

Past issues are available at www.baptist.org.uk/transform



Ministry Matters

Contributed by the Ministries Team
(ministries@baptist.org.uk)

Settlement process

Following consultation, the Ministries Team has revised the Baptists Together Settlement Process that facilitates both ministers and churches in their search for fresh ministry. The new process has been introduced from September 2024. Churches that are in or are approaching a pastoral vacancy, as well as ministers looking to settle, can find guidance on the revised process on our website under baptist.org.uk/ministriesresources.

Appointment of a new minister

We strongly recommend that any church preparing for a new minister should appoint them as an office holder using our recommended terms of appointment, rather than employ them using an employment contract. Our recommended terms of appointment for full and part time ministers can be found on the same area of the website mentioned above. Please contact the Ministries Team if you have any queries about these.

Project Violet

The findings of Project Violet, which researched women's experience of ministry in a Baptist context, are available to view. There are actions arising from this for every aspect of Baptists Together, including ministers, church trustees and church members. You can discover more about the Project Violet research and the consequent 'requests for change' at baptist.org.uk/projectviolet

Equality and Diversity training

A small number of Accredited Ministers and Nationally Recognised Pastors have still not completed their

equality and diversity training, called *I am Because You Are*. The national Ministerial Recognition Committee (MRC) has set a final deadline for ministers of 31 December 2024. MRC will consider the accreditation of any minister failing to complete by this date. Details can be found at baptist.org.uk/e&d

Interns

Isabella Senior continues to gather together interns from across our churches. If your church has an intern and they have not yet connected with Isabella, please encourage them to do so. Isabella's email address is isenior@baptist.org.uk.

Continuing Ministerial Development

Ministers should be conducting their annual Continuing Ministerial Development (CMD) audit in the autumn. We trust that churches and other ministry settings are encouraging this by offering a budget to ministers for development activities.

Contact

Members of the Ministries Team may be contacted through the Team's contact page on our website at baptist.org.uk/meetministries.



Support for Churches with Listed Buildings

Contributed by our Church Historic Buildings Support Team (listedbuildings@baptist.org.uk) funded through a partnership with Historic England. Please email us if you would like to be added to the listed buildings mailing list.



Online Drop-In Sessions

Does your church look after an historic building? Do you need help with

maintenance and repair, grants and fundraising, authorisation for works, or anything else to do with caring for a heritage asset? Our Church Historic Buildings Support Officer, Katie, is now online every Thursday to answer your questions!

Drop in to the Teams meeting anytime between 12 noon and 13:00 to chat with Katie, and she will work out how we can best support you and your church going forward. Just email listedbuildings@baptist.org.uk and you will be sent the link to join.

E-Newsletter

If you want to stay up-to-date with the latest about support for churches with historic buildings, then we would recommend signing up to our dedicated e-newsletter. Each month you will be sent essential news about events and funding, as well as seasonal maintenance tips and topical advice about updating and altering your chapel.

Email listedbuildings@baptist.org.uk to be added to the mailing list!

Grants Workshop

In July, we were thrilled to be able to invite churches to 'Applying for National Churches Trust Grants: a FREE Workshop especially for Baptist churches'. The National Churches Trust (NCT) helps churches to maintain and improve their buildings – and accepts applications for both listed and unlisted chapels, providing they are more than 30 years old, and are open for regular worship. The session included an introduction to NCT grants and tips on applying, as well as examples of Baptist churches who have been successful in their application for a grant.

If you could not join us on the day, then please do feel free to email listedbuildings@baptist.org.uk for the recording.

Environmental Issues

Contributed by Dave Gregory, Former President, Baptist Union 2018-19, Convenor of Baptist Union Environment Network (BUEN) and Director, John Ray Initiative – Connecting Environment, Science and Christianity.



