

5 CHAPTER FIVE: FINANCE – PERSONAL SUPPORT

5.1 Personal Support for Accredited Representatives

EWS is a Charitable Institution and has Tax Deductible Gift Recipient status and other ATO exemptions and concessions. It is subject to oversight by ACNC and ASIC. The ATO has granted EWS a Private Ruling that applies where accredited Full Time Representatives substantially perform a role or duties equivalent to a Religious Practitioner of a denomination, specifically undertaking “Pastoral Care”. Thus Full Time Representatives primarily undertaking pastoral care qualify for an exemption under Benefits Tax law to receive Personal Support or payments considered to be Exempt Benefits. Payments received under these guidelines are reported to the ATO via Single Touch Payroll (STP). They are non-taxable, and in some cases, non-reportable in the hands of the Representative.

These guidelines are to be adhered in order for EWS and REPs to continue to qualify for the special dispensations allowed by the ATO which are of great financial benefit to EWS, all EWS staff & donors.

The EWS Admin Support Officer (ASO) and Financial Support Officer (FSO) are directly responsible to the Chief Commissioner (CCOMM) and the Treasurer as the representatives of the EWS Board for the operation and governance of all EWS Personal Support.

The EWS Board specify that the arrangement between EWS and an accredited Representative is a voluntary arrangement and at no time does the arrangement give rise to an employment agreement or that of a self-employed contractor. The agreement to pay the Representatives monies received by EWS as Personal Support for the REP (less 6.25% administration levies) is a commitment by the Board and totally dependent on the funds received by EWS from donors specifically designated as being for the support of that Representative.

It is recommended that each Representative begin raising support funds prior to entering into full time service with EWS. Each Representative should discuss their plans for raising their support funds with the CCOMM, so that assistance and training in this area can be arranged as required. EWS will work with the Representative in raising these funds.

5.2 Personal Support Donations

Personal Support funds are all donations received designated as being for support of an Everyman’s staff member, whether the donor is known or anonymous. These monies may be by “one-off” donations or regular contributions made through direct deposit, direct salary crediting, credit/debit card, cheques and cash posted or deposited into donation boxes (marked for personal support). EWS HQ is responsible for the receipting and accounting of all donations including all Personal Support funds. It is vital that all payments be made directly to EWS and on no account are funds to be deposited to a representative’s personal account. Should a donation be made by cheque in favour of an individual, the

cheque is to be endorsed "Please pay Everyman's Welfare Service" and signed on the reverse side. It should then be forwarded directly to HQ who will attend to banking it to EWS.

Any unpaid balance of Personal Support at the end of the EWS financial year will be shown in the annual accounts as being available for payment to the Representative in the new financial year.

All Personal Support funds will be levied 6.25% to contribute towards administration, training and development costs.

All Personal Support funds received on base or Centre as cash, cheque or money order are to be banked into the EWS Centre Account as soon as possible. The name and address of the donor is to be forwarded to EWS HQ with the Deposit Summary (Form 4.16) to enable correct receipting and full acknowledgement (see Chapter 4). The ASO will transfer personal support donations to the EWS General Fund to enable timely payment to staff.

Under no circumstances are REPs to collect Personal Support by rattling a tin (or similar) in a public place. REP's are required to make personal, or written, contact with potential supporters, seeking their prayer and financial support.

All Personal Support funds received at EWS HQ are to be banked into the EWS General Fund.

Following the end of each quarter the ASO or FSO will provide each REP with a printout of supporters for that period, giving name and address of each donor. It is expected that staff will contact their supporters to thank them for their gift.

5.3 Taxation Requirements for Personal Support Donations

The EWS Personal Support guidelines are in compliance with the requirements laid down by the ATO and amounts paid to eligible Accredited Staff as Personal Support are recognised as payments under the Fringe Benefits Taxation law.

EWS is a Not-for-Profit Organisation with special concessions & exemptions, and the Australian Taxation Office requires all donations contributed for the personal support of any EWS Representative to be deposited into an EWS Account. This includes all anonymous donations and all donations from anyone not requiring a tax deduction receipt for their donation.

