

BUC GUIDELINES

F5 Taxation Guidelines for Churches and Ministers (03/2012)

These notes are offered as guidelines by The Baptist Union of Great Britain and have been prepared by Philip J Cooke FCA : Honorary Taxation Adviser to the Baptist Union of Great Britain.

1 THE MANSE

Exception from tax charge in respect of provided accommodation:

- 1.1** It is usual for the terms of appointment of a minister of a Baptist church to provide that living accommodation will be made available for the better performance of the duties of the ministerial office.
Provided that
- a minister has been called by, and inducted to, a church to perform those pastoral and spiritual duties normally undertaken by a minister of the church, and
 - those duties involve the use of the accommodation in the performance of these duties - for service and sermon preparation, meetings, counselling etc, and
 - the accommodation is situated in reasonable proximity to the congregation/fellowship served by the church then, because of an exception provided by section 99(2) of the Income Tax (Earnings & Pensions) Act 2003 (ITEPA 2003), the provision of such accommodation will not give rise to any taxable benefit.
- 1.2** The exception will also apply to a *minister-in-training* (that is where the individual is undertaking training at a theological college as a 'congregation-based student'), where
- such a minister is called by a church and inducted to ministerial office, and
 - the periods of attendance at theological college do not exceed in aggregate the equivalent of two days per week during term time, and
 - the remainder of the time is spent undertaking the full range of pastoral and spiritual duties required by the church.
- 1.3** HM Revenue & Customs do not regard the exception as extending to youth or other community workers employed by a church, though a minister charged with particular pastoral and spiritual responsibilities (eg for children and young people) who is a member of the church's ministerial team will qualify for the exception. The exception may also apply to regional ministers exercising pastoral responsibilities among the churches of a regional association, and to certain ministerial staff of the Baptist Union having pastoral responsibility for the churches, so long as the accommodation is used in the performance of their pastoral and spiritual duties.

Accommodation leased by a church:

- 1.4** In most situations, the manse accommodation provided by a church will be church-owned, but in some cases a manse will be leased by a church, either from a third party landlord or, in some instances, from the minister (and spouse where property is jointly owned). A lease from a third party landlord should be in the name of the church, which should also pay the rental direct to a landlord.
- 1.5** The leasing to the church of a property owned by a minister (and spouse) in return for payment by the church of a rental will need to be the subject of a lease agreement, in respect of which explanatory notes (incorporating a specimen form of agreement) are available upon request. The

net rental (after deducting any loan interest, and any maintenance and building insurance costs not borne under the agreement by the church) will be taxable equally in the hands of the minister and spouse and details will need to be included on the UK property pages of their self assessment tax returns. For CGT purposes the minister will be treated as residing in job-related accommodation and the lease of the property will not therefore prejudice entitlement to the 'main residence' exemption, though it is recommended that notice of an election to treat the property as a 'main residence' be given to HMRC within the prescribed time limit of two years.

- 1.6** It should be noted that the payment by a church to the minister of a 'housing allowance', or the reimbursement by the church of a rental for which the minister is responsible, will be regarded as additional stipend which will need to be dealt with under the PAYE system.

Manse service costs:

- 1.7** Certain payments associated with the provision of manse accommodation are also exempt from tax, including council tax, water/sewerage charges (metered or otherwise), and buildings insurance. Such payments, along with the actual provision of the accommodation, are not required to be shown on form P11D. Similarly, expenditure incurred by a church in relation to a church-owned manse on structural repairs and alterations, exterior decoration and the maintenance and replacement of *landlord's fixtures and fittings* does not give rise to any taxable benefit and no entries are required on form P11D. Responsibility for such expenditure in the case of a rented property will be as stated in the lease.

Internal decoration and repairs:

- 1.8** If a church bears the cost of any internal decoration or repairs, other than repairs to fixtures in the nature of *landlord's fixtures and fittings* (such as electric, gas, water and central heating installations, fitted kitchens and bathrooms etc), a benefit will arise which will be both taxable and chargeable to Class 1A (employer's) NIC (see paragraph 4.1). The cost (less any amount made good by the minister) must be shown on form P11D.

