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Ministry Matters

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

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

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 at baptist.org.uk/ministriesresources.

Tax Returns to HMRC

We have become aware that there are a number of ministers who are not completing and submitting a tax return to HMRC each year. If you are a church minister who pays income tax and you are appointed as an office holder, you must complete a tax return that includes the Minister of Religion schedule, SA102M. (This will include any minister, accredited or otherwise, appointed under the BUGB recommended terms of appointment, which we strongly advise churches to use.) The Minister of Religion schedule, and not the employment schedule, should be used to record your income. The deadline for submitting a paper tax return for 2023-24 was 31 October 2024. Online tax returns must be submitted by 31 January 2025. However, you should note that the Minister of Religion schedule is not available through the HMRC online portal, though there are software packages available that enable you to make an online submission. Late filing will incur a £100 penalty.

Continuing Ministerial Development (CMD)

We encourage all accredited and recognised ministers to complete a CMD audit towards the end of each calendar year. If you have done so, please remember to tell the Ministries Team the date you completed your audit, by emailing cmd@baptist.org.uk. More details about CMD may be found in the CMD handbook www.baptist.org.uk/cmdhandbook. Ministers in less affluent settings may apply for a CMD grant – please see www.baptist.org.uk/cmdgrant



Baptist Union Loan Fund and Deposit Accounts

Contributed by Commercial Manager,
Tim Chowns (tchowns@baptist.org.uk)

With effect from 1 February, the rates offered by the BU on its financial products will be changing. The loan rate on standard Church and Manse Loans will be reducing by 1%. And the rates offered on our standard deposit accounts will be reducing by 0.25%. Please see our website for full details.

www.baptist.org.uk/loanfund
www.baptist.org.uk/depositaccounts

Legal and Operations

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

Grant of Rights/Interests over Property in Trusteeship with a Baptist Trust Corporation

Where a church is considering granting rights or interests over property which is held in trusteeship by the Baptist Union Corporation (BUC) or another Baptist Trust Corporation, the church

charity trustees might be asked to sign a document in the name of the BUC or its other property trustee. In all such cases, churches should consult their property trustee before signing. The BUC says that church charity trustees should please be aware that they are not authorised to sign any documents in the name of or 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 in England renting out residential property to tenants. 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 Guidelines Leaflet *PM04: Letting a Manse in England* at: baptist.org.uk/resources/pm04.

Terrorism (Protection of Premises) Bill

The Government has published the Terrorism (Protection of Premises) Bill aimed at reducing the risk to the public from terrorist attacks at public venues. (This is commonly known as Martyr's Law). The Bill is passing through the legislative process, but, in its current form, states that premises used for communal worship or other communal religious practice will be 'standard duty premises'. The standard duty includes a duty, so far as is reasonably practicable, to ensure that appropriate evacuation and other procedures are in place in case of an actual or imminent terrorist attack. Some smaller premises (where it is not reasonable to expect that from time to time 200 or more individuals may be present at the same time in connection

with the communal worship or religious practice) may even be exempt. We will be monitoring the progress of the Bill and issuing further guidance for churches in due course.

Support for Churches with Listed Buildings

Contributed by our Church Historic Buildings Support Officer (listedbuildings@baptist.org.uk) Please email us if you would like to be added to the listed buildings mailing list.

Churches in Wales and the North West of England

Our Historic Buildings Support Officer recently met with the National Churches Trust (NCT) to hear about their project, *Cherish*. Through *Cherish*, churches in Wales and the North West of England are being given advice and training on grants, maintenance, and tourism – so that they can keep their buildings in good repair and open them up for more people to enjoy. These resources are available to all churches with a building that was constructed as a place of worship at least 30 years ago (not just those with a listed building!). If you would like to make the most of *Cherish*, and apply for associated funding, then please do let us know and we will put you in touch with the NCT Support Officer in your area.

Discover Churches: A Toolkit for Welcoming Visitors

One of the most important parts of fundraising is welcoming visitors to your building to explore church heritage and community. The NCT have also launched a new resource, *Discover Churches: A Toolkit for Welcoming Visitors*, that has everything you need to open your chapel safely and provide a positive experience for visitors.

Find out more here:

www.nationalchurchestrust.org/explore/discover-churches-toolkit.

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 Church Historic Buildings Support Officer by emailing 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 wildfires across the world over the summer, devastating and fatal floods in Spain in the autumn, and the expectation that, globally, 2024 will be the warmest year recorded, due to the continued growth of Carbon Dioxide and other greenhouse gases in the atmosphere, continue to turn our focus to the issue of climate change and the call to share in God's mission to all creation.

Yet, it can be hard for churches to know where to begin in taking steps towards reducing their carbon footprints and join with the need to move towards net-zero emissions to help safeguard creation for current and future generations.

Nigel Walters' short book *Making Your Church Sustainable – A Practical Guide to Net-Zero* (Canterbury Press, 2024) is a helpful place to begin thinking about how church buildings can be adapted. Nigel is a conservation architect who has worked with church communities across the denominations.

While the book draws upon the Church of England's Net-Zero strategy, much of it can be applied to Baptist church life, demystifying 'the topic of sustainability' and providing 'a wealth of practical advice for both affordable quick-wins and for more complex projects' for churches, both small and large.

The message is, start small and do what is appropriate for your church. For example, smaller churches whose buildings are only used infrequently through a week, with a lower carbon-footprint, might start by reducing drafts, installing LED lighting and switching to a renewable electricity provider, all of which will reduce their carbon footprint and may save money on their energy bills.