Personal Support Funds can only attract tax deductibility if the donor understands that the funds belong to Everyman's Welfare Service to be quarantined by the Board to be passed on to the nominated staff member. It is always the Board's intention to honour the wishes of donors with regards to donations being passed on to the nominated staff member.

Personal Support may be taken as cash or taken as an Exempt Benefit payment. The Board directs that no more than 70% be taken as Exempt Benefit payments with the remainder to be taken as taxable

income, less superannuation at the rate prescribed in the Superannuation Guarantee (Administration) Act 1992.

The above proportions have been established after reviewing practices in mainstream churches and giving consideration to the intent of the ATO's rulings.

Any questions regarding treatment of a representative's income should be directed to their financial advisor and/or where appropriate Centrelink.

Representatives need to be aware there may be implications when receiving Exempt Benefit payments when applying for Government support. There may be a distinction between payment systems and entitlements with different government agencies such as the ATO and Centrelink. It is the Representatives responsibility to make themselves aware of the legislation of any of the government agencies they are accessing.

5.4 Procedure for Personal Support Payments to Accredited Staff

Before Personal Support payments commence, the Staff member must complete and forward them to the ASO at EWS HQ:

- Personal Particulars Form 2.2.3D
- Personal Support & Bank Details Form 2.2.5C
- Tax File Number Declaration (ATO form)
- Superannuation Choice (Generated from Accounting Program) and a
- Personal Support & Exempt Benefit Payment Request Form 5.4

The ASO is responsible to the CCOMM for the processing & payment of all staff payments, Exempt Benefit payments, superannuation and PAYG tax and also for the issuing of all staff payment advices, donor reports and for preparing Annual Payment Summaries, which are now available through myGov.

Personal Support is usually paid fortnightly, monthly or quarterly (as a lump sum) and cash component is taxed on payment to the staff member. Payment advices are issued to the representative each pay period and will indicate payment period amounts and year to date amounts reflecting the gross cash received.

All staff are paid by direct deposit to each staff member's personal bank account. It should be noted that if the staff member's bank account is not at a branch of Defence Bank where HQ conducts its business, then the transfer may take an extra day or two.

5.5 EWS Thank Offering to REPs Following Deployment

The Criteria determining the granting of Thank Offerings to REPs by the CCOMM

For a Representative deploying:

- on exercise to an ADF designated training area
- on Overseas Operations with the ADF
- who is operating for sole purpose of delivering Everyman's Philanthropic Evangelistic ministry to the ADF
- who is consistently out field or on Overseas deployment for a period in excess of two weeks with the express purpose of ministry to the ADF

The following achievements may apply to the aforementioned with regard to a potential **Thank Offering** from the Board being granted to the REP concerned.

The granting of the Thank Offering on the recommendation by the CCOMM or Acting CCOMM, the REP in question has exhibited dedicated service deeming such an offering being warranted (a tithe being the minimum criteria, where possible).

Dedicated service must be measured with respect to the following areas:

1. The REPs conduct and commitment to outreach in the manner encouraged by EWS, in line with our Core Values and Mission Statement
2. The REPs co-operation, with and consideration towards senior EWS staff and other EWS staff with them out field
3. The REPs co-operation with and consideration towards all ADF members, particularly senior ADF staff administering the exercise, including ADF Chaplains and RSDS REPs
4. The REPs commitment to referring locally unsolvable matters to EWS HQ in a timely manner

The voracity of any complaints against the REP whilst on exercise, by any of the other participants in that exercise, being ADF, ADF Chaplains, fellow EWS Staff, or RSDS staff, must first be fully investigated by Senior EWS Staff before any Thank Offering can be granted. If in the opinion of the CCOMM the complaints are groundless, then the CCOMM may exercise his discretion in the granting of the Thank Offering.

Calculation of the Thank Offering

Before any calculation can be made, the ASO, or FSO will refer to the Pre-Deployment Form (Form 5.5) completed by the REP prior to the commencement of the exercise, advising of the deployment location and expected period of deployment. From this, the number of days away from home is calculated. This includes travel time to and from the exercise, but not any time making personal visits along the way.

To calculate the Thank Offering the costs of participating in the exercise are tallied and subtracted from the donations made to EWS. If there is a surplus of funds (costs are less than donations), then a calculation is made to determine 10% of the net surplus.

