



# Store Cards Policy and Procedures

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Policy owner	Chief Financial Officer		
Approved by	Executive Leadership Team & State Council		
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## Purpose

1. The Society of St Vincent de Paul (NSW) (the Society) has a long history of providing financial support to the people we serve. The Society provides financial assistance by way of store cards, for example, from Woolworths, Coles and IGA, and in some cases from local stores, such as Bunnings, Supabarn and Harris Farm Market.
2. This policy and its procedures ensure proper controls are in place for the purchasing, storage and distribution of store cards including establishing a complete audit trail.

## Scope

3. This policy applies to all Society Personnel who are authorised (Authorised Personnel) to order, distribute, manage, and handle store cards on behalf of the Society.
4. This policy covers ordering, distribution, management of records and safe storage of cards yet to be distributed.
5. This policy should be read in conjunction with the Managing Fraud and Dishonest Behaviour Policy.
6. This policy does not include criteria or guidelines for when Authorised Personnel may issue store cards to people we assist.

## Related policies and procedures

7. Related policies and procedures include:
  - Credit Card Policy
  - Code of Conduct
  - Conference President Resource Toolkit
  - Conference Treasurers Resource Toolkit
  - Delegations of Financial Authority Policy
  - Managing Fraud and Dishonest Behaviour Policy
  - Privacy Policy
  - Procurement Policy
  - Records Management Policy
  - Whistleblower Policy.

## Policy principles

8. The use of store cards, in responding to the needs of those seeking assistance from the Society of St Vincent de Paul (NSW) (the Society), is permissible and requires authorised persons to follow agreed procedures around procurement, supervision and registration when store cards are used.
9. Store cards carry a similar inherent risk as cash. As such, stringent controls need to be in place to manage the risk and avoid inappropriate use. The Society does not tolerate fraud, dishonest behaviour, theft and serious waste of Society money or resources.
10. Authorised Personnel who manage or distribute store gift cards on behalf of the Society must act with complete honesty, integrity and transparency and maintain appropriate records in accordance with the Managing Fraud and Dishonest Behaviour Policy and procedures.

11. Wherever possible the Society will provide store cards for the purpose of providing the people we assist with groceries and essential items as determined by the store card provider.
12. Store cards should not be used to purchase alcohol or cigarettes. Cards which could be used to purchase alcohol or cigarettes must only be provided in exceptional circumstances and the reason for providing that type of card must be noted.
13. Wherever possible the Society will use store cards which have a unique serial number.

## Store cards distributed by Members

### Ordering store cards

14. Primarily store cards should be ordered through the online ordering system managed by the Regional Support Coordinators. Conferences should submit store card orders to the Regional Support Coordinators.
15. The Regional Support Coordinator is responsible for submitting bulk orders for store cards on behalf of Conferences across all Central Councils and Vinnies Services where requested.
16. In limited circumstances ie. urgent need or requirement to use a unique local supplier small orders of store cards and incidental purchases of store cards can be made locally through Conferences and Central Councils. In this instance, a Conference President or their Treasurer must account for the spending through usual cash reconciliation processes and complete a store card register for the store cards purchased locally.

### Ordering limit

17. Each Central Council with the assistance of their Regional Office must establish an ordering limit that is consistent with their budget.
18. The Regional Support Coordinator must regularly review the ordering limit. Purchases above the ordering limit must be jointly approved by the Regional Support Coordinator and the Central Council President.
19. Conferences ordering smaller numbers of store cards directly must comply with the Society's Delegation of Authority Policy.
20. Regional Directors or their delegates must confirm that:
  - a there is available budget for the Conference or Region
  - b at the time of placing the store card order, all Conference store card receipt logs prior to the previous order have been submitted. (For example, if the new order is placed in December, and the two previous orders were in October and November, then the store card receipt logs for October must have been submitted, while the one for November is not required to have been submitted).

### Authorised Personnel

21. Only Authorised Personnel are permitted to purchase store cards or order store cards online.
22. Authorised Personnel who order cards online, must keep their passwords to the online account secure and not disclose them to non-Authorised Personnel.
23. The Financial Accountant must maintain and regularly update a register of Authorised Personnel with access to the online ordering system. Authorised Personnel are currently Regional Support Coordinators as approved by the Group Financial Controller.

## Card activation

24. Cards requiring activation must be activated prior to distribution to members and sent via secure mail with signature on delivery required.

