



Store Cards Policy and Procedures

Document number: PO2020-033

Approval

Policy owner	Chief Financial Officer		
Approved by	Executive Leadership Team & State Council		
Date approved	22.08.2020	Review date	22.08.2022

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 and record management of store cards.
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
 - Delegations of Financial Authority Policy
 - Managing Fraud and Dishonest Behaviour Policy
 - Privacy Policy
 - Procurement Policy
 - Records Retention Policy
 - Whistleblower Policy
 - Volunteer reimbursement 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 probity and transparency and maintain appropriate records in accordance with the appended procedures and the Managing Fraud and Dishonest Behaviour Policy.

11. Wherever possible the Society will provide store cards which cannot 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.
12. Wherever possible the Society will use store cards which have a unique serial number.

Store cards distributed by Members

Ordering store cards

13. Primarily store cards should be ordered through the online ordering system managed by the Regional support Coordinators. Conferences should submit their orders to the Regional Support Coordinators.
14. The Regional Support Coordinator is responsible for submitting bulk orders for store cards on behalf of Central Councils.
15. 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

16. Each Central Council with the assistance of their Regional Office must establish an ordering limit that is consistent with their budget.
17. The Regional Support Coordinator must regularly review the ordering limit. Any purchases above the ordering limit must be jointly approved by The Regional Support Coordinator and the Central Council President.
18. Conferences ordering smaller numbers of store cards directly must not exceed their ordering limit.
19. Regional Directors or their delegates must confirm that:
 - there is available budget for the Conference or Region
 - 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 September, and the two previous orders were in July and August, then the store card receipt logs for July must have been submitted, while the one for August is not required to have been submitted).

Authorised Personnel

20. Only Authorised Personnel are permitted to purchase store cards or order store cards online.
21. Authorised Personnel who order cards online, must keep their passwords to the online account secure and not disclose it to non-Authorised Personnel.
22. The Regional Support Coordinator must maintain and regularly update a register of Authorised Personnel with access to the online ordering system.

Receiving Cards at a Conference

23. Cards must be delivered wherever it is most appropriate, either to:
 - the Regional Office, then redirected to Conferences, or
 - Conferences directly.
24. Where possible, the Regional Office must forward store cards to Conferences via secure post with signature on delivery required. 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.
25. If the cards are delivered directly to Conferences, Conferences must notify their Regional Support Coordinator when the cards have been received.
26. Conference Presidents or their Treasurers are accountable for the cards once received.

Record keeping

27. The Regional Support Coordinator is responsible for maintaining a register of all store cards ordered for each Central Council which they support. The Regional Support Coordinator must reconcile Conference store card receipt logs against the Central Council register. A Central Council Register Template is included at *Appendix 3*.
28. When distributing bulk ordered store cards, the Regional Support Coordinator will provide a pre-filled Conference store card receipt log, with the relevant store card details for Conferences to complete. A Conference store card receipt log template is included in the Procedures at *Appendix 2*.
29. For store cards purchased directly from local stores, Conference Presidents or their Treasurers must:
 - create a Conference store card receipt log (included at *Appendix 2*) for Members to complete as they give out the cards, and
 - provide the Regional Support Coordinator with a copy of their Conference store card receipt log at the end of the month.
30. Regional Support Coordinators must keep original receipts of store card purchases (online or in store) for financial auditing purposes.
31. The Regional Director must ensure that the client assistance record on the Client Information System database, is updated on a regular basis to record the provision of store cards to people we serve.

Storage and stock take of store cards

32. Stocks of unused store cards must be kept in a secure locked facility.
33. Each Regional Council must conduct a stock take of cards at least on a quarterly basis. The stock take should be conducted by the Regional President or Regional Council Treasurer wherever practicable. The stock take must be conducted by a person who is not responsible for receiving or distributing cards.
34. The store card stock take must be recorded using the Conference Store Card receipt log template and forwarded to the Regional Support Coordinator.