The Net Surplus is divided between the REPs pro rata based on the number of days each REP was deployed eg

Donations Received:	\$50,000 (Does not include donations made for Personal Support)
Exercise costs:	\$35,000 (Consumables, accommodation, meals etc)
Net Surplus:	\$15,000
10% of Net Surplus:	\$ 1,500 (Divided by 83 days = \$18.07/day)

Total Number of days Deployment for Four REPs:

REP 1 Thank Offering (40 days) = \$722.90

REP 2 Thank Offering (28 days) = \$506.02

REP 3 Thank Offering (15 days) = \$271.08

REP 4 Thank Offering (11 days) = Nil (Not away from home for more than 14 days)

5.6 Payment of Wages to Non-accredited Staff

Office staff are to be paid wages at the appropriate Award or agreed rate in the Employment Contract.

Wages are to be paid by the same procedure applicable to accredited staff.

5.7 Superannuation

Superannuation Guarantee is paid by Everyman's on salary payments to staff members from personal support donations for REPs and from EWS funds for Non-Accredited Staff. The amount of super calculated is shown on pay slips. Superannuation is calculated at the rate and method prescribed in the Superannuation Guarantee (Administration) Act 1992.

A Representative may wish to make a member contribution to their fund. This personal contribution can be claimed as an Exempt Benefit and is usually tax exempt. Some personal contributions to Superannuation may also attract a Government co-contribution. If a Representative wishes to make a personal contribution an arrangement should be made by sending a written request to the ASO at EWS HQ.

5.8 Defence Housing

5.8.1 Full time REPs may be eligible for a Defence Housing Australia (DHA) home, or Live-In Accommodation, near to the Centre and Sponsoring Unit. Rentals are set according to the ADF scale for housing type and \$1,560 per month is indicative (2024). The housing

agreement is between the member and DHA although the ADF have directed payment be made through EWS.

- 5.8.2 Prior to an application being made for a DHA Residence, Reps should read and sign (being sure they fully understand the implications of) the Defence Housing Covenant (Form 5.8.2A). When the Defence Housing Covenant has been signed, the Financial Plan approved by the CCOMM and EWS HQ, and the bond (aligned to one month's rental) has been paid, an application form (Request for DHA Residence Form 5.8.2B) is to be submitted to Chief Commissioner for consideration. EWS require monthly rental to be paid on the 1st of each month in advance. Payments should be made directly to EWS and will be held in a rental trust account until remitted to the ADF. Alternatively, the payment may be made from Personal Support funds where adequate funds are available.
- 5.8.3 In the case of rent arrears there is only one month's grace allowable (the one month's bond money). In that time the Rep must urgently appeal for personal support. If by the end of that month there is not a new financial plan in place, submitted in writing to, and agreed to by EWS HQ to make monthly rent payments then EWS HQ must hand the Defence residence back to DHA, after which the EWS Representative's residence administration is handed in its entirety, back over to DHA. The Rep (in terms of the residence) then comes under the administration of DHA and must vacate the residence as per the local DHA outlet's direction.
- 5.8.4 When a Rep is posted to a new location, the CCOMM puts in a posting order to ADFSS. Once this has been approved by ADFSS, the CCOMM forwards the necessary documentation to the Rep, who then engages the local DHA authority with regard to the shift. During relocation, rent payments are to continue monthly in advance, as described above. DHA will advise EWS HQ of any changes to the rate of rent payable. Where the daily rate of the two residences differs, two invoices will be issued for that month.

5.9 Exempt Benefits

As stated in the opening of this chapter Exempt Benefits are payments to accredited full time Representatives and PAYG tax is not required to be deducted providing certain requirements as set by the ATO are met. Accredited Representatives should bear in mind that the ATO may vary or withdraw the Private Ruling at any time.

Exempt Benefits payments can only be paid on original invoices, receipt/dockets. EWS then pays the third party directly. The Representative is to complete Personal Support & Exempt Benefit Payment Request Form (Form 5.4), attach original invoice or receipts and forward it to the ASO at HQ who will seek approval to pay from the CCOMM. Whilst an approved claim will be paid promptly, usually within 1 week, or by the due date on the invoice, the Representative should allow two weeks from the due date on the invoice. The Representative will be notified by email when the payment has been made.