Provision of furniture and furnishings, including fitted carpets:

- 1.9** The provision of fitted carpets (which are not regarded as landlord's fixtures) or any other kind of furnishings, furniture or domestic effects will also give rise to a benefit which will be chargeable to tax and Class 1A NIC. Increasingly, manses are provided with fitted carpets so this point will be relevant to many churches.
- 1.10** The amount to be shown on form P11D is the 'cash equivalent' of the benefit and this is 20% pa of the market value at the time the item is first applied in providing a benefit. Market value is defined as "the price which it might reasonably have been expected to fetch on a sale in the open market at that time" and in many cases this will be significantly less than the original purchase price. Advice has been received from the carpet trade that, subject to exceptional circumstances, the resale value of newly fitted carpets is unlikely to exceed one-third of their purchase price, excluding fitting charges. On this basis the figure to be included on form P11D would be 20% of one-third of the original cost of the carpets, though in some circumstances (eg small areas of carpet), a lower value might be justified. The computed cash equivalent will be shown each year on form P11D (apportioned in the first year by reference to the date provided) until the carpets cease to be used but, as with all manse service benefits, the minister will be able to claim the customary 25% deduction for 'church business' use when completing his/her tax return. If a church acquires a property inclusive of fitted carpets or curtains etc to which some part of the purchase consideration has been attributed (or for which a separate payment was made) then a benefit will arise, but if the contract specifically shows that no consideration attaches to any fixtures and fittings it cannot be seen how a benefit can arise in those circumstances.

- 1.11** A church may choose to treat a payment towards the cost of replacing carpets and other furnishings as part of the *relocation costs* [see paragraph 8.1] of a newly appointed minister, in which event the items will belong to the minister, rather than the church.

Lighting and heating costs:

- 1.12** The provision of manse lighting and heating services (ie where the relevant accounts are in the name of the church) will give rise to a taxable benefit and to a Class 1A (employer's) NIC charge. Where, however, a church reimburses lighting and heating costs incurred by the minister then, whilst there will still be a taxable benefit, there will be no Class 1A NIC charge and such reimbursement is also disregarded for ordinary Class 1 contributions. Reimbursements should be made quite separately from the monthly stipend payments and, in order to avoid confusion, should not be referred to on the pay slip. On a practical note, where a minister pays the accounts by direct debit or standing order it will obviously assist cash flow if a matching standing order is set up in favour of the minister based on estimated costs, but with provision for an annual or other periodical adjustment to actual. If a church is unable to reimburse lighting and heating costs in addition to the agreed stipend it is perfectly permissible to adjust the annual stipend by the estimated amount of these costs. The reduced annual stipend figure then forms the basis for calculating PAYE and NIC (PAYE after also deducting the minister's pension contribution), subject to an annual or other periodical adjustment to take account of actual lighting and heating costs.

[Ministers should refer to paragraph 25 of publication F13 (Self Assessment and the Minister) for guidance on how to deal with the reimbursement by the church and the claim for relief in respect of the proportion of manse lighting and heating expenses attributable to church business use.]

Telephone, mobile and inter-net connection costs:

- 1.13** The provision of a telephone line at the manse for which the church is the subscriber is exempt from tax (under S.316 ITEPA 2003) provided there are procedures to monitor, control and minimise the cost of private use. If a minister reimburses the cost of personal calls, then only the line rental is exempt and the cost of calls (less the amount made good by the minister) will need to be included on form P11D unless a dispensation is in place. If the minister is the subscriber then the exemption does not apply and any reimbursement by the church will give rise to a taxable (and Class 1A NIC) benefit. The minister would then be able to claim for tax purposes the cost of identified church business calls but would be unable to claim any deduction for line rental. Manse telephone accounts should therefore be in the name of the church (or church treasurer) and be paid by the church, and church business calls should be included in a P11D dispensation.
- 1.14** Where a church pays (separately or as part of an inclusive telephone package) for internet connection to the manse for church business purposes in circumstances where (a) there is no separate billing or record of access calls and no breakdown is possible between church business and private calls; and (b) any private use is not significant, the Revenue will accept that the costs of connection are similarly exempt under Section 316. In such circumstances a church may choose not to seek reimbursement for any incidental personal use, possibly leaving it to the minister to adjust his or her personal giving. However, where the minister is the subscriber the exemption will not apply and any reimbursement of charges by the church will be taxable. In those circumstances there may be entitlement to a deduction for any identifiable costs shown to be wholly, exclusively and necessarily incurred for church business purposes though, because of the absence of separate billing details, this may be extremely difficult.
- 1.15** No taxable benefit arises if a minister (or any other church employee) is provided with a mobile phone for church business use. The exemption extends to the cost of the telephone itself, any line rental and the cost of all calls, including the cost of any private calls paid for by the church. However, a tax charge will arise if a church reimburses the minister (or other employee) for calls made on their own mobiles.