## Receiving Cards at a Conference

25. Cards must be delivered wherever it is most appropriate, either to:
  - the Regional Office/Volunteer Support Centre, then redirected to Conferences, or
  - Conferences directly.
26. Where possible, the Regional Office or Volunteer Support Centre must forward store cards to Conferences via secure post with signature on delivery required.
27. Where convenient, a Conference Member may pick up the cards from the Regional Office and the Regional Support Coordinator will record the name of the Member on their register.
28. If the cards are delivered directly to Conferences, Conferences must notify their Regional Support Coordinator as soon as the cards have been received.
29. Conference Presidents or their Treasurers are accountable for the cards once received.

## Record keeping

30. The Regional Support Coordinator will assist Conferences (on request) by pre-filling store card registers with the relevant store card details for Conferences to complete. A Conference store card register template is included in the Procedures at *Appendix 2*. Once the register is completed, it is sent to the Regional Support Coordinators as part of the ordering process for reconciliation, record keeping and audit purposes.
31. For store cards purchased directly from local stores, Conference Presidents or their Treasurers must:
  - a create a Conference store card register (included at *Appendix 2*) for Members to complete as they give out the cards, and
  - b provide the Regional Support Coordinator with a copy of their Conference store card register at the end of the month.
32. Regional Support Coordinators must ensure that all invoices are stored as a record in the financial system (Business Central) and include details of when payment was made for financial auditing purposes.
33. The Regional Director must ensure that the client assistance record on the Client Assistance Management System database (CAMS), is updated on a regular basis by Conferences to record the provision of store cards to people we serve.

## Storage and stock take of store cards

34. Stocks of unused store cards must be kept in a secure locked location e.g. locked office or a locked draw.
35. Each Conference must conduct a regular stock take of cards, including an annual stock take at the end of the Financial Year. The stock take should be conducted by two Conference members wherever practicable. The stock take must be conducted by a person(s) who is not

responsible for receiving or distributing cards. Regional Support Coordinators will assist in the process.

36. The annual store card stock take at financial year end must be signed and sent to the Regional Support Coordinator for record keeping and audit purposes.

## Store Cards Distributed through Vinnies Services

### Ordering Store Cards

37. Vinnies Services Personnel may purchase store cards using their Society Credit Card, consistent with their financial delegation and within their allocated budgets.
38. Personnel without a Society credit card must ask their Manager with authorised delegation and a Society credit card to process the purchase.
39. Vinnies Service Personnel may purchase store cards directly from the supplier.
40. The purchase of store cards must be recorded on the Vinnies Services store card register available on Microsoft Teams.
41. The Executive Director Vinnies Services must ensure that a copy of the Vinnies Services store card register is submitted to Vinnies Finance Team Financial Accountant on a quarterly basis.

### Receiving cards

42. Cards should be delivered directly to the service.
43. The Service Manager must update the Vinnies Services register when the store cards are received.

### Storage and Stocktake

44. Store cards must be stored in a secure location e.g. locked office or a locked draw.
45. Vinnies Services Manager must conduct a stocktake of cards on a regular basis, including an annual stocktake at the end of the financial year for record keeping and audit purposes. .

### Record Keeping

46. Vinnies Services' managers will ensure that staff update the Vinnies Services' Register whenever they distribute store cards. It is the responsibility of the Vinnies Services managers to keep the registers updated for record keeping and auditing purposes.
47. Managers, Presidents, and Regional Support Coordinators must ensure that records and registers related to store cards are managed according to the Society's Records Management Policy and Records Retention Schedule.

## Roles and responsibilities

48. Authorised Personnel who handle store cards must familiarise themselves with this policy and follow the procedures at *Appendix 2*, accordingly.
49. Executive Directors, Regional Directors, Regional Support Coordinators, Central Council and Conference Presidents and Conference Treasurers must ensure that:

- Authorised Personnel are familiar with, and comply with, this policy and procedures
- store card records are maintained for record keeping and auditing purposes
- appropriate records are kept of the purchase and distribution of cards
- card purchasing and distribution is recorded in the Finance System.

## Review

50. This policy is scheduled for review every three years, or on a needs basis as required to align with legislative or practice changes.

## Further assistance

51. Authorised Personnel should speak with their relevant Society President and/or their Regional Support Coordinator or Manager regarding any questions about the implementation of this policy.
52. Feedback regarding the implementation of this policy can be provided to the Chief Financial Officer.