Card activation

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

Store Cards Distributed through Vinnies Services

Ordering Store Cards

36. Vinnies Services Personnel may purchase store cards using their Society Credit Card, consistent with their financial delegation and within their allocated budgets.
37. Should Personnel not have a Society credit card they must request their nearest Manager with authorised delegation and a Society credit card to process the purchase.
38. Vinnies Service Personnel may purchase store cards directly from the supplier.
39. The purchase of store cards must be recorded on the Vinnies Services store card register available on Microsoft Teams.
40. 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

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

Storage and Stocktake

43. Store cards must be stored securely
44. Vinnies Services must conduct a stocktake of cards at least on a quarterly basis.

Record Keeping

45. Vinnies Services' managers will ensure that staff update the Vinnies Services' Register whenever they distribute store cards.

Roles and responsibilities

46. Authorised Personnel who handle store cards must familiarise themselves with this policy and follow the procedures at *Appendix 2*, accordingly.
47. Executive Directors, Regional Directors, Regional Support Coordinators, Conference Presidents and Conference Treasurers must ensure that:
 - Authorised Personnel are familiar with, and comply with, this policy and procedures
 - appropriate records are kept of the purchase and distribution of cards
 - card purchasing and distribution is recorded in the Finance System.

Review

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

Further assistance

49. Authorised Personnel should speak with their relevant Society President and/or their Finance Manager regarding any questions about the implementation of this policy.
50. Feedback regarding the implementation of this policy can be provided to the Chief Financial Officer.

References

51. 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

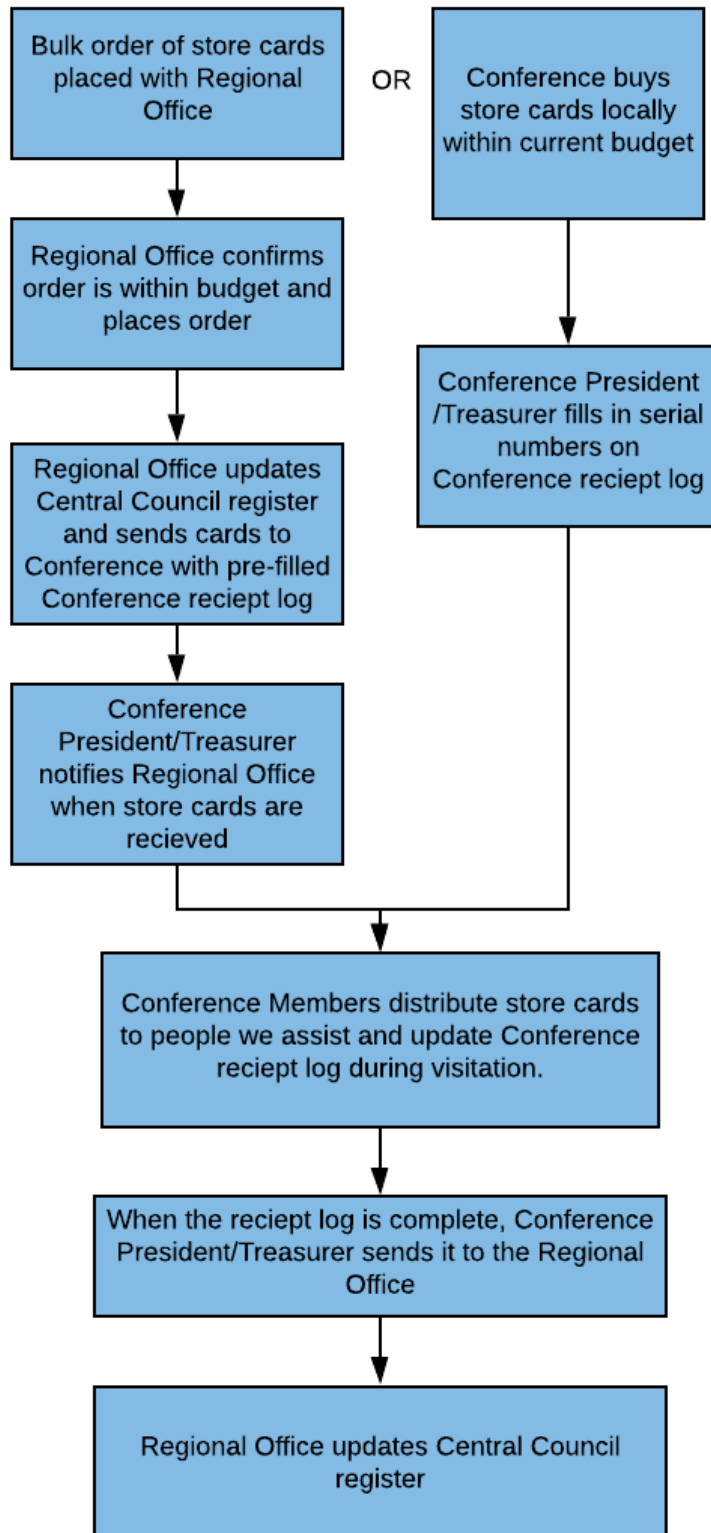
Version	Approval authority	Date	Amendment summary
Doc # PO2020- 032	Executive Leadership Team and State Council	29.07.2020 22.08.2020	NA