For payment of a credit card statement the original dockets/invoices must be attached to the statement, a credit card statement in itself is not acceptable substantiation. The amount paid must be items on the statement or total of a number of items. It is also unacceptable to pay a lump sum off a credit card.

A Representative may be reimbursed for a payment made, but only when evidence is presented that the representative made the payment and the original invoice/docket is presented.

Representatives should also be aware that if they request an expense to be paid as an Exempt Benefit they will not be able to claim that expense as a tax deduction in their tax return. Please consult your tax advisor on this matter.

5.10 Type of Exempt Benefits

The following list provides a basic range of expenditures that may be paid as Exempt Benefits. (It should be noted that this list is not exhaustive and may be modified to suit the individual situation, at the discretion of the CCOMM subject to the FBT legislation from time to time).

- Private Motor Vehicle Expenses such as:
 - Car Insurance & Car Registration
 - Car Loan repayments
 - Petrol/Gas & Oil & Parking Fees
 - RACQ etc, Membership
 - Repairs and Maintenance & Car Washes
- Home Expenses such as:
 - Electricity &/or gas
 - Insurance & rates
 - cleaning & maintenance
 - garden expenses, lawn mowing and the like.
 - Home Internet/Email fees
 - Home Telephone bills
- Personal Mobile Phone bills
- Payment of a Housing Mortgage

- Rental accommodation fees
- Personal Life Insurance Premiums
- School Fees
- Private Health Fund Contributions
- Un-recouped medical, dental & chemist bills
- Payment of Personal Credit Card Account (only if original dockets are attached).

5.11 Part Time Representatives

Part Time Representatives are not eligible for Exempt Benefits as EWS is not able to meet the conditions of the Private Ruling requiring compliance with the “substantial pastoral care” element of their activities.

5.12 Travel Expenses

5.12.1 Authorised Activities

Everyman's will fund travel and accommodation of all Directors and Staff when undertaking authorised activities. HQ approval must be received prior.

PHILOMAN Para 2.19 permit Defence Units to authorise certain allowances, including Travel, Incidental, Meal and Field Allowances for accredited Representatives. Where possible, accredited REPs should utilise accommodation available on military bases in the area.

All prepayment of travelling expenses required must be made by HQ to the supplier prior to travel. Use either Purchase Order Request (Form 4.10) or Centre Visa account & email to HQ for payment.

If a trip is taken and payment was not made prior to travel, an may be submitted for reimbursement of costs. Reimbursement will only be made on pre-approved travel following submission of relevant original tax invoices.

When utilising messes or other catering arrangements while operating at normal place of operations, the costs of rations and quarters are the responsibility of the REP, just as in all other forms of engagement where the ATO does not recognise these costs as business related, rather normal living expenses.

5.12.2 Personal Support Raising Deputations

In the case of an Accredited Philanthropic Everyman's Representative, doing personal deputation to assist in their personal finances, the following criteria for financial support from EWS may apply:

In the event the REP has:

- a. been invited to present a message on their work to an interested or currently supporting congregation, and/or secular service club
- b. with the said secular service club possessing the primary aim of supporting the serving ADF members and veterans
- c. in an area where there are full time active Defence Bases with the potential of sponsoring an Everyman's ministry to the serving members of the ADF

EWS may, upon receipt of the formal application of the approved **Deputation Travel Financial Support Request**, to EWS HQ, and signed by the REP, consider reimbursing that REP up to **50% of the cost of return transport/flight** (excluding accommodation) to and from the said venue for the purpose of:

- d. Highlighting their need for personal support
- e. Inviting the requesting organisation to consider supporting an Everyman's REP in that area
- f. and/or personally encouraging in that area, an individual candidate for EWS's consideration to serve in a unit in that same local area

*Release of funds for this purpose will be at the final discretion of the CCOMM or acting CCOMM upon submission of the **Deputation Travel Financial Support Request** and accompanying relevant invoices.*

EVERYMAN'S WELFARE SERVICE

Personal Particulars Form

Date:

Please complete appropriate section to advise any change/s in your details

REP/EMPLOYEE

FAMILY NAME DOB

GIVEN NAMES

RESIDENTIAL ADDRESS

ADDRESS.....