2 MOTOR EXPENSES

- 2.1** The most practical way of dealing with a minister's motor expenses is by the payment of mileage allowance at the Revenue approved rates which, since 6 April 2011, are 45p per mile for the first 10,000 church business miles pa and 25p per mile thereafter. A record of church business miles should be maintained by the minister and details made available to the treasurer. It is often convenient to pay a regular monthly sum on account of mileage allowance but it will be necessary to make an adjustment by reference to actual mileage at the end of the tax year, or at more frequent intervals.
- 2.2** It is no longer possible for a minister to make a detailed car expenses claim for tax purposes, but if the mileage allowance received from the church is lower than the Revenue approved rates a claim may be made in the tax return in respect of the difference between the rate paid and the approved rate. Because of the high level of taxable benefit which applies where there is personal use of a car, it is usually uneconomic (from a tax point of view) for a church to provide a car for a minister.

3 FORM P11D

- 3.1** Except where a minister's total emoluments (stipend plus all expenses and benefits) are less than £8,500 pa, any payment or reimbursement of expenses or the provision of any benefits in kind will require to be reported on form P11D, unless a dispensation has been given in respect of specific items.
- 3.2** A dispensation will normally include travel expenses (but not motor mileage allowances for which a dispensation is no longer required), accommodation and subsistence expenses in attending conferences and other meetings on church business, church business telephone calls, postage, stationery, computer consumables, books and publications, expenses of providing hospitality and any other expenses, provided they all relate to church business. It will be issued if the Inspector is satisfied (a) that a minister would obtain a deduction for the particular expenses, and (b) payments are properly controlled and documented. It will remain in force until revoked but any change in circumstances must be reported. Treasurers are urged to obtain a dispensation for all relevant expenses (a specimen application is available on request) since this will lessen the possibility of incurring a penalty for failure to render a return or making an incomplete or incorrect return.
- 3.3** Where a dispensation exists then, in most cases, the only benefits/reimbursed expenses which are likely to appear on a form P11D will be in respect of manse services and it is important to note that such benefits must be shown gross (ie before any deduction for church business use). Reimbursed lighting and heating expenses should be shown in Section N (other expenses) and will give rise only to an income tax charge but if bills are in the name of and are paid by the church they should be shown in Section K (services supplied) and, in this case, will give rise to both a taxable benefit and a Class 1A NIC charge.

4 CLASS 1A NICs

- 4.1** Since 6 April 2000 Class 1A (employer's) NICs are charged on many taxable benefits in kind. The benefits attracting the NIC charge are those which appear in the brown boxes on form P11D and the charge is due for payment not later than 19 July following the end of the tax year. It is also necessary to complete a return of Class 1A NICs, which has to be filed by 6 July. Reimbursed expenses, and items for which a P11D dispensation has been granted will not, however, give rise to a Class 1A charge. The current rate of Class 1A contribution (for the years 2011-12 and 2012-13) is 13.8%. [See paragraph 3.3 in relation to manse lighting and heating costs.]

5 PAYING THE MINISTER

- 5.1** Many treasurers find it convenient to calculate the PAYE due over a period (eg the 9 months from April to December and the 3 months from January to March), thus equalising the deductions over the period and enabling a regular standing order to be set up in favour of the minister. It will then only be necessary to amend the calculations if there is a coding change or some other change in circumstances (eg stipend change). A specimen pay slip for the minister's monthly stipend payment is set out in the appendix to these notes.

6 GIFTS TO MINISTERS

- 6.1** Gifts made to a minister during his/her ministry (eg at Christmas or on special occasions) must be treated as additional stipend and be dealt with through the PAYE system. An ex gratia gift made at the conclusion of a ministry will not be liable to tax or NIC provided (a) it does not exceed £30,000(!); (b) there is no prior agreement to make the gift; and (c) it is made after the termination of the ministry. A resolution should be passed by the diaconate or church meeting referring to the making of "an ex gratia payment in token of the esteem in which the minister has been held by members of the fellowship etc etc".
- 6.2** Care needs to be exercised in relation to a gift made on the occasion of a minister's retirement since such a gift may be regarded by the Revenue as an 'employer-financed retirement benefit scheme' and so be chargeable to tax. It is suggested that on these occasions the retirement gift should be 'in kind' or, if a cash gift, that it be handled informally by a group of members rather than officially through the church.

