

# BUC GUIDELINES

## C23 Help We're a Small Church (03/2013)

**These notes are offered as guidelines by The Baptist Union Corporation Limited to provide information for Baptist churches.**

**These notes can never be a substitute for detailed professional advice if there are serious and specific problems, but we hope you will find them helpful.**

**If you want to ask questions about the leaflets and one of the Baptist Trust Companies are your property trustees, you should contact them. They will do their best to help.**

**If your church property is in the name of private individuals who act as trustees they may also be able to help.**

### WHAT ARE SMALL CHURCHES?

Although 'small' may be defined in many ways a small church is usually thought of as one with under 40 members. Around a thousand of the churches belonging to the Baptist Union of Great Britain fall into this category. Some are in rural settings, whilst others are urban; some are long-established whilst others have come into being quite recently; some have an older age-profile whilst others cross the generations. In small churches, people can know each other well, care for one another and become a flexible and loving Christian community that welcomes others.

It is important however to acknowledge that such churches face particular challenges. For example, there can be difficulties in finding enough people to take on all of the leadership responsibilities, particularly finding people to deal with administration and money. Whilst, in an ideal world, every church would have members with the perfect mix of gifts, the reality is that in many smaller churches there are tasks nobody wants to do, or can do.

Does this mean small churches can forget about things like administration and accounting? No, these tasks will need to be done in all churches - but in small churches they may need to be approached differently.

This leaflet will review some of those things that all churches need to do. It will also suggest some ways in which things could be done differently in smaller churches.

### COVERING THE BASICS - LEADERSHIP

It is important to have a recognised small group, appointed by the church members' meeting, which takes responsibility for the day to day running of the church. In most cases it is the deacons (and minister and elders, if any) of a Baptist church that take on these tasks. For the purposes of administration and charity law they are the Charity Trustees of the church.

Charity Trustees have important responsibilities and all those people in this role should be given a copy of our leaflets C17 *Help I'm a Charity Trustee* and C18 *Help I'm a Deacon*. The information in these leaflets applies to all churches whatever their size.

Charity Trustees need to be accountable to each other so there must be at least two, but it is difficult to see how this shared accountability can really be achieved with less than three people. Occasionally the number of Charity Trustees may fall to less than three and if this happens new ones should be appointed as soon as possible.

If there is no possibility of appointing any leaders this is a major difficulty. Whilst this situation continues all the church members automatically have joint responsibility for all aspects of church life. This will mean that all the members share the responsibilities of Charity Trustees and will need to ensure that the church is being managed effectively - despite the difficulties. Any church that finds itself in this situation should talk to their local Baptist Association as soon as possible so that one of the Regional Ministers can arrange to meet with the church and help you to look at how to move forwards.

## **COVERING THE BASICS – SECRETARY AND TREASURER**

Small churches will often find it hard to find people to undertake the role of church secretary or church treasurer. Creativity and flexibility will often be the key to solving this problem.

The role of church secretary in a Baptist church is important. However, you may have known church secretaries of large churches who were (or seemed to be) super efficient and ensured everything ran smoothly all the time. If this is your church's only image of a church secretary then it will probably be difficult to find anybody to do the job! Church secretaries fulfil an important role as they provide a link between the church and the 'outside world' and help members work together effectively. However, you do not have to be 'super human' to be church secretary. Whilst there are a number of tasks that need to be done, these can be shared between a small group of people.

Sometimes there is nobody who feels able to deal with the church accounts and so churches wonder if they really need to have a treasurer. The answer is that they do – but that person doesn't have to do everything normally associated with the role of 'church treasurer'. Whilst it may be thought desirable for a church treasurer to deal with banking and bookkeeping work, it is more important that somebody takes responsibility for ensuring these tasks are done. Some churches will appoint a bookkeeper which doesn't need to be someone within the church.

In some small churches the roles of church secretary and church treasurer are combined and one person takes the lead in dealing with both the administration and the finances of the church. They are usually only able to do this because they have others who take on some of the tasks – e.g. counting and banking the offering, taking notes and writing up the minutes of meetings, organising the rotas etc.

We produce leaflets on both these roles. C19 *Help I'm a Church Secretary* and C20 *Help I'm a Church Treasurer*. In addition there is a very helpful book about Church Administration (*Nothing Spiritual about Chaos*) written by Rachel Tole and available from the Baptist Union for just £5. Although this was written in 2006 and some things have changed, it is still very useful for anybody involved in church administration (or thinking about getting involved!)