Appendix 1: Definitions

52. Relevant definitions include:

Authorised Personnel	Any Society Personnel (members, volunteers, employees, contractors and consultants) authorised to order, distribute, manage and handle store cards on behalf of the Society.
Manager	The Society member, volunteer or employee responsible for the supervision of members, volunteers or employees.
Society Personnel	Any person (or group of people) engaged by the Society to assist in its works. This includes members, volunteers, employees, contractors and consultants.
Regional Office	The Regional Office team in St Vincent de Paul Society (NSW) company structure. There are five Regional Offices: <ol style="list-style-type: none">1. North-East2. North-West3. Metro4. South5. West

Appendix 2: Store Cards Procedures



Conference Store Card Receipt Log

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 GKO date	Date counted

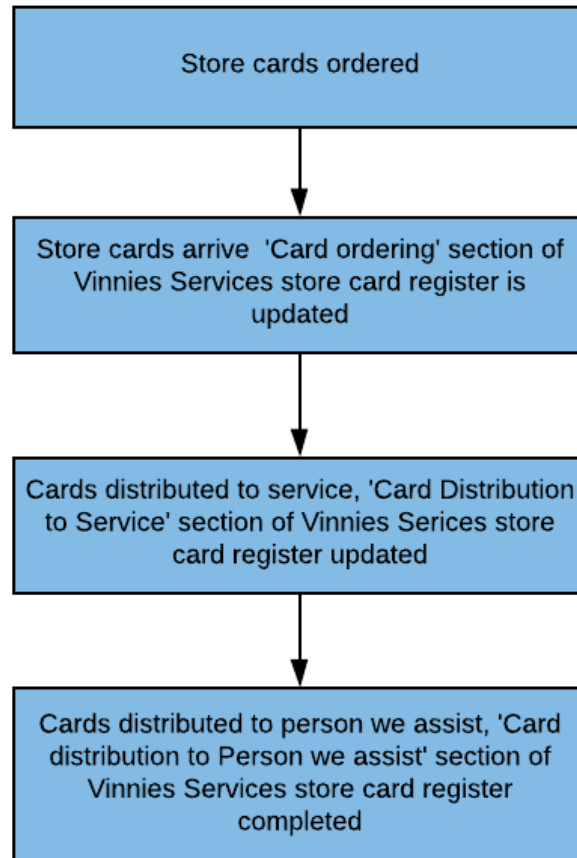
The Regional Office can provide Conference Presidents or their Treasures with a store card receipt log as an Excel or word document.

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



Appendix 3: Central Council Register Template

A template Central Council register can be downloaded from the Forms page of the Staff Portal. [It is available at this link.](#)