



# Treasurers' Information Manual

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# Charitable Organizations

- Charities exist for the public benefit
- Advantages of a group registering as a Charity in Canada
  - Can issue official tax receipts which reduce the donor's income tax payable
  - Other registered charities can provide funding for the group's programs
  - Automatically exempt from paying income tax
  - GST rebate is available (50% of the GST paid on its purchases)
- Because of these advantages and also because funds are being solicited from the public, charities are subject to strict reporting requirements as well as restrictions on activities and uses of resources.



# Charitable Organizations (cont'd)

- All of the organization's charitable activities must be in accordance with the charity's statement of purpose included in the organization's governing documents.
- Funds cannot be used for a different purpose, even if charitable, without court approval
- Resources cannot be for used personal benefit or private benevolence (ex: if facilities available for rental to the community, a charity must charge identical fees to all, members cannot receive a discount)
- Registration numbers cannot be "lent" out
- Charities can be incorporated or not
- Limited related business activities are allowed

# Charitable Organizations (cont'd)

## CRA Basic Guidelines Checklist

- ❑ Engage only in allowable activities
- ❑ Keep adequate books and records
- ❑ Issue complete and accurate donation receipts
- ❑ Meet annual spending requirements (disbursement quota)
- ❑ File Annual T3010 Information Return
- ❑ Maintain the charity's status as a legal entity
- ❑ Inform the Charities Directorate of any changes to the charity's mode of operation or legal structure

<https://www.canada.ca/en/revenue-agency/services/charities-giving/charities/checklists-charities.html>



# Charitable Organizations (cont'd)

## Some reasons that can result in revocation of Charitable Status:

- Failure to file the annual T3010 Information Return
- Not maintaining adequate books & records
- Not maintaining legal status
- Issuing receipts not in accordance with regulations or that contain false information
- Devoting resources to non-charitable activities



# Charitable Activities

Registered Charities may use their resources (funds, property, personnel) in the following ways:

- 1) carrying out their own activities, either through staff or volunteers
- 2) through intermediaries where using staff or volunteers is impractical (written agreement is required)
- 3) gifts to qualified donees (other registered Canadian Charities)

Note: All gifts must be consistent with the charity's charitable purposes. Charities are permitted to disburse up to 50% of their income each year to qualified donees.



# Treasurer's Duties

The Treasurer should serve as the financial officer for the congregation and be a voting member of the congregation

## Responsibilities:

- ❑ Disburse funds in accordance with resolutions, approved budgets and as directed by the church council
- ❑ File all tax forms on time
- ❑ Invest funds as directed by the congregation or council
- ❑ Monitor cash flow
- ❑ Maintain accounting records
- ❑ Prepare and present complete Financial Statements to the council or voter's assembly
- ❑ Keep informed of any changes for tax filings and financial information
- ❑ Maintain records for various designated funds and administer these funds in accordance with the instructions from the council, voter's assembly or donor



# Financial Secretary's Duties

The Financial Secretary should be a voting member of the congregation and have experience with handling receipts and maintaining records.

## Responsibilities:

- ❑ Oversee the counting of service offerings and deposits to the bank
- ❑ Provide a weekly report to the Treasurer showing the breakdown of the contributions for the week via the weekly offering
- ❑ Oversee the posting of all contributions to the member's contributions records and resolve any disputes
- ❑ Report to the church council and congregation monthly and year to date contributions received for various purposes
- ❑ Notify the pastor of any special contributions that might require a special acknowledgement to the donor
- ❑ Issue donor charitable tax receipts



# Financial Controls

## Cash Receipts:

- Required controls
  - Two people should be responsible for counting and recording cash receipts and sign off on the records
  - The two people must not be related
  - Upon completion of counting/recording, the bank deposit is to be prepared and placed in safekeeping until it can be taken to the bank
- Desired controls
  - The two people should be rotated so that the same two people are not always counting together
  - Should not be the Treasurer or Financial Secretary
  - A safe should be available if deposit cannot be taken to the bank immediately

# Financial Controls (cont'd)

## Cash Disbursements:

- Required controls
  - Two signing officers are recommended for cheques
  - The two people must not be related
  - Cheques should not signed in advance and left blank
  - Prior to signing, supporting invoices and documentation should be reviewed and initialled by a signing officer where applicable
- Desired controls
  - Cancelled cheques or copies should be returned with the bank statements.