Within the commercial and charity sectors, the phrase ESG has become common. 'Environmental, Social and Governance', refers to an organisation's impact upon society and the environment, as well as transparency and accountability in how it works and handles finance. It calls for a set of policies to be in place to encourage best practice and minimise negative impacts. Grant awarding bodies may also look for ESG policies to be in place in determining whether funds may be provided.

Churches will be familiar with the 'Social' and 'Governance' areas, and have policies in place including: how to treat employees fairly; disability, diversity and safeguarding policies; the requirement to publish accounts each year; supporting projects that address justice issues locally and further afield.

The Baptist Union has guidelines available for many of the 'Social' and 'Governance' areas on its website.

Perhaps fewer Baptist churches have an Environmental Policy to complement the other areas of ESG. As we continue to hear about the impact of the environmental crisis on communities and creation around the world, it's an area that churches are encouraged to consider.

At present, the Baptist Union does not have a guidance document or a standard template policy to help churches develop an Environmental Policy - which sets out steps by which the environmental issues are positively considered in church life and mission, while setting out steps to mitigate and minimise impacts. However, BUEN does have a collection of policies developed locally by several churches.

If you are developing an Environmental Policy for your church and would value seeing what others have already done, please get in touch with BUEN on BUEnvNet@outlook.com or via the link on the BUEN page on the Baptist Union website (baptist.org.uk/buen), and examples can be emailed to you.

Finance Matters

Contributed by the Finance Team (financeoffice@baptist.org.uk)

Deposit Accounts

On 1 August 2024, The Bank of England's Monetary Policy Committee (MPC) decided to reduce the UK's base interest rate by 0.25% to 5.0%. It was the first reduction since March 2020 and begins to reverse the trend of increasing interests rates we have experienced since December 2021. With further reductions widely forecast it was necessary for the Baptist Union to amend the rates of interest it offers to churches with funds on deposit and, for a short period, we have suspended the 12-month fixed rate product. The new rates of interest on offer are as follows, and we believe these still represent an excellent return for our churches, and these deposits enable us to support churches that require help with finance via our Loan Scheme.

Full information regarding our Deposit Account range can be found at: baptist.org.uk/depositaccounts

- 3 Month Notice
 - Base Rate minus 1.0%
- 1 Month Notice
 - Base Rate minus 1.75%
- 7 Day Notice
 - Base Rate minus 3.0%

Loan Accounts

Whilst a 0.25% reduction in base rate is welcome news to the churches with outstanding Baptist Union loans, we are conscious that rates are still higher than when most of our loans were arranged. This places on ongoing strain on church finances. To assist, the BU has temporarily reduced its standard margin by a further 0.25%. The standard margin is 3.0%. This was temporarily reduced to 2.50% on 1 March 2023, and has now been reduced further to 2.25%. Along with the base rate reduction described above, the rate of interest charged on our standard range of loans has reduced from 7.75% to 7.25%. Please note, our standard procedure means monthly repayments will not be automatically reduced. To arrange a review, please contact us at financeoffice@baptist.org.uk. Full information regarding our loan scheme can be found here: baptist.org.uk/loanfund

BAPTISTS TOGETHER
SUPPORT SERVICES TEAM

Baptists Together Deposit Accounts

Baptist member churches with savings and reserves are encouraged to lodge these in a Baptists Together Deposit account.

These accounts, provided by the Baptist Union Corporation Limited, offer a competitive rate of interest to depositors. They also provide funds which are used to make loans to finance the purchase of new church sites and manses and fund the construction of new churches, as well as redevelopment and improvement projects. Such projects help churches to develop their mission in their community and it is a fantastic way for churches with surplus funds to support mission across the Baptist family.

CURRENT RATES:

- 1.00% below Base Rate on 3 month notice account
- 1.75% below Base Rate on 1 month notice account
- 3.00% below Base Rate on 7 day notice account

(all rates subject to regular review)

Please note: the 1 Year Fixed Interest Deposit Account has been temporarily suspended

Minimum deposit £1,000 for all accounts

For more information visit www.baptist.org.uk/depositaccounts



Utility Aid is a third party organisation which works in partnership with the Baptist Union.