## References

53. Legislation, regulations and guides relevant to this policy include:
- Australian Charities and Not-for-profits Commission, Protect Your Charity from Fraud: The ACNC's guide to fraud prevention (2019)

## Approval and amendment history

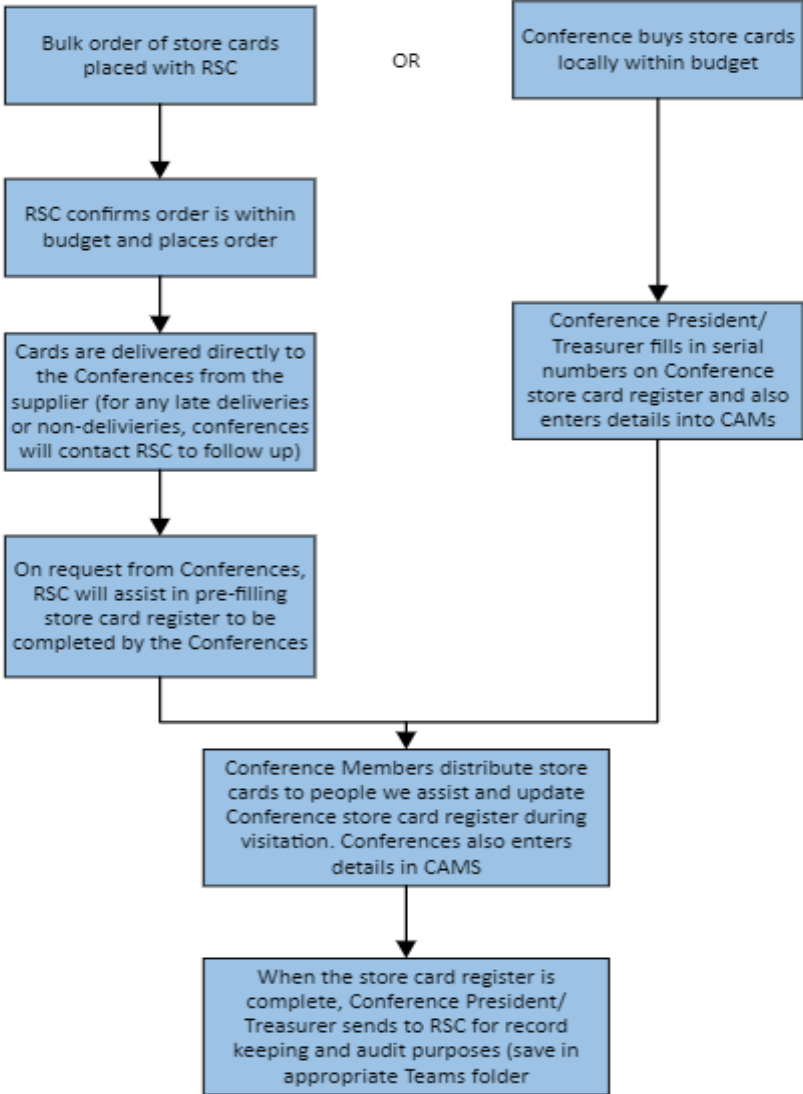
Version	Approval authority	Date	Amendment summary
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Doc # PO2023-033	Executive Leadership Team and State Council	10.05.2023 17.06.2023	NA

## Appendix 1: Definitions

54. Relevant definitions include:

<b>Authorised Personnel</b>	Any Society Personnel (members, volunteers, employees, contractors and consultants) authorised to order, distribute, manage and handle store cards on behalf of the Society.
<b>Manager</b>	The Society member, volunteer or employee responsible for the supervision of members, volunteers or employees.
<b>Society Personnel</b>	Any person (or group of people) engaged by the Society to assist in its works. This includes members, volunteers, employees, contractors and consultants.
<b>Regional Office</b>	The Regional Office team in St Vincent de Paul Society (NSW) company structure. There are five Regional Offices:  <ol style="list-style-type: none"><li>1. North-East</li><li>2. North-West</li><li>3. Metro</li><li>4. South</li><li>5. West</li></ol>

# Appendix 2: Store Cards Procedures





# Appendix 3: Conference Store Card Register

Conference Name: \_\_\_\_\_ Order date: \_\_\_\_\_ Store cards received date: \_\_\_\_\_

Store cards received by: \_\_\_\_\_ Store card type: \_\_\_\_\_ Store card value: \$ \_\_\_\_\_

Card Details	Card Distribution		Visitation							Stocktake
Serial Number	Provided to: (Members name)	Date:	Issued to : (clients name)	Date	Name Member 1	Signature Member 1	Name Member 2	Signature Member 2	Entered into CAMS (Y/N)	Date counted

The Regional Office can provide Conference Presidents or their Treasurers with a store card receipt log as an Excel or word document.

Conferences using this procedure may print a copy of the log, store it with the store cards and Members may take a copy of the receipt log with them when they are doing visits. Members who take a copy of the receipt log on visits must complete and sign the log for any cards they are distributing.

Alternatively, Conferences using this procedure may store the log digitally and the Conference President or Treasurer must regularly update it.

The log must be stored securely.

## Vinnies Services Procedure