# Financial Controls (cont'd)

## Monthly or Quarterly Reporting:

- Monthly or quarterly Financial Statements should be reviewed by the congregation council
  - The revenues and expenses should be compared to the approved budget and any significant variances explained
  - The Statement of Financial Position which shows the bank balances and investments should be reviewed

## Other Reporting:

- The Treasurer should periodically inform the church council that all statutory remittances have been filed and remitted.
- The Treasurer should inform the church council that the annual T3010 Charitable Information Return has been filed (due six months after the fiscal year end).
- The bank statement and bank reconciliation should be periodically reviewed by a representative of the council.

# Records Retention

The general rule is to keep records for seven years. For example:

- Financial Statements and supporting documents
- Donation records
- Payroll records
- T3010

Some records are to be maintained permanently. For example:

- General Ledger
- Directors' Meeting minutes
- Governing Documents

See CRA's website for a more details:

<https://www.canada.ca/en/revenue-agency/services/charities-giving/charities/operating-a-registered-charity/books-records.html>



# Budgeting

Advance planning is necessary to achieve goals and to help ensure funds are available for continued operations and expansion of ministry.

The main objectives are:

- to be good stewards of the funds held in trust by the church
- to develop a total congregational plan to facilitate and guide planning and expenditure decisions
- to facilitate sharing of goals and budget considerations among the leaders
- to harmonize the church council goals with committee goals and congregations needs and supports
- to facilitate financial reporting to the congregation (significant variances as compared to actual to be explained)



# Budgeting (cont'd)

## Suggested Budget Process:

- ❑ The church council appoints the budget committee
- ❑ The individual program and administrative committees are made aware of their responsible areas and given a timetable for submitting a budget estimate to the budget committee
- ❑ The budget committee evaluates their needs and prepares a budget estimate (evaluate prior years' programs)
- ❑ The treasurer and financial secretary compile the income budget based on member pledges or historical analysis
- ❑ The committee chairpersons and budget committee meet to review recommendations and discuss what to include or remove
- ❑ Budget committee compares all program, capital, construction and administrative budgets with the anticipated income; prepares and presents budget to the church council
- ❑ Council reviews budgets, makes any final adjustments and presents the approved budget to the voters' assembly
- ❑ Voter's assembly discusses and approves



# Gifts & Receipts

## CRA Donation Receipt Checklist (gifts of cash):

- Statement that it is an official receipt for income tax purposes
- Name and address of charity
- The Charity's Registration number
- Serial number of the receipt
- Place or locality of where the receipt was issued
- Day or year the receipt was received
- Day on which the receipt was issued if different from day received
- Full name and address of donor
- Eligible amount of gift
- Signature of authorized individual
- Name and website address of the CRA



# Gifts & Receipts (cont'd)

Donation receipts cannot be issued:

- For contributions of services provided to charity (services do not qualify as gifts)
- On behalf of another charity
- In a name other than the name of the donor

*<https://www.canada.ca/en/revenue-agency/services/charities-giving/charities/checklists-charities/issuing-complete-accurate-donation-receipts.html>*

# Gifts & Receipts (cont'd)

## Replacement Receipts:

- If a charity has issued a receipt to a donor that was lost or contained incorrect information a replacement receipt can be issued
- It must include the following:
  - All the required information
  - The serial number of the original receipt
  - A statement that it replaces the original receipt

# Gifts & Receipts (cont'd)

## When can donation receipts be issued?

- All gifts must be used to carry out the charity's charitable purpose not just receipted funds
- The charity needs to determine if the gift can be accepted first before deposited the funds or issuing a receipt:
  - Charities are not permitted to act as a conduit for passing on resources (ex: cannot be used to help an individual in financial distress)
  - A charity cannot accept a gift for funds that they do not have direction and control over.
  - The only exception is qualified donees with similar charitable purposes



# Gifts & Receipts (cont'd)

## Gifts in Kind (non-cash)

### Difficulties:

- Determining the value of the gift for receipting and accounting purposes
- Costs of liquidating if the gift-in-kind is not useful to the charity

### CRA Donation Receipt Checklist (additional items for Gifts in Kind):

- ❑ Brief description of property
- ❑ Name and address of appraiser if applicable
- ❑ The deemed fair market value of the property

# Gifts & Receipts (cont'd)

## Donations in lieu of reimbursing expenses:

- Where an employee or volunteer has the right to receive reimbursement , this can be donated as a gift-in-kind
- Written direction is required from the volunteer or employee
- Sample declaration (include on the signed expense report with the attached receipts):

"I, \_\_\_\_\_direct that the funds to which I am entitled by way or reimbursement for \_\_\_\_\_, and would otherwise be forwarded to me by cash or cheque, be transferred to \_\_\_\_\_ as my gift."

