



HR & Safeguarding

Contributed by the HR & Safeguarding Team (safeguarding@baptist.org.uk)

Mental Health and Safeguarding

We have recently published a new guide for churches on mental health and safeguarding. This will be useful for DPSs, safeguarding trustees and those who serve in pastoral care teams. It is available on our website in the safeguarding section at: baptist.org.uk/mentalhealthguide

DBS Checks

We want to remind all churches that DBS checks should only be done for those staff and volunteers who work regularly with children, young people and adults at risk.

Our DBS checking guide contains a helpful table explaining which church roles need a DBS check and the level of check required - and can be found at: baptist.org.uk/dbschecksguide

It is important for churches to be aware that to carry out checks for all church workers and volunteers is against the law and may incur significant fines.

In the same vein, we would remind churches that the BUGB DBS contract with DDC is based on DBS checks for church workers and volunteers being carried out every five years. Shorter checking intervals do incur additional costs for BUGB to meet.



Ministry Matters

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

Continuing Ministerial Development

We continue to strongly encourage ministers to ensure they are sustaining their capability and well-being by attending to their Continuing Ministerial Development (CMD - baptist.org.uk/cmd). Equally, we strongly encourage churches to support their minister's CMD by making clear that they welcome the minister taking time to nurture the five CMD habits and by making at least £500 a year available for development activities. (Newly Accredited Ministers will already be practising the five CMD habits by engaging with their NAMS' programme.)

Baptists Together Settlement Process

Last September, Ministries Team revised the Baptists Together Settlement Process that facilitates both ministers and churches in their search for fresh ministry.

Churches that are in or are approaching a pastoral vacancy, and ministers looking to settle, can find guidance at baptist.org.uk/resources/ministries.

Tax Returns

If you are a church minister who pays income tax you must complete a **2025 tax return**. (Please see the Taxation section on page 4 of this edition of *Transform*).



Legal and Operations

Contributed by the Legal and Operations Team (legal.ops@baptist.org.uk)

Property Agents and Baptist Trust Companies

This is a reminder for churches selling or letting residential property where the Baptist Union Corporation (BUC) or another Baptist Trust company is their holding trustee. There has recently been an increase in situations where a property agent unfamiliar with Baptist property trusts has insisted that the BUC provide documentation to satisfy their Anti Money Laundering compliance and other due diligence requirements. It is important that property agents understand that the church is their client, not the BUC, and that property agents should obtain the necessary documentation from the church charity trustees. The BUC can help by providing a letter explaining its trustee-beneficiary relationship with the church and providing evidence of the relevant property trusts. Please note, the church's trustees cannot sign documentation on behalf of the BUC.

Renters Rights Bill

The Renters Rights Bill, which will do away with assured shorthold tenancies, is proceeding through Parliament. When it is in force, a landlord will no longer be able to recover its property by using a 'no fault' eviction notice. This will affect churches renting out residential property to tenants in England.

The Bill currently provides for a right to recover possession in cases where a dwelling-house is held for the purpose of being available for occupation by a minister of religion as a residence from which to perform the duties of his/her

office and the court is satisfied that the dwelling-house is required for that purpose. We will be monitoring the progress of the Bill and have issued guidance for churches. Please see our revised *Guidelines Leaflet PM04*: baptist.org.uk/resources/PM04

New Charity Commission Guidance – fraud and cyber-crime

The Charity Commission has released new guidance to help trustees protect their charities from fraud and cyber-crime. This includes bespoke guidance on how trustees can protect their charity from cyber-crime (gov.uk/guidance/protect-your-charity-from-cyber-crime) and a separate shorter guide on fraud (gov.uk/government/publications/internal-financial-controls-for-charities-cc8/protect-your-charity-from-fraud).

The Commission says 'It is every trustee's responsibility to ensure they've done all they reasonably can to protect their charity from harm – reading our guidance is the best place to start'.

For further information, please visit gov.uk/guidance/protect-your-charity-from-cyber-crime.

Support for Listed Buildings

Contributed by our Church Historic Buildings Support Officer (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.



Listed Places of Worship Grant Scheme

Earlier this year, the Department for Culture, Media and Sport (DCMS) announced that the Listed Places of Worship Grant Scheme (LPWGS), which gives funding towards the VAT on repairs, will continue for another 12 months until the end of March 2026. However, there is a limit of £25,000 that can be claimed. Their full statement can be read here: gov.uk/government/news/23-million-government-package-to-support-restoration-of-thousands-of-listed-places-of-worship. We will continue to contribute to efforts to have the scheme extended.