CITY..... STATE POSTCODE

POSTAL ADDRESS

ADDRESS

CITY..... STATE POSTCODE

TELEPHONE

HOME WORK MOBILE.....

EMAIL

CHURCH PASTOR

NEXT OF KIN

FAMILY NAME RELATIONSHIP

GIVEN NAMES

RESIDENTIAL ADDRESS

ADDRESS.....

CITY..... STATE POSTCODE

TELEPHONE

HOME WORK MOBILE.....

EMAIL

BANKING

BANK BRANCH.....

BSB _ _ - _ _ - ACCOUNT NUMBER

ACCOUNT TITLE.....



EVERYMAN'S WELFARE SERVICE

PERSONAL SUPPORT

Given Name:		Family Name:	
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	Y	N
1. I would like to receive personal support payments	<input type="checkbox"/>	<input type="checkbox"/>
2. I have completed a Tax File Number declaration	<input type="checkbox"/>	<input type="checkbox"/>
3. I have completed a Choice of Superannuation Fund – Standard Choice Form	<input type="checkbox"/>	<input type="checkbox"/>

BANK DETAILS					
Account Name:					
Bank:					
Branch:		BSB:		Account No.:	

SIGNATURE & DATE
/ /



PURCHASE ORDER REQUEST

Email with quotes to:

Requesting Centre: _____

Everyman's Welfare Service
admin@everymans.org.au

Date: _____

- I am applying for permission to purchase these items from my own personal funds, to be reimbursed by EWS HQ. (Please tick) Why were personal funds used, instead of Everyman's? (Outline below)

Supplier _____	ABN: _____	
Address _____	Phone: _____	
Address _____	Email: _____	
PRODUCT	Quantity	Cost
SUBTOTAL		
GST		
TOTAL		

What benefit will this item provide for Everyman's? _____

Requested By: _____

Date / /

Approved By: _____

Date / /



PERSONAL SUPPORT

Name: _____

1. Please pay the net amount of \$ _____ plus Superannuation and Tax (where applicable). The net amount is the amount you want to have deposited into your bank account.

(Under the Private Ruling we have from the ATO, we can also pay an invoice on behalf of a full time Rep).

2. Please pay/reimburse the attached invoice/s on my behalf (attach original invoice/s).

Signature of Representative _____ / /

When possible, this form should be submitted to HQ 2 weeks prior to the payment to allow processing time.



EVERYMAN'S WELFARE SERVICE

NOTIFICATION OF UPCOMING EXERCISE OR DEPLOYMENT

To the Chief Commissioner

From:

The following details are to help us look after you while in the field and also provide information that will give us a head start on publications such as On Patrol. We understand these details change frequently, so please keep HQ updated, as necessary, regarding travel and Visa Card needs.

DETAILS OF EXERCISE / DEPLOYMENT			
Exercise Name:			
Exercise/Deployment Location:			
Brigade or Units in attendance and to be supported:			
Exercise start date: <i>(to best of knowledge)</i>		Exercise end date: <i>(to best of knowledge)</i>	
Your POC Name:		Your POC Phone:	
DETAILS OF INTENDED TRAVEL			
Expected departure date: <i>(to best of knowledge)</i>		Expected return date: <i>(to best of knowledge)</i>	
Travel type / Flight details:			
Planned stopovers and Accommodation on route:			
Names of other REPs in attendance and their expected dates of departure and return:	REP	/ /	to / /
	REP	/ /	to / /
	REP	/ /	to / /
Estimated funds required for the Exercise: <i>(best guess)</i>			
Estimated funds for additional REPs: <i>(best guess)</i>			
DETAILS OF RSDS INVOLVEMENT			
RSDS REP's to attend:	REP	/ /	to / /
	REP	/ /	to / /

	REP	/	/	to	/	/
RSDS POC Name:		RSDS POC Phone:				