# Gifts & Receipts (cont'd)

## Restricted Gifts

- These are gifts with conditions attached (ex. for a building fund, a certain ministry project)
- These funds become special purpose funds; they are to be held in trust for the specified purpose or project and cannot be used for any other purposes
- The charity cannot change the conditions or go back to the donor to change this once it has been accepted; the donor gives up all rights to the property once the gift is made
- The only way to make changes is through an application to the courts
- This applies even if the project is abandoned or if it is has been completed and extra funds remain



# Gifts & Receipts (cont'd)

## Donor Restricted Gift Policy

- To avoid a situation where funds are being held but cannot be used, it is recommended that every charity have a donor restricted gift policy
- Donors of gifts with restrictions will need to be informed of the policy at the time they donate

Example of a donor restricted gift policy (as displayed on CLMS' website):

### *Project Funding Policy*

*Each gift designated toward a board-approved project will be used as specified, with the understanding that when any given project has been fully funded, designated gifts will be applied to a similar project in the same region or where needed.*



# Gifts & Receipts (cont'd)

## Split Receipting

- If there are any advantages that are received by the donor that is connected or related to the gift, the amount on the donation receipt must be reduced by the value of the advantage
- Example: if someone makes a \$30 donation and receives a shirt in return worth \$10, the donation receipt will be for \$20
- Small appreciation non-cash gifts are exempt if the value of the advantage is less than \$75 and 10% of the donation.



# Gifts & Receipts (cont'd)

## Receipting Congregational Group Funds:

- All donations made to a group fund (ex. LWML) must be made directly to the church if a tax receipt is to be issued by the church. The group program must be listed by the church on the annual charity return as one of its programs.
- If donations are made directly to the group and the church is issuing tax receipts, the group's financial records must be included as part of the church's financial records.

# Payroll

## Hiring New Employees:

- Signed Employment Contract, Code of Conduct, etc.
- Federal and Provincial TD1 Forms
- If not using a payroll service, calculate the source deductions per pay period. Source deductions are to be remitted to CRA (bi-weekly, monthly or quarterly as determined by CRA):
  - CRA on-line calculator

*<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-businesses/payroll-deductions-online-calculator.html>*

# Payroll

## Hiring New Employees (continued):

- CPP - employer must match the employee contribution
- EI - employer must remit 1.4 times the employee premium
- Total remittance will be the total of income tax deducted, employee CPP contribution, employer CPP contribution, employee EI premium and employer EI premium.

Example: if you are a monthly remitter, then you would need to total the source deductions for all pay periods with a pay date in that month and this will be due by the 15<sup>th</sup> of the following month.



# Payroll (cont`d)

## LCC Worker Benefit Plans

Provides coverage for the following:

- Health Care Benefits
- Dental Care Benefits
- Disability Benefits
- Survivor Benefits
- Retirement Benefits
- Travel Assistance
- Employee Assistance Program

LCC congregations are encouraged but not required to participate in the plan. If they choose to participate, all employees must be enrolled.

For more information: <http://www.lccbenefts.ca/>



# Payroll (cont`d)

- When an employee has an interruption of earnings or leaves, a Record of Employment must be filed with Service Canada within five days.
- Be aware of provincial labour standards

*<https://www.saskatchewan.ca/business/employment-standards>*

- WCB obligations vary depending on province
  - In Saskatchewan, WCB coverage is not mandatory for clergy. Congregations may apply for optional coverage if so desired.