7 MINISTERS IN TRAINING AND MINISTERIAL TRAINING EXPENSES

- 7.1** Ministers in training (formerly known as student ministers) are appointed to serve a church whilst also undertaking training at a theological college as a 'congregation-based student'. It is customary for them to receive an appropriate level of stipend which will, of course, be taxable through the PAYE system. If manse accommodation is provided (whether church-owned or leased) there is no reason why part of the stipend package should not be allocated to lighting and heating costs (see paragraph 1.12).
- 7.2** If a church also contributes towards the cost of college or maintenance fees and such payments are made directly to the college, they will not be treated as taxable income or a taxable benefit in the hands of the minister in training. However, if these costs are borne by the individual no relief is available.
- 7.3** Where a church incurs or reimburses the cost of providing work-related training for its minister this will not give rise to a taxable benefit provided the course or project is designed to "impart, instil, improve or reinforce any knowledge, skills or personal qualities that are likely to be useful in the performance of the duties of the office, or better qualify the minister to undertake those duties". The exempted expenses include any incidental costs, though any travel or subsistence costs must satisfy the usual 'qualifying travelling expenses' rules. The relief will cover most kinds of training undertaken by ministers, including relevant sabbatical projects, but it will always help if it can be demonstrated (eg by minute) that the particular course or project is being undertaken at the request of the church for the purpose of further equipping the minister to perform the duties of the office. It should be noted that there is no relief for expenses borne by the minister.

8 RELOCATION EXPENSES

- 8.1** A church may contribute towards 'qualifying' relocation costs of a minister up to a total of £8,000 without giving rise to any tax liability on the part of the minister. Specific costs (including removal expenses, legal and agency fees where a minister owns his/her own property, replacement of carpets and other soft furnishings which are unsuitable for the new house etc) incurred in consequence of the relocation can be reimbursed by the church. Provided the total does not exceed £8,000 there is no requirement to show the amount on form P11D. There is, unfortunately, no tax relief for expenses borne by a minister which are not reimbursed by the church and it is not permissible for a church to make a round-sum allowance to the minister.

9 PAYING OTHER EMPLOYEES

- 9.1** If a church employs a caretaker, or any other kind of employee, the PAYE and NIC procedures must be applied unless the individual in question is able to sign a form P46 to the effect that this is his/her only or main employment and the amount paid is below the relevant thresholds. Churches are also reminded of the need to comply with the minimum wage and other employment requirements where appropriate.
- 9.2** Payments of honoraria (eg to an organist) are also subject to PAYE and NIC, unless it can be shown that the church is simply reimbursing reasonable expenses (eg for music or travel). However, if payment is made for services in addition to expenses then the whole amount will be liable to tax.
- 9.3** The Revenue will not seek to charge tax on the payment of reasonable expenses (including travel expenses) paid to individuals who provide services to a church on a voluntary basis, but if payment is also made for services the whole amount will be subject to PAYE and NIC, unless a P46 declaration can be signed and the amounts are below the PAYE and NIC thresholds as indicated above.
- 9.4** Payment of fees and expenses to visiting preachers are not subject to the PAYE and NIC procedures, but recipients should include such payments (less any claim for travelling and other relevant expenses) in their own tax returns.

10 PAYMENTS TO A MINISTER'S SPOUSE

- 10.1** Provided it is not Home Mission aided, a church may make payments to a minister's spouse in respect of bona fide services, such as cleaning and/or secretarial and reception duties at the manse, but any such payments should be commensurate with the services provided and be properly authorised by the church. The spouse will effectively be an employee of the church and the payment will be subject to the PAYE and NIC procedures, unless a form P46 can be signed to the effect that this is the only or main employment of the individual and the payments are within the thresholds. Alternatively, a minister (including a minister of an aided church) may make such payments personally and claim a deduction in his/her personal tax return.