You may also be able to find help from other churches nearby, or receive guidance from your local Baptist Association. Some Associations run training days for church secretaries and/or church treasurers.

## **COVERING THE BASICS – FINANCE**

Churches with a turnover of less than £100,000 per annum may prepare a simple receipts and payments account for the year together with a statement of assets and liabilities at the year-end (*simplified accounts*).

Where gross income does not exceed £25,000 per annum it is not normally necessary for accounts to be audited or independently examined. The church can still choose to have them examined however.

If gross income exceeds £25,000 but does not exceed £500,000 then the accounts must be subjected to independent scrutiny and this will normally mean examination by an 'independent examiner'. This will still mean that receipts, bills, bank statements, records and accounts are checked. The amount of detailed work is less, but it still needs to be done.

For an examiner to be 'independent' the individual should have no connection with the Charity Trustees which might be thought to limit the independent nature of the examination. A person is treated as 'connected' if he or she is a trustee, or is a close relative or a business partner or employee of a trustee,

or makes very large donations to the church. However, subject to these provisos, there is no reason why a church member should not serve as an independent examiner provided he or she has the necessary ability and practical experience and has not served as a Charity Trustee during, or since, the accounting period under review.

Baptist church treasurers are all now enrolled automatically in the Association of Church Accountants and Treasurers who provide a very helpful handbook – a useful guide for anybody involved in the management or routine bookkeeping for a church. To find out more visit their website <http://www.acat.uk.com>

Newly appointed treasurers may find it helpful to ask an experienced church treasurer in a nearby church about the information that should be collected or kept so that bookkeeping work can be done easily. Clear records will make it easier to produce the end of year balance sheet and statement of accounts. The church must have a clear idea of how much money they have, their costs and their income. A smaller income and lower reserves bring problems when unexpected or large bills need to be paid. Plan as carefully as you can, but if there are difficulties then do talk to your local Baptist Association to see if they can help.

Some churches who have stipends and/or wages to pay make use of a payroll service. Some Associations provide such a service for their own churches. The West of England Baptist Association provides such a service for any church for a small fee. For more information go to <http://www.webassoc.org.uk/payroll.aspx> or ring 01531 650172

The Baptist Union website has a number of leaflets about church finance including:

- F05 *Taxation Guidance Notes for Churches and Ministers*
- F06 *Accounting Guidelines on Charity Accounts with Income under £250,000*
- F08 *Gift Aid Guidelines*
- F09 *Charity Reserves*

## **COVERING THE BASICS – CHARITY REGISTRATION**

At the moment (March 2013) only churches with an annual income of over £100,000 need to register with the Charity Commission. It is anticipated that this threshold will be lowered in due course. Other churches are still charities but do not need to register and will not normally have a charity number. If you need to complete a form that asks for a charity number you should write 'excepted from registration'. You should not use the Baptist Union's charity number – nor anyone else's!

For more information please refer to leaflets:

- C06 *Churches and Charity Legislation*
- C16 *Churches and Charity Registration*

## **COVERING THE BASICS – POLICIES AND PROCEDURES**

Sometimes churches (large ones as well as small ones!) feel as if they are being swamped with all the things they feel they have to do to comply with government legislation.

Sometimes churches think they have to do particular things to meet legal requirements, and that the task is impossible. They may have heard about what has been done in a larger church, or know what was needed at their workplace. They may even have received information from specialist companies looking for work and all this made them think that all the regulations that are relevant in a commercial organisation or large charity apply to them.

To enable churches to make sense of the various regulations that affect them, (and to help them avoid the ones that don't) we have produced a number of Guideline Leaflets.

These include:

- C07 *Health and Safety and Fire Precautions*
- C10 *Licensing for Entertainment and Copyright*
- C12 *Employment*
- C13 *Churches and Disability Issues*
- C14 *Data Protection*

Many of the issues covered in our leaflets are about things churches should want to do anyway. For example making sure that all who use the building will be kept safe, doing all that is possible to ensure people with disabilities feel welcome and keeping personal information safely and securely.

In addition to these things, it is important to have up-to-date and manageable policies and procedures in connection with child protection and vulnerable adults. For more information on child protection issues visit the Baptist Union's website on safeguarding: [www.safetogrow.org.uk](http://www.safetogrow.org.uk)

It is important however to separate fact from myths and rumours.

Specialist companies, local authorities, and other charitable organisations often approach churches offering advice. New legislation or safety initiatives are often followed by advertisements aimed at churches from commercial companies offering information packs and new equipment. Sometimes the service offered is expensive, or unnecessary. At other times it is a scam, designed to trick people into buying something of no real value.