ADDITIONAL COMMENTS, REQUIREMENTS
<ul style="list-style-type: none"> • • •

SIGNATURE & DATE
/ /



EVERYMAN'S WELFARE SERVICE

REQUEST FOR DEFENCE HOUSING AUSTRALIA (DHA) RESIDENCE

Applicant Name : _____

Applicant's deployment location : _____

1. The Chief Commissioner's consideration is requested to support this application for the provision of a Defence Housing Australia residence as outlined in EWS Policy 5.7.
2. It is acknowledged that this support is contingent on the following:
 - 2.1 Applicant meeting all ADF criteria for such provision,
 - 2.2 Applicant providing to EWS the specified bond as determined from time to time. The bond will be refunded following deduction of any charges applied by DHA following the member exiting the housing,
 - 2.3 Applicant undertaking to provide to EWS by the 1st day of each month, the funds required to allow EWS to make payment to DHA for that month,
3. It is acknowledged that continued occupation of any provided DHA residence is contingent on:
 - 3.1 Continuing satisfactory service as an accredited full time Everyman's representative,
 - 3.2 Payment of rental as and when due,
 - 3.3 Occupancy in a manner that reflects the ethos of EWS.
4. It is acknowledged that if, in the opinion of the Chief Commissioner, any condition of occupancy is not met, the Chief Commissioner may withdraw support for the housing benefit and require the premises to be vacated.
5. It is acknowledged that this valuable benefit is made available by the ADF, and that the rental arrangement is between the applicant and DHA, and EWS is acting as an agent in the management of rental payments at the direction of the ADF.

.....

/ /

Applicant

Date

An excerpt from Chapter 5 of Everyman's Welfare Service Policy and Procedures

5.7 Defence Housing

5.7.1 Full time REPs may be eligible for a Defence Housing Australia (DHA) home near to the Centre and Sponsoring Unit. Rentals are set according to the ADF scale for housing type, and \$1680 per month is indicative (2024). Applications are to be submitted to Chief Commissioner on Form 5.7.1B Request for Defence Housing Australia (DHA) Residence for consideration.

The housing agreement is between the member and DHA although the ADF has directed payment be made through EWS.

5.7.2 EWS requires a bond aligned to one month's rental to be provided to EWS and the rental to be paid on the 1st day monthly in advance. The payment may be made from Personal Support funds where adequate funds are available, and the member is eligible for Exempt Benefits. Alternatively, funds from external sources may be provided direct to EWS to be held in rental trust account until remitted.



EVERYMAN'S WELFARE SERVICE DEFENCE HOUSING COVENANT

Preamble

Full time Everyman's Reps entitlement to Defence Housing and Live in Accommodation (LIA), is a unique and distinct privilege and certainly not a right to be claimed. Subsidised rental in Defence Housing can be crucial in enabling a full time Representative to remain in the work.

To this end, the way we make use of Defence housing, and **timely payment** of rental, is of critical importance in our witness and ministry as Christian workers in the eyes of Defence. Abuse of the privilege of Defence Housing either by late or nonpayment of rent, or negligence in its maintenance, will increase the possibility of having the privilege of subsidised housing permanently withdrawn from us by Defence. This would then ruin the goal of optimum effectiveness in the Everyman's ministry for all of us in Defence Housing seeking to maintain an effective witness. (See Ephesians 4:27, *do not give the devil a foothold*).

The way each Rep manages their own Defence Home for better or worse, inevitably has an impact on their fellow Reps in DHA housing. For this reason alone, we must be doubly vigilant to do honour to the privilege, by effective and respectable maintenance of the home and timely payment of rent to EWS HQ.

Please be very careful you understand and take on board all the expectations in this document, before you consider applying to the CCOMM for a DHA residence. Be affirmed before God therefore, that you can honour the offer of living in a DHA residence before applying. Please be as sure as you possibly can in the present that you can meet regular payments without interruption. We as Christian workers need to apply here the principle laid down by Jesus of *counting the cost* (*read and reflect on Luke 14:25-34*) before we make commitments to serve Him.

The CCOMM of EWS retains the right to refuse a request for an application if he/she has concerns about the feasibility of the financial forecast submitted or about the Reps on-going ability to maintain the residence in a respectable and routine manner.

Foundational Administrative Protocols

Please note that EWS HQ is not the landlord of DHA residences nor are EWS Representatives the tenants of EWS HQ. EWS HQ is simply the avenue through which payments are made as requested by Defence. Day to day administrative matters relating to a Defence property must be communicated directly to your local DHA outlet, not to EWS HQ.

