Besluit: Neem met dank kennis.</p> <p>1.5 <i>Pro Ecclesia studieleningsfonds</i> Die Bestuur is van mening dat die fonds wat oorspronklik ingestel was vir finansiële ondersteuning van onderwysstudente, en die gepaardgaande verpligte kollekte afgeskaf word.</p> <p><u>Motivering</u></p> <p>1.5.1 Die invordering van hierdie lenings is problematies, omdat studente die kerkverband verlaat, nie kontakdetail updateer nie en sodoende onopspoorbaar raak, of eenvoudig alle korrespondensie of pogings tot kontak ignoreer.</p> <p>1.5.2 Die administrasie hiervan is ook problematiese aangesien studente in die algemeen nie die ooreenkomste nakom, soos byvoorbeeld om jaarliks bewys van akademiese vordering te lewer en kennis te gee wanneer hul studies voltooi of dit staak nie.</p> <p>1.5.3 Sommige studente verkeer selfs onder die indruk dat dit 'n beurs is en aldus nie terugbetaalbaar nie.</p> <p>1.5.4 Die versekeraars beperk lewensversekering op hierdie lenings tot R50 000 per individu, gevolglik was die Admin Buro genoodsaak om jaarlikse lenings aan individuele studente te beperk tot so min as R15 000 per jaar, terwyl klasgelde alleen in 2016 aan die NWU reeds R30 000 plus beloop het,</p> <p>1.5.5 Die staat en privaat instansies maak voldoende voorsiening vir studielenings teen lae rente.</p> <p>1.5.6 Hoewel die Admin Buro geregistreer is as kredietverskaffer is dit nie die Admin Buro in wese nie 'n finansieringsinstelling nie, en is dit dus nie noodwendig in alle opsigte gerat om as sodanig op te tree nie.</p> <p>1.5.7 Die fondse kan meer produktief en vir 'n beter doel binne die GKSA aangewend word.</p> <p>Besluit: Punte 1.5. tot 1.5.7 kennis geneem.</p> | <p><u>Motivation:</u> The South African Revenue Service does not accept the Church Order as Constitution for tax exemption registration. Banks also often require the provision of a "constitution".</p> <p>Decision: Take note with thanks.</p> <p>1.5 <i>Pro Ecclesia study loan fund</i> Management is of the opinion that the fund, originally intended for financial support to education students, and the associated compulsory collection be discontinued.</p> <p><u>Motivation</u></p> <p>1.5.1 The repayment of these loans is problematic, because students leave the denomination; fail to update contact details and become difficult to locate; or simply disregard all correspondence or attempts to reach them.</p> <p>1.5.2 Administration is also a struggle, since students generally don't comply with the stipulations of the agreements, e.g. offering annual proof of academic progress and giving notice of graduation or termination of studies.</p> <p>1.5.3 Some students are even under the impression that it is a bursary and as such not repayable.</p> <p>1.5.4 Insurers limit life insurance on these loans up to R50 000 per person, necessitating the Administrative Bureau to confine annual loans to individual students to as little as R15 000 per annum, while class fees alone already ran to R30 000 plus at the NWU in 2016.</p> <p>1.5.5 The state and private institutions make adequate provision for study loans at low interest rates.</p> <p>1.5.6 Although the Administrative Bureau is registered as a credit provider, it is not actually a financing institution and is not necessarily fully equipped to provide such services.</p> <p>1.5.7 The funds could be applied more productively and for a better cause within the GKSA.</p> <p>Decision: Points 1.5 to 1.5.7 noted.</p> |
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| <u>Aanbeveling</u> | <u>Recommendation</u> |
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| 1.5.8 Dat die uitleen van fondse uit die Pro Ecclesia studieleningsfonds gestaak word. | 1.5.8 The loan of funds from the Pro Ecclesia study loan fund be terminated. |
| 1.5.9 Die reserwe van hierdie fonds oorge- dra word na die Deputate Emeritaats- versorging. | 1.5.9 The reserve of the fund be transferred to the Deputies: "Emeritaats- versorging". |
| Besluit: Punte 1.5.8 en 1.5.9 goedgekeur. | Decision: Points 1.5.8 and 1.5.9 approved. |
| 1.6 <i>Begroting</i> Begrotings is jaarliks in samewerking met die onderskeie Deputate saamgestel. Waar Deputate nie reageer het teen die spertyd nie het die Bestuur namens hulle begroot. Die gekonsolideerde begroting word jaarlikse tydens die Mei Bestuurs- vergadering deur die Admin Buro bestuur goedgekeur. | 1.6 <i>Budget</i> Budgets were drafted for the year in cooperation with the different Deputies. Where Deputies failed to respond before the deadline, Management made provision for them on their behalf. The consolidated budget is approved by the Administrative Bureau at the May Management meeting every year. |
| Besluit: Kennis geneem. | Decision: Noted. |
| 1.7 <i>Ouditkomitee</i> Die Ouditkomitee het jaarliks vergader. Tydens die vergadering word die Finansiële State en Ouditeure se bestuursbrief beoordeel, navrae oor die bestuur en beheer van fondse word gevra. Die ouditkomitee se verslag (ongepubliseerde bylae) word aan die Bestuur van die Admin Buro voorgelê vir oorweging. Daar is geen spesifieke items wat aan die Sinode gerapporteer hoef te word nie. | 1.7 <i>Audit Committee</i> The Audit Committee held annual meetings, to review the financial statements and auditors' management brief as well as address any queries. The report of the Audit Committee (unpublished addendum) is sent to the Management of the Administrative Bureau for consideration. There are no specific items to report to the Synod. |
| Besluit: Kennis geneem. | Decision: Noted. |
| 1.8 <i>Pre-advies Finansies</i> Finansiële State is aan die Deputate voorgehou, waartydens navrae en aanbevelings van die Ouditkomitee hanteer is. Die Administratiewe Buro se finansiële verslag sluit die totale inkomste en uitbetalings van die Deputate en die Teologiese Skool in. Die betrokke Deputate en die Kuratore doen self verslag oor die inkomste en besteding van die fondse aan die Algemene Sinode. Die volledige finansiële state met kommentaar/notas, van die Administratiewe Buro, Deputaatgroepe en die Kuratore word in die Aanvullende Agenda gepubliseer. | 1.8 <i>Pre-advice Finances</i> Financial statements were tabled to the Deputies, about which queries and recommendations of the Audit Committee were addressed. The Administrative Bureau's financial report includes the total income and expenditure of the Deputies and the Theological School. The relevant Deputies and the Curators submit independent reports on the income and expenditure of the funds to the General Synod. The complete financial statements and the associated comments/notes of the Administrative Bureau, Deputies and the Curators will be published in the Supplementary Agenda. |
| Besluit: Kennis geneem. | Decision: Noted. |