Experts may offer advice that is comprehensive or relevant to places of work, but is not strictly relevant to churches. This can leave churches with the impression that upgrades or improvements are essential, when they would simply be 'best practice'.

Be careful! Read our Guideline leaflets which are updated regularly. In addition your Association or Trust Company should be able to help with up-to-date information.

It is also important not to try and change everything all at the same time.

Finding time to read new information is important but it does not all have to be implemented at the same time or by the same person.

It might be easier to deal with new topics - or even the 'overdue' old topics - by timetabling them for discussions and action. Attempting one task every couple of months will be easier.

Sometimes you can make a big difference by dealing with a few things well. For example, making improvements in Health and Safety may be possible with a few hours of work by removing the most obvious hazards.

*Transform* is a magazine published by the Baptist Union to help churches keep up-to-date. Currently this is sent three times a year to ministers, church secretaries and church treasurers. It will tell you what you need to do - and more importantly help you to work out if there are any tasks that you do not need to do. Current and past issues are also available on the BUGB website.

## **COVERING THE BASICS - ACCOUNTABILITY**

Baptist churches have always valued accountability. Church members share responsibility and relationships are at the heart of Baptist church life. However, in small churches where just keeping going can be a struggle it is easy to slip into situations where one person takes all the responsibility and makes most of the routine decisions.

Where there is general accountability within the church and members are involved in making all the big decisions in a context of good relationships, this may not be a major problem. Sadly not all relationships are good, and people sometimes forget that we are all Christ's servants and should be serving each other and our communities – not 'taking charge'.

This is about more than making sure that money is properly accounted for - but that is a really

important element. It is heartbreaking when any fellowship finds that their funds have been misused, but for a small church this can be devastating. Follow the financial safeguards in the leaflet *C20 Help I'm a Church Treasurer* – and make sure that no-one ever signs blank cheques.

Be accountable to each other in all aspects of church life and expect openness and clear explanations. It is appropriate for all members, to be kept informed and this is much easier in a smaller church.

A new and dynamic leader can be a great help to a small church, but choose your leaders carefully. Some small churches have found that new, and sometimes dominant members, can quickly take over in ways that are not helpful.

Whenever you are thinking of appointing a minister or a lay pastor it is important to talk to your Association before decisions are made as they can give lots of good advice.

### **DOING THINGS YOUR WAY .....**

Some small churches try to do things in the same way as larger churches – when actually small churches are usually able to be more flexible. Some churches think that the way things have always been done is the only way to do them!

Take time to think - are there more convenient times for meetings? Are there easier ways of doing essential tasks?

For example: Deacons meetings and church members meetings need to happen but they don't have to happen on church premises. How about a 'bring and share supper' in somebody's home - followed by a church members meeting? How about holding an occasional Saturday breakfast and prayer meeting for deacons/charity trustees that includes essential items of business?

### **WHERE CAN WE GO FOR HELP WITH OUR BUILDINGS?**

Most Baptist churches have appointed one of the Baptist Trust Corporations as their Property Trustees. Property Trustees have an important role when the church is buying or selling property or granting a lease or creating a tenancy. These Trustees may also be able to help with general guidance as they will know a lot about Baptist churches and may also know something about your church and its property.

If your church building is listed and you want to make any alterations then you will certainly need to contact your Trust Corporation. The written approval of the Listed Buildings Advisory Committee will be needed before work starts. For more information see the leaflet LB01 *Introducing the Listed Buildings Advisory Committee*.

Your Property Trustee will also be interested in general building work and alterations. Again, there are leaflets with information. Churches are invited to send information to their Property Trustee - see page 2 of leaflet B04 *Redeveloping or Altering Churches Premises*.

If you do have a building but do not have one of the Baptist Trust Corporations as your trustees then you may have private individuals as your trustees and they may also be willing to help. It is useful to keep in contact with them anyway and know their current address.

Your local Baptist Association may be able to help. Try to keep in touch with them even when there is no crisis!!

### **OTHER RESOURCES FOR SMALL CHURCHES**

**LIFEsiz**e is a study guide to encourage groups from smaller churches develop their relationships and serve their community. It is available to download free from the BUGB website [www.baptist.org.uk](http://www.baptist.org.uk)

**A Toolbox for Smaller Churches** is a spiritual and practical guide to life in small churches and includes 26 stories of how it works in reality from churches across the UK. This book which was written

by Hilary Taylor (LBA Small Church Enabler) in 2007 is available from a number of places. You can also download a Mission File containing the 'tools' section from this book from the BUGB website [www.baptist.org.uk](http://www.baptist.org.uk)

### **Small Church Networks:**

Several Baptist associations have networks of small churches that come together for mutual support, encouragement and training. If you are not already part of one of these contact your association for more information. If your association doesn't have a formal network maybe your church could help set one up!

