

Best Practice in Church Accounting and Finance

5 Wider Issues

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Commitment
Enterprising
Enhancing
Fresh
Potential
Empowering
Business building

What are the wider issues?



Reserves policy



- To save or to spend?
- How do you set a policy?
- What are free reserves?
- Reporting



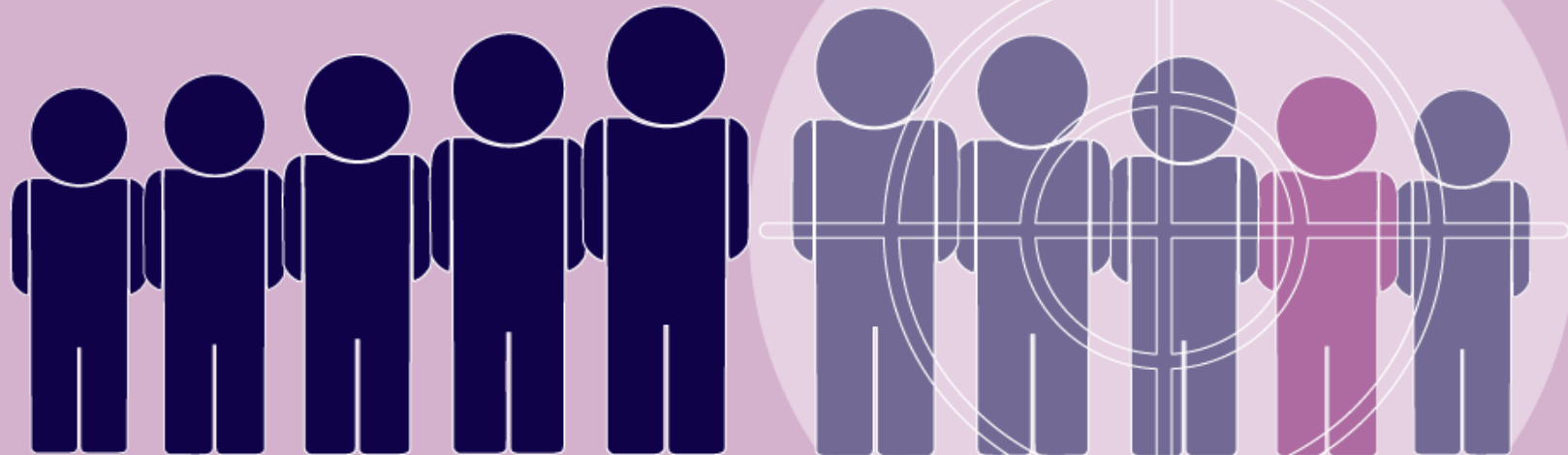
Sending money overseas



- Due diligence
- How is it being sent
- Monitoring
- HMRC interest
- Charity Commission interest



Nearly 50% of all adults have
been targeted by a scam



1 in 5 of them fall victim

- Most reported crime in the UK.
- You are 10 times more likely to be a victim of fraud than theft.
- Reported to cost between £150 million and £2 billion per year.
- Most common frauds
 - Insider fraud
 - Payment diversion
 - Cyber fraud





- attacks on, or through, computer systems and networks.
- often includes theft of data or disruption of systems to enable further crime.
- two thirds of high income charities had recorded a cyber breach or attack in 2018.
- over 80% had experienced a phishing attack, which are fraudulent emails.
- costs of a breach range from £300 to £100,000



Cyber Security Small Charity Guide

This advice has been produced to help charities protect themselves from the most common cyber attacks. The 5 topics covered are easy to understand and cost little to implement. Read our quick tips below, or find out more at www.ncsc.gov.uk/charity.

Backing up your data

Take **regular** backups of your important data, and test they can be restored. This will reduce the inconvenience of any data loss from theft, fire, other physical damage, or ransomware.



Identify what needs to be backed up. Normally this will comprise documents, emails, contacts, legal information, calendars, financial records and supporter or beneficiary databases.



Ensure the device containing your backup is not permanently connected to the device holding the original copy, neither physically nor over a local network.



Consider backing up to the cloud. This means your data is stored in a separate location (away from your offices/devices), and you'll also be able to access it quickly, from anywhere.

Keeping your smartphones (and tablets) safe

Smartphones and tablets (which are used outside the safety of the office and home) need even more protection than 'desktop' equipment.



Switch on PIN/password protection/fingerprint recognition for mobile devices.



Configure devices so that when lost or stolen they can be **tracked**, **remotely wiped** or **remotely locked**.



Keep your devices (and all installed apps) up to date, using the 'automatically update' option if available.



When sending sensitive data, don't connect to public Wi-Fi hotspots - use 3G or 4G connections (including tethering and wireless dongles) or use VPNs.



Replace devices that are no longer supported by manufacturers with up-to-date alternatives.

Preventing malware damage

You can protect your charity from the damage caused by 'malware' (malicious software, including viruses) by adopting some simple and low-cost techniques.