11 LOANS TO MINISTERS

- 11.1** An interest-free or low-interest loan made to a minister will normally give rise to a benefit chargeable to tax and Class 1A NIC and will therefore need to be included on form P11D. However, if the aggregate outstanding loans made to a minister do not exceed £5,000 there is no chargeable benefit. The benefit is computed by reference to the excess of the 'official rate of interest' (which varies from time to time) over the interest (if any) actually charged on the loan. The 'official rate' for the tax years 2011-12 and 2012-13 is 4.0% pa.

12 INCOME RECEIVED BY CHURCHES

- 12.1** Most sources of income received by a church (like any other charity), including investment and property income (which includes receipts from the letting of church premises), as well as any capital gains, are specifically exempted from tax, though certain trading activities might give rise to a tax liability.
- 12.2** A charity is exempt from tax on profits arising from a trading activity if the trade forms part of the *primary purpose* of the charity and such profits are used only for the purposes of the charity. A church's *primary purpose* will not normally extend to the carrying on of a trade, so where a church which is involved in a significant trading activity (eg a 'High Street' coffee shop or a pre-school nursery) then, both for tax and charity law purposes, it should perhaps be carrying on that activity either (a) through a separate charitable trust, whose primary purpose will be the carrying on of that activity, or (b) through a limited company, which will *Gift Aid* any resultant profit to the church. However, the Revenue has indicated that the operation of a coffee shop will be regarded as a '*primary purpose*' trade where it forms part of a church's outreach activities (eg evidenced by posters, literature and the availability of counselling etc). The effect of this is that any profit arising from such activity will not be chargeable to corporation tax.
- 12.3** A further exemption from tax exists in respect of profits from *small (non-primary purpose) trading activities* (not otherwise exempt from tax) where the annual turnover does not exceed £5,000 or, if greater than £5,000, 25% of the charity's gross income, but with an upper limit of £50,000. However, where this turnover limit is exceeded, it should be noted that any taxable profit is computed after deducting a reasonable proportion of lighting and heating, repairs and maintenance and administration expenses, as well as notional deductions for goods and services provided at no cost or less than market value.
- 12.4** An extra-statutory concession also exempts from tax the proceeds of any fund-raising activities which satisfy the criteria for VAT exemption, the main one of which is that not more than 15 events of the same kind are held at any one location in a financial year. Furthermore, funds raised from the sale (regularly or occasionally) of donated goods will be treated as the realisation of the value of a gift, rather than as trading income.
- 12.5** Since Baptist churches are regarded as unincorporated associations they strictly fall within the corporation tax regime but, because most sources of income and capital gains received by churches and charities generally are exempt from tax, HMRC do not require churches to complete corporation tax returns on a regular basis. However, because certain income (usually trading income which does not fall within the exemptions mentioned above) might be taxable, and with a view to monitoring the situation, a church may be asked purely on a random basis to file a corporation tax return. Returns used to be issued in paper form but for accounting periods ending after 31 March 2010 they now have to be filed online. If, as will usually be the case, a church is already registered for online filing of PAYE returns etc, it will only be necessary to add the corporation tax filing facility as an additional service in the box which appears on the HMRC screen.
- 12.6** The return involves two forms, CT600 and CT600E. Normally, it will only be necessary to complete page 1 of form CT600 (name and other data and an indication that form CT600E is attached), though pages 6 and 7 may be relevant in certain cases. Form CT600E (which applies to charities) requires a fairly simple breakdown of a church's income and expenditure and a summary of its assets, together with details of tax repayments claimed and due. It also asks for details of 'total turnover from any exempt trading activities'. A copy of the accounts for the relevant accounting period also has to be filed with the return, and it is worth mentioning that the making of a return and the submission of a church's accounts will enable the Revenue to do some crosschecking of a church's Gift Aid claims.
- 12.7** The Revenue software for online filing mirrors the format of the old paper return, including the supplementary form CT600E. HMRC has stated that they will accept a copy of the accounts in PDF format instead of the more complex iXBRL format which applies to companies generally. HMRC has

also confirmed that it does not intend to change its existing practice of requesting returns on a random basis, except that if a church is knowingly in receipt of any taxable income it has a statutory duty to file a return within the prescribed time limit of twelve months of the end of the relevant accounting period. The following HMRC publications (with website links) give more detailed guidance:

- Switching from paper to online company tax returns:
www.hmrc.gov.uk/ct/ct-online/file-return/switching.htm
- Company tax returns for smaller charities:
www.hmrc.gov.uk/charities/guidance-notes/chapter6/partb.htm#69
- Corporation tax return guide:
www.hmrc.gov.uk/ctsa/ct600-guide-2008.pdf