*<http://www.wcbsask.com/>*



# Payroll (cont'd)

## T4 Information Returns

- Must be filed with CRA and T4 slips given to the employees by the last day of February
- If not using a payroll service, an alternative option is to file on-line with CRA using Web Forms:

[https://apps.cra-arc.gc.ca/ebci/leb0/webform/pub/disclaimer.action?request\\_locale=en](https://apps.cra-arc.gc.ca/ebci/leb0/webform/pub/disclaimer.action?request_locale=en)

- If the total deductions remitted as per the T4 slips is different from the total actual remittances as per the CRA Source Deduction Statement by more than a few dollars, payroll procedures should be checked; CRA will often request an explanation if there is a material difference



# Payroll (cont'd)

## Taxable benefits

- These are benefits or allowances paid to an employee that are required to be included in employment income on a T4 slip. Examples:
  - Housing allowance
  - Telephone & internet allowance (personal portion only)
  - Life insurance premiums paid by the employer
  - Cash or near cash gifts and awards (non-cash awards can be given under certain conditions and limits)
  - Book allowance
  - Auto allowance if a flat monthly rate and not based upon actual mileage driven or a logbook is not maintained

# Payroll (cont'd)

## T4A Information Return

- Must be filed for any payments or fees for services in excess of \$500 made to individuals who are not employees (ex: honorariums, fees for a guest pastor)
- Must be filed with CRA and T4A slips given to the individuals by the last day of February
- Can also be filed online with CRA using Web Forms



# Employee vs Self Employed

- Employment status needs to be determined based on certain facts as per CRA rules.
- Is the person engaged to carry out services as a person in business on his or her own account, or as an employee?
- Employment status affects the individual's entitlement to EI and can impact CPP as well.
- T4A should be filed if not receiving invoices from a sub-contractor.



# Employee vs Self Employed (cont'd)

Factors to consider:

- Level of control
- Tools & equipment
- Subcontracting work or hiring assistants
- Financial risk
- Responsibility for investment and management
- Opportunity for profit

# Employee vs Self Employed (cont'd)

- If unsure about a worker's employment status, a CPP/EI ruling can be requested from CRA.
- Failure of an employer to deduct source deductions will result in the employer being responsible for both the employee and employer's share of CPP contributions and EI premiums along with penalties and interest.
- For more information:

<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4110.html>

# Clergy Residence Deduction

- To be eligible an individual must be a member of the clergy and ministering to a congregation or a full time administrator
- Form T1223 is required to filled out annually by the employer and the employee; this does not need to submitted to CRA but must be maintained by the employee in case it is requested
- The CRD reduces the income subject to tax. Normally this is refunded when the individual files their personal income tax

# Clergy Residence Deduction (cont'd)

The individual can choose to receive tax relief sooner if they want:

- If they receive free housing & utilities as a taxable benefit (ex. a pastor housed by a church in a parsonage) then the taxpayer must notify the employer in writing they intend to make the clergy residence deduction claim, Form T1213 does not need to be filed.
- If they supply their own housing & utilities by renting or owning they must file Form T1213 with CRA about 60 days before December 31st and obtain approval from CRA before taxes can be reduced at the source

# Clergy Residence Deduction (cont'd)

- Subject to EI premiums
- Exempt from CPP pensionable earnings only to the extent gross earnings (salary plus housing allowance) less the clergy residence deduction is below the year's maximum pensionable earnings (2017 - \$55,300).

Example:

Gross earnings	\$60,000
Less CRD:	<u>(12,000)</u>
CPP pensionable earnings	\$48,000 (Box 26 on the T4 slip)

If Box 26 is left blank, CRA will default to Box 14 (\$60,000) for pensionable earnings and calculate a CPP shortfall.

CPP pensionable earnings are \$7,300 below the maximum. The \$12,000 CRD claim produced only a \$7,300 reduction in CPP pensionable earnings.

# Annual Reporting

- If incorporated, an Annual Information Return will need to be filed to maintain legal status (requirements depend upon the legislation the charity is incorporated under):
  - Canada Not-For-Profit Act
  - Saskatchewan Non-Profits Corporation Act
- Synod annual reporting:
  - Mission goals
  - Statistical Report
- Semi-annual GST return
  - Generally a congregation is not required to register for GST but can still claim 50% of the GST paid on purchases as a Public Service Body rebate by submitting Form GST66



# Registered Charity Information Return

- Every charity is required to file the T3010 annually within six months of its fiscal year end.
- Failure to file can result in revocation of a charity's registered status and re-registration is not guaranteed.
- Incomplete or inaccurate information may result in the suspension of tax receipting privileges until the information is provided.
- Fillable forms are available on CRA's website:

<https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/t3010.html>



# Registered Charity Information Return

## CRA's T3010 checklist:

- ❑ use the correct version of the T3010 to file your return (see Notice to the reader on the [T3010 return](#) page)
- ❑ file a [complete return](#)
- ❑ file your return within six months from the end of your charity's fiscal period
- ❑ make sure your [financial statements](#) are included with your return and have the same fiscal period end
- ❑ file your return even if your charity was inactive during its fiscal year
- ❑ describe your charitable activities, not your fundraising activities, in Section C2
- ❑ make sure there is a signature of a director/trustee or like official in Section E

# Registered Charity Information Return

CRA's T3010 checklist (cont'd):

- ❑ include the dates of birth, arm's length status, and postal codes for all directors, trustees, and like officials on [Form T1235](#)
- ❑ include the registration numbers for all qualified donees on [Form T1236](#)
- ❑ mail to:  
Charities Directorate  
Canada Revenue Agency  
105 - 275 Pope Road  
Summerside PE C1N 6E8
- ❑ Include financial information in Section D (if revenue less than \$100,000) or Schedule 6 - do not complete both

<https://www.canada.ca/en/revenue-agency/services/charities-giving/charities/checklists-charities/t3010-checklist-avoid-common-mistakes-when-filing-your-return.html>

# Registered Charity Information Return

The annual return package to be mailed to CRA should include:

- ❑ Form T3010 Registered Charity Information Return
- ❑ Form TF725 Basic Information Sheet
- ❑ Financial Statements for the Charity
- ❑ Form T1235 Director/Trustees and Like Officials Worksheet
- ❑ Form T1236 Qualified Donees Worksheet if applicable

Note: Form TF725 is typically mailed in advance to the charity along with barcode labels to be attached to all documents. Any changes to the basic information CRA has on file or to program areas can be done on this form.

# Registered Charity Information Return

After filing your return with CRA:

- ❑ CRA will send a Registered Information Return Summary. This should be compared to your T3010 to check for errors.
- ❑ Check CRA's website to ensure information has been posted correctly

<https://www.canada.ca/en/revenue-agency/services/charities-giving/charities-listings.html>

Note: information from the T3010 is provided to the public including financial information, names of directors, etc.



# Registered Charity Information Return

- All gifts or transfers of funds to qualified donees must be reported on Form T1236. Charities are permitted to disburse up to 50% of their income each year to qualified donees
- Any activities outside of Canada must be reported on Schedule 2 (excluding registered donees)
- Only limited political activities are allowed and must be non-partisan and related to the charitable purpose. Any activities must reported on Schedule 7



# Registered Charity Information Return

- Direct or indirect fundraising is reported on the T3010 Section C6. Fundraising is defined as any activity soliciting support and is not considered a charitable expenditure in the financial information section. If the fundraising ratio  $[\text{Line } 5020 / (\text{Line } 4500 + \text{Line } 4630)]$  is higher than 35% it may generate questions from CRA
- Employee compensation is reported on Schedule 3 (include salary plus any benefits)
- Any donations or gifts-in-kind valued over \$10,000 from non-residents must be reported on Schedule 4



# Registered Charity Information Return

- Any gifts-in-kind for which tax receipts were issued must be reported on Schedule 5. Gifts-in-kind should be recorded as a revenue and an expense in the financial information section
- The annual disbursement quota requires a charity to spend at least 3.5% of the total property not used in its charitable activities or administration if these assets are greater than \$100,000.
- Property not used directly in charitable activities or administration is reported on Schedule 6 (ex. may include investments, land & buildings not used for administration or program activities)

# Registered Charity Information Return

Financial information is reported on Section D or Schedule 6 (detailed).

If you are completing Section D:

- ❑ lines 4500 to 4650 (excluding line 4505) must equal the amount on line 4700
- ❑ lines 4860 to 4920 must equal the amount on line 4950
- ❑ line 5000 must show an amount spent on charitable programs



# Registered Charity Information Return

If you are completing Schedule 6:

- ❑ lines 4500, 4510 to 4580, and 4600 to 4650 must equal the amount on line 4700
- ❑ lines 4800 to 4920 must equal the amount on line 4950
- ❑ only enter amounts on lines 5500 and 5510 if you have received permission to accumulate funds
- ❑ enter amounts on lines 5900 and 5910 if the charity has property that was not used in charitable activities

# Registered Charity Information Return

Expenditures are also separated into charitable activities and management & administration in both Section D and Schedule 6. This information is publicly available.