### **SOME FINAL THOUGHTS**

**A small church is not a smaller version of a big church:** A church does not have to have a Sunday School, weekly Bible study, youth club, women's fellowship, two Sunday services etc, etc, to be a proper church. Yet often, small churches try to do everything a church of 200 members does but with a workforce of only 10 or 15 people. Take time as a church to work out what are the things God wants you to be doing at this point in time.

**Do a few things well:** Many small churches try to do too much. A church that is effective in mission is often the church that focuses on a few things and does them well.

**Don't forget the really important things:** The main thing is that the church is a community of God's people engaging in his mission in the place he has put you. Churches can put a lot of effort into being busy, but not into being! Don't forget to keep on being the people of God and remember you do not have to be big to be a giant!!! God can do amazing things in small churches!

**Learn to celebrate** the good things that God is doing – the things that have gone well and the lives that are touched by the gospel. It is easy to become despondent by lack of rapid growth and movement; however, it is good to recognise the things God is doing and, as you celebrate, you will see the potential for God to do even greater things.

### **FURTHER HELP**

Finally, do not be afraid of asking for, or accepting, help. Your regional minister would be a good place to start. We are, as a Union, gifted with regional teams who are committed to the mission of God and they are willing to come alongside a church to help it think through its mission. There are many other resources to help which are available through the BUGB website [www.baptist.org.uk](http://www.baptist.org.uk).

Association Trust Company	Contact
<b>Baptist Union Corporation Ltd</b>	Baptist Union Corporation Ltd Baptist House PO Box 44 129 Broadway Didcot Oxfordshire OX11 8RT Telephone: 01235 517700
<b>East Midlands Baptist Trust Company Ltd</b>	The Baptist Union Corporation Ltd Baptist House PO Box 44 129 Broadway Didcot Oxfordshire OX11 8RT Telephone: 01235 517700
<b>Heart of England Baptist Association</b>	Heart of England Baptist Association BMS International Mission Centre 24 Weoley Park Road Selly Oak Birmingham B29 6QX Telephone: 0121 472 4986
<b>London Baptist Property Board</b>	London Baptist Association 235 Shaftesbury Avenue London WC2H 8EP Telephone: 020 7692 5592
<b>North West Baptist Association</b>	Baptist Union Corporation Ltd Baptist House PO Box 44 129 Broadway Didcot Oxfordshire OX11 8RT Telephone: 01235 517700
<b>South West Baptist Trust Corporation</b>	Baptist Union Corporation Ltd Baptist House PO Box 44 129 Broadway Didcot Oxfordshire OX11 8RT Telephone: 01235 517700
<b>West of England Baptist Association</b>	West of England Baptist Association The Old Forge Broom Hill Stapleton Bristol BS16 1DN Telephone: 0117 965 8828
<b>Yorkshire Baptist Association</b>	The Baptist Union Corporation Ltd Baptist House PO Box 44 129 Broadway Didcot Oxfordshire OX11 8RT Telephone: 01235 517700

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This is one of a series of *Guidelines* that are offered as a resource for Baptist ministers and churches. They have been prepared by the Baptist Union Corporation Limited and are, of necessity, intended only to give very general advice in relation to the topics covered. These guidelines should not be relied upon as a substitute for obtaining specific and more detailed advice in relation to a particular matter.

The staff at the Baptist Union Corporation, at Baptist House (or your regional Trust Company) will be very pleased to answer your queries and help in any way possible. It helps us to respond as efficiently as possible to the many churches in trust with us if you write to us and set out your enquiry as simply as possible.

The Baptist Union Corporation staff also deal with churches that are in trust with the East Midland Baptist Trust Company Limited, the North Western Baptist Association (Incorporated), and Yorkshire Baptist Association.

**If your Holding Trustees are one of the other Baptist Trust Corporations you must contact your own Trust Corporation for further advice. A list of contact details has been included.**

**If you have private trustees they too should be consulted as appropriate.**

**Contact Address and Registered Office:**

The Baptist Union Corporation Ltd, Baptist House, PO Box 44, 129 Broadway, Didcot, Oxfordshire OX11 8RT England

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