13 REPAIRS TO CHURCH BUILDINGS

13.1 Churches are reminded that relief from VAT on church repairs and maintenance applies only in the case of listed church buildings. Such relief has to be claimed by way of a grant from the Listed Places of Worship Grant Scheme, PO Box 609, Newport NP1 8QD (Tel: 0845 6015945) and further details are available on their website: www.lpwscheme.org.uk In respect of expenditure incurred since 1 April 2004 the relief is equal to the full VAT rate. It is hoped that the EU will eventually agree to the granting of relief at source, rather than through a grant mechanism.

13.2 Under the Landfill Tax Credit Scheme, grants may be available from landfill operators to 'environmental bodies' with projects falling within prescribed objects, including the repair of a church building if it is within 10 miles of an existing or closed landfill site. It is necessary to secure the approval of a particular landfill operator or a distributive environmental body. Under the scheme, landfill operators obtain a tax deduction for approved grants. Further information can be obtained from the website of ENTRUST (The Environmental Scheme Regulatory Body) at www.entrust.org.uk

14 MINISTER'S TAX RETURN AND CLAIM FOR EXPENSES

14.1 Not every minister is required to make a tax return. If a minister's affairs are relatively uncomplicated (eg if there are no other sources of income apart from stipend and no entries are required to be made on form P11D), it is unlikely that a return will be required. However, the Revenue has pointed out that whilst there is a legal requirement to submit a return only where a notice to do so is issued, there is also a legal requirement to notify chargeability to tax where there is untaxed income to declare (such as casual preaching fees, taxable benefits like manse lighting and heating expenses or rental income from property – including rent received from the leasing to a church of a minister-owned property), or where there is additional tax to pay (eg higher rate tax on investment income). There may also be changes in personal circumstances which give rise to the need to notify the Revenue of a need to file a self-assessment return.

14.2 Ministers may include in their tax returns (more specifically on the *Minister of Religion* pages of the return) a claim for any expenses incurred in the performance of their duties. In addition to claiming up to 25% of the cost of any manse service benefits, expenses may include a salary paid to a spouse for manse cleaning and/or secretarial duties, laundry and replacement of ministerial clothing, books and periodicals, entertaining expenses and subscriptions to 'professional' bodies (such as the Baptist Ministers' Fellowship). As stated in paragraph 2.2, if the mileage allowance received from a church is lower than the Revenue approved rates, a claim may also be made in respect of the difference. A minister is also entitled to claim a 100% investment allowance under the capital allowances regime in respect of expenditure on computers and other office equipment used for church business purposes, but if there is personal use of such equipment allowances will need to be apportioned accordingly.

- 14.3** The deadline for filing a paper tax return is 31 October following the end of a tax year (5 April), but the final date for filing a return online is the following 31 January. However, because the free online filing software provided by HMRC does not extend to the completion of the *Minister of Religion* pages it is necessary to use commercial software. In this respect an arrangement has been made with *Keytime* for their software package to be made available to Baptist and other ministers on very attractive terms, details of which can be obtained at: www.keytime.co.uk/ministers
- 14.4** Ministers may also find it helpful to refer to the Guidance Notes on Self Assessment and the Minister (publication F13 on the Baptist Union website) and, in particular, to the section explaining the '10% service benefit cap'.

APPENDIX 1: SPECIMEN PAY SLIP FOR A MINISTER

	£	£	Explanatory notes (not forming part of payslip):
Gross monthly stipend		X	(A) 1 The gross cash stipend will be net of any reduction made for lighting and heating - which should not be referred to on the payslip. [Please refer to section above on 'Manse lighting and heating costs' for further guidance.]
Deduct: Minister's pension contribution		X	
Sub-total		X	(B) 2 Reimbursements in respect of lighting heating expenses should be made separately and not be referred to on payslip.
Deduct: Income tax (based on B)	X		
NICs (based on A)	X	X	
Sub-total		X	
Add: Mileage allowance (or payment on account)		X	3 Reimbursement of other expenses should preferably be made separately from stipend and should always be supported by receipts/invoices.
Net payment to Minister		X	

Notes on current taxation topics are also included in each issue of the Baptist Union of Great Britain periodical *Transform*

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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 of Great Britain 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 of Great Britain at Baptist House 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.

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