Utility Aid is the UK's leading energy broker for the charity and not-for-profit sector. As well as helping to secure new contracts with your electric, gas, and water suppliers, Utility Aid can also help with advising on renewable energy options, and your Church's journey to 'Net Zero'.

How we can help

National Charity Tender – Utility Aid have set up purchasing baskets across the third sector which allows customers more purchasing powers and competitive rates on all gas and electricity contracts. Watch this video to find out more: www.youtube.com/watch?v=4gZXWllboxE.

Energy Audits on your Building – If you are looking to start your journey to Net Zero then it is recommended that you have an audit on your building. Utility Aid can offer you this at a reduced rate. Contact Utility Aid to find out more.

www.utility-aid.co.uk/contactform/BaptistUnion

Telephone No 0808 178 8170



Fundraising

Easyfundraising is a third party organisation that is beginning to help many Baptist churches.

Many Baptist churches use *easyfundraising* to receive unrestricted funding. Through the *easyfundraising* partnership, 8,000 retailers will donate money to your church when your congregation shops online with them – for free.

When members of your congregation use the *easyfundraising* website or app to find a retailer they want to shop with, the retailer sends your church a free donation based on how much they spend. It doesn't cost anything extra as the retailer pays the donation, not the shopper. It's a bit like using a cashback site, but instead of one individual benefiting, your church community all raise donations for your church. Anything from a weekly grocery shop to a family holiday can generate a free donation.

How it works

Sarah wants to buy a birthday present for a friend. Instead of directly visiting the M&S website, Sarah goes to *easyfundraising's* website and then clicks on the M&S link. *easyfundraising* redirects Sarah to the M&S website, where she makes a purchase just as she normally would; and because Sarah started her shopping journey at *easyfundraising*, her church receives 3% of what she spends as a donation from M&S - without any additional cost to Sarah.

The benefits:

- » Completely free to register and use
- » It's 'unrestricted funding' so you can use your donations as you wish
- » Easy and quick to sign up and get started – no paperwork

Getting started

To find out more and get started, go to www.easyfundraising.org.uk/baptists

You'll get lots of support from the *easyfundraising* team to help you make the most of this funding opportunity.

These notes are offered to provide general information for Baptist churches. We hope they will be helpful in highlighting new guidance and providing reminders about other important matters relating to the life of a local Baptist church. Although every effort is made to ensure that the information is correct at the time of publication, we make no representations, warranties or guarantees (whether express or implied) that the information is accurate, complete or up-to-date. Further, these summary notes are not intended to amount to advice on which you should rely and cannot be a substitute for formal professional or specialist advice. We do not assume and will not be liable to any party (who has either taken or refrained from taking action in reliance on these notes) for any loss or damage caused by errors or omissions, whether resulting from negligence or any other cause. If you want to ask detailed follow-up questions, please contact us through the Baptist Union website.



Baptists Together Loan Fund

Baptist Union member churches can apply to our Loan Fund for help with a variety of projects.

We are able to help churches who are looking to enlarge, improve or redevelop their existing church premises – or who are wanting to buy new premises. We can also help churches to buy a new manse or other residential property for a church worker. In addition we can offer bridging finance which is at a higher rate of interest.

We are here to help Baptist churches with their mission and we also understand the way Baptist churches work. Having been around for many years we have helped hundreds of our churches in this way.

For more information visit

www.baptist.org.uk/loans

CURRENT TERMS

Loans available above
£25,000

Variable Interest Rate

normally 3.00% above base rate
currently 2.25% above base rate

**Loan repayments
between 10 and 20 years**
available depending on loan
amount and type

Fee free

subject to certain conditions

The BUC is only able to enter into a loan that is a relevant credit agreement (as defined by the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005) as lender for the purposes of the business of a church (or if the church is unincorporated, the business of the church trustees) and not for any other purpose.