Use antivirus software on all computers and laptops. **Only install approved software** on tablets and smartphones, and prevent users from downloading third party apps from unknown sources.



Patch all software and firmware by promptly applying the latest software updates provided by manufacturers and vendors. Use the 'automatically update' option where available.



Control access to removable media such as SD cards and USB sticks. Consider disabling ports, or limiting access to sanctioned media. Encourage staff to transfer files via email or cloud storage instead.



Switch on your firewall (included with most operating systems) to create a buffer zone between your network and the Internet.

Avoiding phishing attacks

In phishing attacks, scammers send fake emails asking for sensitive information (such as bank details), or containing links to bad websites.



Ensure staff don't browse the web or check emails from an account with **Administrator privileges**. This will reduce the impact of successful phishing attacks.



Scan for malware and change passwords as soon as possible if you suspect a successful attack has occurred. **Don't punish staff** if they get caught out (it discourages people from reporting in the future).



Check for obvious signs of phishing, like **poor spelling and grammar**, or **low quality versions** of recognisable logos. Does the sender's email address look legitimate, or is it trying to mimic someone you know?

Using passwords to protect your data

Passwords - when implemented correctly - are a free, easy and effective way to prevent unauthorised people from accessing your devices and data.



Make sure all laptops, MACs and PCs use encryption products that require a password to boot. **Switch on password/PIN protection or fingerprint recognition** for mobile devices.



Use two factor authentication (2FA) for important websites like banking and email, if you're given the option.



Avoid using predictable passwords (such as family and pet names). Avoid the most common passwords that criminals can guess (like *password*).



Do not enforce regular password changes; they only need to be changed when you suspect a compromise.



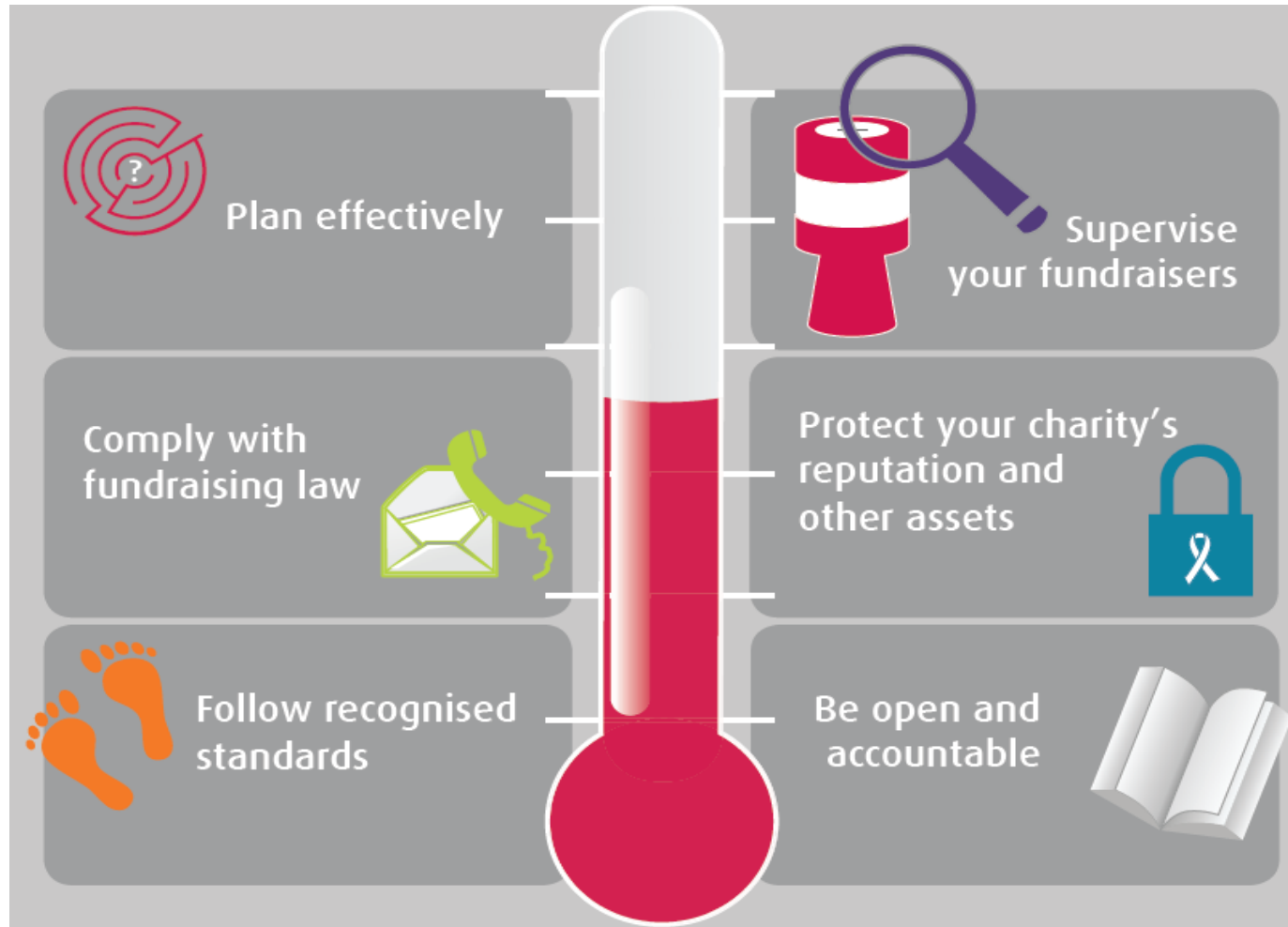
Change the manufacturers' default passwords that devices are issued with, before they are distributed to staff.