Heritage Open Days 2025

Heritage Open Days (HODs), England's largest festival of history and culture which takes place every September, has announced that their theme for 2025 will be Architecture. The theme will explore how buildings have shaped the world around us, encouraging communities to celebrate their built heritage. This is a fantastic opportunity for your church to reach new audiences and boost secondary spend! Many take part, not only so that people can visit their building, but to exhibit the amazing work that they do and increase their reach beyond those that already know about them. Activities can be as simple as a member or volunteer run open day, to talks or larger occasions that link up with other historic buildings in your area. You can find out more here: heritageopendays.org.uk.

If you would like to chat through your ideas or need some help registering, then please do contact our Historic Buildings Support Officer at listedbuildings@baptist.org.uk.

National Churches Trust Online Training Sessions

The National Churches Trust are currently hosting a variety of one-hour online training sessions, aimed at church volunteers and staff. They cover a wide range of topics, including project management, grants and fundraising, and the importance of building maintenance, and will run until November. Join in here: nationalchurchestrust.org/training/current-sessions.

Historic England Wellbeing Strategy for Heritage

Historic England has launched a new wellbeing strategy to highlight the positive impact of heritage on individuals and communities. The strategy emphasises the role of historic sites in improving mental and physical health, fostering a sense of identity, and supporting social cohesion.

You can read more about this here: historicengland.org.uk/research/current/social-and-economic-research/wellbeing/strategy.

Online Support Sessions

Got any questions about maintenance and repair, grants and fundraising, authorisation for works, or anything else to do with caring for a heritage asset? Then book an online session with our Historic Buildings Support Officer! Just email listedbuildings@baptist.org.uk.

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.



News of the changing climate of the Earth continues to present a challenge to Christians. 2024 was the warmest year on record, being 1.6 degrees higher than the post-industrial average, and the first year to break the 1.5 degrees Centigrade limit of the Paris Climate Accord. With the last decade being the warmest on record globally, together with reductions in aid from developed countries to those where people are already feeling the impacts of climate change, adds to the urgency for Christians and churches to take seriously the call of Jesus to "preach the good news to creation" (Mark 16:15) by planning how they can contribute to the journey to reduce carbon emissions responsible for global warming.

A couple of organisations with which Baptists Together has links, have produced some useful resources to help churches think through how they can make their church life and buildings more sustainable and join the journey towards net-zero carbon.

Utility Aid's short sustainability webinar 'Empowering Your Church to Use God's Resources Wisely' is aimed at helping Baptist churches begin their sustainability journey. At only 20 minutes long, it provides a brief overview of how to start and continue the journey towards net-zero. You can watch a recording at: youtube.com/watch?v=NwfuYYNNbN0

Finance Matters

*Contributed by the Finance Team at Baptist House
(financeoffice@baptist.org.uk)*

Employer National Insurance Contributions - have risen from 6 April 2025

Churches need to be aware that there are two changes to employers' national insurance that have taken effect from 6 April 2025.

- 1 Employers NI contribution has risen to 15% (previously 13.8%) and this includes those who are of pensionable age and still working.
- 2 The earnings thresholds have dropped which means that employers will now need to pay NI contributions for any staff member who earns more than £5000 per annum (previously £9,100 per annum)

Both these changes involve significant extra costs for churches who have employed staff or appointed ministers. You can find more information on this at gov.uk/guidance/rates-and-thresholds-for-employers-2025-to-2026#class-1-national-insurance-thresholds

Employers will have needed to make sure these changes are included in payroll from 6 April 2025 onwards. We would suggest that you also make staff aware of the two changes as these will affect the numbers they see on their payslips, even though the costs are met by the employer.

To ensure that everyone has the full picture with regards to the 2025-26 Tax year, it is also important to note to members that the Employment Allowance has increased in 2025-26 from £5,000 to £10,500, which will offset the first £5,500 of the rise in employer's NI contributions for most churches - and may actually reduce the amount of NI paid in 2025-26 compared to 2024-25.

Please see this link for more details gov.uk/guidance/rates-and-thresholds-for-employers-2025-to-2026#employment-allowance.

Sponsored article



BaptistInsurance

Experts in church and home insurance

120
YEARS

Planning alterations or extension works at your church?