The standing arrangement for the payment of rent is that each Rep renting a DHA residence pays one month of the full going rent rate to EWS HQ prior to occupation, and then calendar monthly payment thereafter, therefore one month in advance by the first of each month.

Mandatory Requirements for Eligibility for DHA Housing

Pre-requisite 1:

The Rep must submit to EWS HQ a costed financial forecast and plan to affirm that the **full** monthly amount of rent will, apart from the unforeseen, be paid in advance each month to EWS HQ without fail. This will be done by Direct Deposit to Everyman's Rent account at Westpac Bank:

BSB: 033 264

Account No 418479

Title: Everyman's Welfare Service

Pre-requisite 2:

The Rep must pay a bond (equivalent to one month's rent) to EWS HQ **prior to** the CCOMM forwarding the Rep's application for housing to Defence.

Submission Process by the CCOMM

1. Once pre-requisites one and two are met to the satisfaction of the CCOMM and EWS HQ, the CCOMM will give formal approval for the REP to pursue Defence Housing
2. When the application has been accepted and a rental house, or LIA, allocated, rent to the end of the month is to be paid to EWS HQ prior to moving in. Upon occupation, rent is paid monthly, in advance, to EWS HQ by the first of each month.
3. In the case where for reasons unforeseen, the application for DHA Housing fails, or is rejected, monies already paid will be refunded to the Rep.
4. The Rep will follow precisely and promptly, all procedures from this point on as delineated by the CCOMM and by the local Defence Housing Authority.

Rent Arrears

Full time Christian service based on faith support will now and again bring the inevitable "lean times". However, in the case of a known financial struggle either realised or looming, it is the Reps urgent responsibility to notify EWS HQ as soon as possible of this turn of events, particularly if it affects ability to pay rent on time. The Rep will be required to submit a new financial plan within 7 days of notifying EWS of their change in financial circumstances.

Representatives rent cannot be paid out of EWS funds, which have been pledged by our supporters for the propagation of the Gospel, not the rent of Representatives. As a result, there is no ethical or moral sanction for EWS HQ to allow funds to be consumed by a Reps rent, **irrespective of their financial position, however critical it may be.**

In the case of rent arrears there is **only one month's grace allowable** (the one month's bond money). In that time the Rep must urgently appeal for personal support funds from individuals, churches, or organisations they may know, who may be prepared to assist them. Some support in terms of letters to potential supporters may be offered from EWS HQ but ultimately it is the Reps responsibility to canvass for and bring in the funds required for rent.

If, by the end of that month, there is not a new financial plan in place submitted in writing to and agreed to by EWS HQ, to make fortnightly or monthly rent payment, then **EWS HQ must suspend all rent payment administration and pass all business back to DHA. The Rep (in terms of the residence) then comes under the administration of DHA and must abide by all the directives of the local DHA outlet.**

It will then be up to the Rep in conversation with EWS HQ if they wish to:

1. remain in EWS full time, living in private accommodation
2. remain in EWS on a part time basis in private accommodation
3. withdraw from EWS ministry for a time to concentrate on raising support with a view to returning within 12 months
4. withdraw from the EWS ministry indefinitely.

Posting into a New Residence

Rent payments are to continue monthly in advance, as described above. DHA will advise EWS HQ of any changes to the rate of rent payable. Where the daily rate of the two residences differs, two invoices will be issued for that month. DHA have advised normal practice is to pay rent on the old residence up to and including the date of uplift and to commence at the new residence from the date of moving in.

Conclusion

Agreeing to take on a DHA residence is a big responsibility which requires a degree of faith in the Lord, that residing in a DHA residence is within His will and purpose, recognising the position that *"God's work done in God's way will never lack God's supply."* (James Hudson-Taylor)

Please study this document completely before you agree to take on residence in a DHA home.

Declaration

I _____ (print full name) have read and understand this Covenant and the related Policies and Procedures as applicable to this and agree to all the directives and conditions in this Covenant and will abide by and submit to all of its rulings as directed and interpreted by EWS HQ and the EWS CCOMM.

Signed _____

Dated ____ / ____ / ____