Provide secure storage so staff can write down passwords and keep them safe (but not with the device). Ensure staff can reset their own passwords, easily.



Consider using a password manager. If you do use one, make sure that the 'master' password (that provides access to all your other passwords) is a strong one.





● Charity Commission investigating claims that soldiers' welfare at risk as seven staff quit

HELP FOR HEROES IN SHOCK

CHA PRO

Daily Mail
MONDAY, FEBRUARY 12, 2018
www.dailymail.co.uk
NEWSPAPER OF THE YEAR 65p

ANSWERS TO THE 100 QUESTIONS GPs ARE MOST OFTEN ASKED
TODAY: PAIN, SLEEP & MENTAL HEALTH
PULL OUT INSIDE

THE SHAMING OF OXFAM

Charity admits 'moral failure' over prostitutes scandal ++ £32m aid cash under threat ++ Former Minister: Civil servants covered up abuse claims

By Daniel Martin
Policy Editor

OXFAM was last night shamed into a grovelling apology for its sex scandal after a minister threatened to pull the plug on funding. The charity's chief executive admitted there had been a failure of moral leadership in the wake of allegations of sexual misconduct by aid workers. Penny Mordaunt, International Development Secretary, condemned the behaviour of some Oxfam staff as a "complete betrayal" and warned it had put the charity's reputation in the UK at risk. Her predecessor Priti Patel said there was a "culture of denial" among aid agencies and accused officials in her former department of complicity in a "cover-up" of sex abuse claims involving Oxfam. Kate Frost and three others were allegations involving Oxfam. Frost was the "top of the iceberg". It came as Oxfam chief executive said he could not



Revealed: Harry and Meghan's marriage parade
SEE PAGE 11



CHARITY WASTE FURY

RSPCA'S £1M TO LOOK AFTER 12 CATS

THE DAILY TELEGRAPH | MONDAY, JULY 10, 2017

The nine 'charity' bosses paid £300,000

By Christopher Hope
Senior Political Correspondent

Nine British charities paid individual staff to their resignation more than £100,000 each last year, according to a study published in the Sunday Times. Some of the charities are well-known organisations, including the Royal Children's Hospital and the Consumers' Association, which published a study of the industry. It found that the highest-paying charity was the London Clinic, a charity that provides care for people with mental health problems.

The Consumers' Association paid three charity bosses, including its former director, between £100,000 and £150,000 last year. The average pay of the top 100 charities was £120,000 a year, according to research carried out by the Sunday Times. The study also found that the highest-paying charity was the London Clinic, a charity that provides care for people with mental health problems.

Law will not change

Researcher states that the current law on pay for charity bosses is not fit for purpose. He says that the current law is not fit for purpose and that the current law is not fit for purpose.

of all UK organisations is funded by the government, government money or other fundraising means. Some was available from the London Clinic to support its work. The study also found that the number of charity bosses reporting more than £100,000 last year had increased from 10 to 15.

The Daily Telegraph



Charities reel as 120 accused of sexual abuse

Minister threatens to withdraw aid funding

James Gillespie, Caroline Wheeler, from Ruman and Richard Barber. More than 120 workers for Britain's leading charities were accused of sexual abuse in the past year alone, leading to the resignation of some of the most prominent aid workers. As new figures emerged revealing the extent of the crisis, Priti Patel, the former international development secretary, warned "predatory personalities" had been allowed to exploit the aid sector.

Last night her successor, Penny Mordaunt, threatened to withdraw funding from Oxfam and "any other organisation that has safeguarding issues". She condemned the "horrific behaviour" of some Oxfam staff and said it was "utterly unacceptable" that allegations of such serious and heinous acts were not reported.

The expected charities to "co-operate fully with" authorities. In the Oxfam case, 50 were referred to the police or other statutory authorities. A total of 30 staff or volunteers were dismissed. The charity employs 5,000 staff and has a further 21,000 volunteers. Incidents involving charity workers that have come to light since The Times revealed Oxfam workers in Haiti in 2013 were dismissed after using sexual pressure to get sex partners, including.

● The Charity Commission criticised the Gaid Tract, which raises funds for a disadvantaged children's charity in India, last March. It emerged last night that Oxfam did not give the Charity Commission



- Trustee benefits
- Conflicts of interest
- Safeguarding
- Charity Governance Code

**Charity
Governance
Code**



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