It's really important to make sure that your church insurance is adequate and in place for the duration of any building project that you are undertaking. Understanding the insurance implications of building works and knowing when to contact your insurance company can help you manage the process successfully. Before starting any building works, check the terms and clauses in your building contract to determine who is responsible for insuring the works in progress and materials on site. Reputable contractors should have public

liability insurance to cover any injury or property damage caused by the works. Before hiring a contractor, verify that they have this coverage by asking to see their insurance certificate. On their website, Baptist Insurance provide a comprehensive guide to building works (follow the link below) which includes key considerations for planning your project. Consult with your architect well in advance, if necessary, as this will help you understand the extent of the works. Ensuring that all insurance aspects are covered will help protect your church and its community during the construction process.

www.baptist-insurance.co.uk/risk-management/building-works

Pensions

Contributed by the Baptist Pension Team

Routine queries should be directed to baptistpensions@broadstone.co.uk and non-routine matters directed to pensions@baptist.org.uk

Proposed Changes to Inheritance Tax on Pensions

In the 2024 Autumn Budget, the Chancellor Rachel Reeves announced that from 6 April 2027, pension death benefits will no longer be exempt from inheritance tax. Whilst the legislation has not yet been finalised – and is therefore subject to change – under the proposed changes, most unused pension funds and death benefits will be included within the value of a person's estate for inheritance tax purposes from April 2027.

We are expecting further details later this year and will update our Scheme members in due course. For the time being, please encourage your Ministers and staff to take into account the proposed change when planning their finances and when nominating beneficiary/ies for pension death benefits. We encourage all our Scheme members to review their Expression of Wish forms to ensure they are up to date and accurate. Scheme members can complete or update their Expression of Wish

form at any time using the Scheme administrators' secure portal, 'Broadstone Engage Member' at: engage-members.broadstone.co.uk or by contacting Broadstone at baptistpensions@broadstone.co.uk.



Utility Aid's Energy Saving Top Tips

With energy costs and net-zero targets at the forefront of people's minds, people are eager to reduce their bills and consumption. Often people aren't sure where to start, but here are some simple steps you can take to save yourself money: youtube.com/watch?v=9nzKEfdbSyE

By using Utility Aid's switching site: switching.utility-aid.co.uk, you can generate a number of quotes and secure a new deal on your energy contracts in just a few minutes.

If you would like more advice on reducing your consumption and your spending, email Utility Aid today at: partnerships@utility-aid.co.uk or utility-aid.co.uk/contactform/BaptistUnion

Taxation Topics

Contributed by the Baptist Union's Tax Advisers.

Please send any tax related queries to (financeoffice@baptist.org.uk)

HMRC and Ministers of Religion Holding Office

Every BUGB Minister of Religion Holding Office is required by HMRC to file a Tax Return each year. Early preparation means you will meet HMRC requirements. Depending upon your personal circumstances you may need to complete:

1 the core 2025 **Tax Return** including details of your:

- » 1.1 bank/dividend interest
- » 1.2 Gift Aid Donations
- » 1.3 transfer of married couple's allowance
- » 1.4 anything else which applies to you personally

2 The **Ministers of Religion Schedule** including details of your:

- » 2.1 salary/stipend
- » 2.2 fees for conducting funerals and weddings
- » 2.3 expenses paid on your behalf by the church
- » 2.4 ministry gifts
- » 2.5 love gifts
- » 2.6 tax paid
- » 2.7 expenses you have incurred in your role which can be offset against your income

The Ministers of Religion Schedule is a unique schedule for you to complete to satisfy your fiscal responsibilities to HMRC in your role as a Minister of Religion Holding Office. It is both a **legal requirement** and **best practice** for this schedule to be completed. **PLEASE DO NOT COMPLETE THE EMPLOYMENT SCHEDULE** as this does not fit HMRC criteria for a Minister of Religion Holding Office. (Please note the Ministers of Religion Schedule is **NOT** available through

the HMRC online filing. You may need to purchase the Ministers of Religion Schedule Software.)

3 **UK Property Schedule** if you are letting property

4 **other schedules** may need to be completed and filed with the core 2025 Tax Return depending upon your personal circumstances. Please check on the HMRC website if any additional schedules apply to you.

5 please ensure you have an active **Government Gateway Account** to check your **Annual Personal Tax Account**.

6 please ensure you keep up to date with **HMRC Making Tax Digital** changes which are currently being rolled out by HMRC and may affect you.

We **recommend** you appoint a Tax Adviser who is familiar with the HMRC requirements for a Minister of Religion Holding Office. This will simplify these matters for you.



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.

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.

CURRENT TERMS:

Loans available above £25,000

Variable Interest Rate

normally 3.00% above base rate
currently 1.25% above base rate

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

Fee free - subject to certain conditions

For more information visit

www.baptist.org.uk/loans

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.