One Baptist church highlighted in *Making Your Church Sustainable* is Cemetery Road Baptist Church in Sheffield – a larger church, with a Victorian building. Mike Green, sustainability lead at the church, shares something of their vision and journey to make the buildings more sustainable:

"Cemetery Road Baptist Church is journeying towards a significant transformation to become a more sustainable and welcoming space for our congregation and the wider community. Central to these improvements is a commitment to reducing our environmental impact and enhancing the building's energy efficiency.

A key milestone in our sustainability journey was the installation of a substantial solar panel array on the church roof. This renewable energy system generates clean electricity, reducing our reliance on fossil fuels and lowering our carbon footprint. To complement this, we have implemented a comprehensive energy efficiency programme, including upgrades to insulation, the replacement of inefficient lighting with energy-saving LED fixtures, and plans to improve heating and ventilation systems.

We are grateful for the support of government and charitable organisations whose funding has been instrumental in making these improvements possible. Their investment in our community has enabled us to create a sustainable and affordable space that benefits both present and future generations."

Finance Matters

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

2025 Stipend

The 2025 Stipend value has been set at £29,575 and the Manse value at £7,741. Full details can be found at baptist.org.uk/financialguidance.



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. The Loan Fund is also able to help churches faced with paying off debt to the Baptist Pension Scheme. 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 2.25% above base rate

with effect from 1 February the margin above base rate will reduce by 1% - please see website for full details

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

Taxation Topics

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

HMRC and Ministers of Religion Holding Office

2024 Tax Return Filing Deadline 31 January 2025

Ministers are reminded to file their 2024 Tax Return online by the final deadline of 31 January 2025. Late filing will incur a £100 penalty issued by HMRC.

Depending upon your personal circumstances you may need to complete:

1 The core **2024 Tax Return** including details of your:

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

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

- » salary/stipend
- » fees for conducting funerals and weddings
- » expenses paid on your behalf by the church
- » ministry gifts

- » love gifts
- » tax paid
- » 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 and 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 2024 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 Advisor who is familiar with the HMRC requirements for a Minister of Religion Holding Office. This will simplify these matters for you.



Exciting News! Our partner Utility Aid has now launched a switching site.

Utility Aid understands that staff and volunteers alike are time-poor and with this in mind, we want to make our services more accessible and compatible with flexi/volunteering hours. Our new online switching service will enable churches to get instant access to commercial utility quotations from a list of reliable credit-vetted suppliers at any time. The online service also includes a chat function where users can speak with one of our Energy Specialists online between the hours of 09:00-17:00. Visit the Switching site at <https://switching.utility-aid.co.uk>.



HR & Safeguarding

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

National Minimum Wage rates from April 2025

These rates are for the National Living Wage (for those aged 21 and over) and the National Minimum Wage (for those of at least school leaving age). The rates change on 1 April every year.

National Living Wage		
Age band	April 2024 (current rate)	April 2025
21 and over	£11.44	£12.21
18-20	£8.60	£10.00
Under 18	£6.40	£7.55
Apprentice rate	£6.40	£7.55

Apprentices

Apprentices are entitled to the apprentice rate if they're either:

- » aged under 19
- » aged 19 or over and in the first year of their apprenticeship

Updated employment guidance – L08 Employment available on our website

Our employment guidance leaflet, L08, has been updated to reflect employment law changes during 2024, and is now available on our website at www.baptist.org.uk/resources/l08.

This includes changes in relation to:

- » Family friendly leave and pay
- » Carer's leave
- » Parental bereavement leave
- » Updated and extended equal opportunities policy
- » New national minimum wage rates
- » Preventing sexual harassment

New legislation in relation to preventing sexual harassment

From 27 October 2024 the Worker Protection (Amendment of Equality Act 2010) Act strengthens existing protection for workers against sexual harassment. The new law places a new duty on employers to take 'reasonable steps' to prevent sexual harassment. Employment tribunals will have the power to increase compensation by up to 25% if they find an employer has breached this duty.

Harassment covers unwanted conduct related to a protected characteristic which has the purpose or effect of violating a person's dignity or creating an intimidating, hostile, degrading, humiliating or offensive environment for them. Sexual harassment is unwanted conduct of a sexual nature that has that effect.

Churches who employ staff will need to understand the new requirements and take steps to make sure that they can comply:

- 1 Keeping records that demonstrate they have taken reasonable steps as an employer to protect their staff;
- 2 Carrying out risk assessments to identify and address potential risk areas within the organisation (including looking at past incidents, cultural problem areas and third-party interactions);

- 3 Updating their policies on sexual harassment;
- 4 Making sure there are clear and confidential reporting routes for employees to report incidents of harassment;
- 5 Providing training for all employees;
- 6 Providing guidance for managers on how to spot changes in behaviour / situations where harassment may occur.

A template policy for Baptist churches is available as part of our L08 Employment leaflet on our website at www.baptist.org.uk/resources/l08.

New Level 2 Excellence in Safeguarding training course launched

After a year of development work, our new Level 2 Excellence in Safeguarding course is now available in all association areas. The new course is based on the 4Rs – Recognise, Respond, Record and Report, and provides a great overview for ministers, church staff and volunteers on how to safeguard in a Baptist church environment.

Please contact your association team (www.baptist.org.uk/associations) for more details on dates, venues and how to book places.

New guide for safeguarding trustees

A helpful guide for those taking on safeguarding trustee responsibilities in their churches has just been published. It outlines the role and responsibilities of safeguarding trustees and the way in which they can support good safeguarding practice in their churches. This guide is available to download from our website at baptist.org.uk/safeguardingtrustee

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.