E. AANVULLENDE RAPPORT / SUPPLEMENTARY REPORT

1. Die volgende word aan die Lede-vergadering voorgehou vir kennisname en besluitneming

1.1 *Ramingsverligting: GK Cachet*

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.

Besluit: Kennis geneem.

Aanbeveling

1.1.1 Dat die Sinode die besluit van die Bestuur op 28 Oktober 1998 van die Administratiewe Buro, insake GK Cachet, kondoneer.

1.1.2 Dat kerke enige versoeke vir afskrywing of ramingsverligting, deur die erkende kerklike weg, na die Sinode verwys.

Besluit: Punte 1.1.1 en 1.1.2 goedgekeur.

1.2 *Lenings aan kerke en beroepe professore*

'n Staande besluit van Sinode 1991, bepaal dat lenings aan kerke en professore tot R200 000.00 beperk word. Groter lenings is intussen toegestaan.

Motivering: Gesien in die lig van heersende eiendomspryse is die besluit onprakties.

Besluit: Kennis geneem.

Aanbeveling: 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.

Besluit: Goedgekeur.

1.3 *Rente op lenings aan kerke en professore*

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:

1. Matters for the members meeting

1.1 *"Ramings" relief: GK Cachet*

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.

Decision: Noted.

Recommendations

1.1.1 The Synod is to condone the decision of Management of the Administrative Bureau on 28 October 1998 regarding GK Cachet.

1.1.2 Churches are to direct any requests for scrapping or relief of "ramings" to the Synod, according to the proper procedure.

Decision: Points 1.1.1 and 1.1.2 approved.

1.2 *Loans to churches and called professors*

A standing decision of Synod 1991 limited the loans to churches and professors to R200 000.00. Higher loans have meanwhile been granted.

Motivation: Given prevailing property prices the decision is impractical.

Decision: Noted.

Recommendation: 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.

Decision: Approved.

1.3 *Interest on loans to churches and professors*

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:

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| <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.</p> <p>Besluit: Punte 1.3 tot 1.3.2 kennis geneem.</p> <p><u>Aanbeveling</u></p> <p>1.3.2.1 Dat die Sinode bogenoemde aanpassings in rentekoerse kondoneer.</p> <p>Besluit: Goedgekeur.</p> <p>1.3.2.2 Die Administratiewe Buro moet oorweeg om markverwante rentekoerse, waar moontlik, te hef op nuwe lenings aan professore. Die Sinode laat dit aan die diskresie van die Bestuur van die Administratiewe Buro oor om rentekoerse te bepaal.</p> <p>Besluit: Goedgekeur (wysigings reeds aangebring – Deputate Handeling).</p> <p>1.4 <u>Aanwysing en samestelling van die Ouditkomitee</u> Die aanstelling en samestelling die Ouditkomitee word tans gereël deur die Reglement van die Administratiewe Buro.</p> <p>Besluit: Kennis geneem.</p> <p><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 Diakonale Sake, President Kruger Kinderhuis Pretoria en President Kruger Kinderhuis Reddersburg.</p> <p>Besluit: Goedgekeur.</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.</p> <p>Decision: Points 1.3 to 1.3.2 noted.</p> <p><u>Recommendations</u></p> <p>1.3.2.1 The Synod is to condone above adjustments to interest rates.</p> <p>Decision: Approved.</p> <p>1.3.2.2 The Administrative Bureau must consider charging market-related rates, where possible, on new loans to professors. The Synod leaves it to the discretion of the Management of the Administrative Bureau to determine.</p> <p>Decision: Approved (amendments already added – Deputies Acta).</p> <p>1.4 <u>Appointment and composition of the Audit committee</u> The appointment and composition of the Audit committee are determined by the Rules and Regulations of the Administrative Bureau.</p> <p>Decision: Noted.</p> <p><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, “Emeritaatsversorgingstrust”, 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> <p>Decision: Approved.</p> |
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F. RAPPORT VAN DIE FINANSIËLE KOMMISSIE / REPORT OF THE FINANCIAL COMMISSION

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| <p>1. Opdrag Om die Sinode te adviseer met 'n lys van verpligte, vrywillige kollektes en ramings.</p> <p>Besluit: Kennis geneem.</p> <p>2. Sake waarvan die Sinode kennis neem 2.1 Met die bespreking van die kollektes, het die Finansiële Kommissie aanvaar dat verpligte kollektes vir die belangrikste sake van die kerk moet gaan en dat kerke nie oorbelas moet word met verpligte kollektes nie.</p> <p>Besluit: Kennis geneem.</p> <p>3. Sake waaroor die Sinode besluit 3.1 Die Sinode keur die volgende kollektes goed.</p> | <p>1. Mandate To advise the Synod with a list of compulsory-, voluntary collections and "ramings".</p> <p>Decision: Noted.</p> <p>2. Matters that the Synod take note of 2.1 With the discussion of collections, the financial commission accepted that all compulsory collections must be for the most important matters of the church, and that churches must not be over-taxed with compulsory collections.</p> <p>Decision: Noted.</p> <p>3. Matters the Synod decide on 3.1 The Synod approves the following collections.</p> |
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| VERPLIGTE KOLLEKTES / COMPULSORY COLLECTIONS | |
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| 1 | Bybelverspreiding Bible distribution |
| 1 | Dankbaarheidsfonds (naaste aan 11 Februarie) Dankbaarheidsfonds' (closest to 11 February) |
| 1 | Kerklike Tydskrifte Church Journals |
| 1 | Ekumenisiteit [Buitelands] Ecumenicity [Abroad] |
| 2 | Thuso fonds Thuso fund |
| 7 | Emeritaatsversorging (Slegs lede kerke) Emeritaatsversorging (Only member churches) |
| 5 | GKSA Sustentasiefonds GKSA Sustentation fund |
| 6 | Teologiese Studentekas Theological Students' fund |
| 1 | Deputate Jeugsorg Deputies Youth Care |
| 1 | Expando Expando |
| VRYWILLIGE KOLLEKTES / VOLUNTARY COLLECTIONS | |
| 1 | Bystandsfonds vir Diaconie kragtens KO, art 25 Assistance fund for Deacons CO, art 25 |
| 1 | Ekumenisiteit – Gereformeerde Jeug in Londen. Ecumenicity – London Ministeries |

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| 1 | Teologiese Studente behuising Theological Students' housing |
| 1 | Teologiese Skool Biblioteek (wanneer nodig) Theological School Library (when necessary) |
| 1 | Kerklike tydskrifte (wanneer nodig) Church journals (when necessary) |
| 1 | Teologiese Skool Publikasies Theological School Publications |
| 1 | Instituut vir Christelike Onderwys Institute for Christian Education |

Besluit: Goedgekeur (wysiging reeds aangebring – Deputate Handeling).

Decision: Approved (amendment already added – Deputies Act).

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| <p>3.2 Die Sinode keur die volgende ramings goed: Administratiewe Buro TSP EVT EVT-medies Argief Studente hulpfonds Sinodale Kas Thusofonds</p> <p>Besluit: Goedgekeur.</p> | <p>3.2 The Synod approve the following "ramings": Administrative Bureau TSP EVT EVT-medical Archive Student Aid Fund Synodical Chest Thuso Fund</p> <p>Decision: Approved.</p> |
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