Charitable activities do not include gifts to qualified donees. Examples include:

- running the charity's day-to-day programs
- occupancy costs (such as rent, mortgage payments, hydro, repairs, and insurance) for buildings used to carry out charitable activities
- most salaries
- education and training for staff and volunteers

# Registered Charity Information Return

## Management & administration

Examples include:

- holding meetings of the board of directors
- accounting, auditing, personnel, and other administrative services
- buying supplies and equipment, and paying occupancy costs for administrative offices
- Some expenditures can be considered partly charitable and partly management and administration, such as salaries and occupancy costs. In these cases, divide the amounts accordingly

# Registered Charity Information Return

- Ensure any formulas and rationale used to calculate management & administration costs are documented and consistently applied from year to year.




For more information:

[https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4033/t4033-completing-registered-charity-information-return.html#\\_Toc412013154](https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4033/t4033-completing-registered-charity-information-return.html#_Toc412013154)

# Audit or Review?

Legal Requirements depend on the structure:

If Incorporated federally under the Canada Not-For-Profit Corporations Act and the annual revenue is:

- greater than \$250,000  Audit engagement is required (highest level of assurance)
- between \$50,000 and \$250,000  Review engagement (limited assurance) can be performed instead of audit if members pass a special resolution (2/3 majority)
- under \$50,000  Review engagement; unless there is unanimous consent to waive this requirement (must be obtained every year).

# Audit or Review (cont'd)?

If Incorporated provincially it will depend on the provincial legislation. Under the Saskatchewan Non-Profit Corporations Act if the annual revenues are:

- greater than \$250,000 → Audit engagement is required (highest level of assurance)
- under \$250,000 → Review engagement (limited assurance) can be performed instead of audit if 80% of the members approve; a review engagement can also be waived if 80% of the members approve

An audit engagement is also a requirement if this is set out in the organization's governing documents



# Audit or Review (cont'd)?

If unincorporated - an internal review may be prepared by staff or volunteers:

- One or more competent members or someone unrelated to any board members should be appointed; the individual should not be responsible for receiving or disbursing the charity's funds, or preparing the financial statements
- A written report addressed to the members should be issued once the work has been completed, outlining what review procedures have been followed.
- Caution - an internal review should never be referred to as an audit. An audit opinion can only be issued by a qualified licensed accountant.

# Audit or Review (cont'd)?

## Internal Review Program Checklist:

- ❑ Review the year end bank reconciliations
- ❑ Review payroll records and approved rates
- ❑ Review the general ledger and examine supplier invoices on a test basis
- ❑ Review cash receipts on a test basis:
  - ❑ Reconciled to deposit book
  - ❑ Used for board approved project and programs
  - ❑ Properly used or held according to donor restrictions if applicable
  - ❑ Official donation receipt was issued
  - ❑ Recorded in correct general ledger account





# Ineligible Directors

- CRA can suspend receipting privileges or revoke the charitable registration where an ineligible individual controls or manages the charity directly or indirectly (director, trustee, officer)
- An ineligible individual includes:
  - an person with an unpardoned criminal or a non-criminal relevant offense (financial dishonesty)
  - a person who controlled or managed directly or indirectly a registered charity during which time the charity engaged in conduct that resulted in serious breach of requirements of registration resulting in the revocation of the charity's charitable status within the past five years.
- Additional due diligence is to have current and new directors/members sign a "Declaration of Not Being an Ineligible Individual" on a annual basis.

# Other

- Review insurance policies to ensure adequate coverage
- Ensure regular backups of accounting software and church management software
- TelPay Incorporated offers a direct debit service that allows people to support their church through a convenient automatic monthly bank account withdrawal.

Contact: Ray Scaife, Business Development Agent

Phone: 800.665.0302 ext 855

E-mail: [rscaife@telpay.ca](mailto:rscaife@telpay.ca)

<https://www.telpay.ca/for-business/get-paid/#pre-auth-debits>



# Resources

- Canada Revenue Agency

<https://www.canada.ca/en/revenue-agency.html>

- Canadian Council of Christian Charities

<https://www.cccc.org/>

# Questions?

## Contact information:

**Christine Bradley, CPA, CGA**

Accounting Manager

Lutheran Church - Canada

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