

BUC GUIDELINES

C23 Help We're a Small Church (11/2008)

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 40 or fewer members. Such churches face particular challenges and opportunities.

Ideally all churches would have members with the perfect mix of gifts – but sometimes there are tasks nobody wants to do, or can do.

There can be difficulties in finding enough people to take on any of the leadership responsibilities but there can be particular difficulties finding people to deal with administration and money.

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

CONCESSIONS FOR SMALL CHURCHES

Small churches (and small charities) with a turnover of less than £100,000 benefit from an exemption.

Small churches (and small charities) 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*).

For more information please refer to the Guidelines leaflet:

F6 Guidance Notes for Church Treasurers - on charities with income under £100,000.

Churches whose income lies between £0 and £250,000 need to have their accounts checked by an Independent Examiner (not a full professional audit).

Again, please refer to the F6 leaflet.

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.

When Charity Registration is required for churches (after April 2008) churches with an income of less than £100,000 will not have to register. Although, they must continue to operate like a registered charity they do not need to submit an Annual Report, and can avoid some administrative tasks.

But what about all the other things churches are asked to do - how can a small group of people deal with legal requirements such as Health and Safety and Disability Discrimination? It seems the list of things to do never ends!

MYTHS AND RUMOURS

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.

It is important to separate fact from myths and rumours.

The Baptist Union Corporation guidelines leaflets are a good place to start to find out the facts.

For example, it is necessary for all churches to consider the Disability Discrimination Act and to make reasonable provision so that as many people as possible can participate fully.

However, it is not just about 'ramps and toilets', it is about welcoming people, and with some thought, planning and imagination improvements are possible.

The leaflet C13 *Disability Discrimination Act* explains the purpose of the legislation and will help you understand what is needed, as well as providing information about other agencies that can help.

There are also leaflets on a number of other issues:

C7 *Health and Safety and Fire Precautions*

C9 *Food Safety*

EXPERTS AND SCAMS

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!

Your Association or Trust Company might be able to help with up-to-date information.

OVERLOAD – TRYING TO DO IT ALL

We all become tired when we always have too much to do. We will want to 'give up' when energy levels drop.

In small churches it can be hard work organising regular services without coping with leaflets and suggestions - even if they come from the Baptist Union or Association!

However, there are things that must be done.

Finding time to read new information is important but it probably 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 those for discussions and action. Attempting one task every couple of months may be easier.

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. If you are a leader of a small church it could help you too. It may tell you what you need to do - and more importantly to work out if there are any tasks that you do not need to do.

'*Nothing Spiritual about Chaos*' by Rachel Tole is a very readable book. It contains useful information for church secretaries and administrators. Perhaps in a small church where tasks are shared it would be useful for everyone to read it. It is available from the Baptist Union of Great Britain Publications Department for the price of £7.50.

The Baptist Union Corporation produces a range of Guidelines leaflets on legal, property and finance issues. These are available by post or from the BUGB website www.baptist.org.uk.

There are leaflets on church leadership responsibilities:

- C17 *Help I'm a Managing Trustee*
- C18 *Help I'm a Deacon*
- C19 *Help I'm a Church Secretary*
- C20 *Help I'm a Church Treasurer*

These are useful guides - and summarise some of the essentials.

BUT DO IT YOUR WAY

Some old church trust deeds state that church meetings must only be held on a Wednesday! Even where there are no obscure rules or restrictions it is easy to become bound by existing patterns.

Are there more convenient times for meetings?

Are there easier ways of doing essential tasks?

Church members meetings need to happen, to allow opportunities for prayer, planning, sharing information, making decisions and appointing deacons or other leaders.

How about a bring and share supper in somebody's home - followed by a church members meeting, or a Saturday breakfast and prayer meeting that includes essential items of business?

If you are a small church you may have more opportunities for flexibility than a larger church.

Of course, church members meetings must continue to be announced formally and the time and place needs to be convenient. You may not want a meal but, if possible, try to find ways to make 'the essentials' of administration easier and productive - and even enjoyable.

WE HAVE NO LEADERS

It is usual to have a recognised small group that takes responsibility for the day to day running of the church. They are appointed by the church members' meeting. It is usually people known as the deacons (and minister and elders, if any) of a Baptist church that take on these tasks and are the Managing Trustees of the church.

The Managing Trustees (who are sometimes called Charity Trustees) have important responsibilities – see leaflet C17 *Help I'm a Managing Trustee*. All of the information in this leaflet applies to small churches, but how the work is organised can be varied.

Managing Trustees need to be accountable to each other so there must be at least two, but it is difficult to see how this can be achieved in the long term with less than three people.

From time to time the number of deacons will fall in small churches, and may be less than three, until new ones are appointed. This should be done 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 Managing Trustees (Charity Trustees).

They have an important role in satisfying themselves that the church is being managed effectively - despite the difficulties.

NOBODY WANTS TO BE SECRETARY

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 church secretaries then it will probably be difficult to find anybody to do the job!

Church secretaries fulfil an important role. They provide a link between the church and the 'outside world' and help members work together effectively. There are tasks to be done, but these can be shared. You do not have to be 'super human' to be church secretary.

The book *'Nothing Spiritual about Chaos'* explains what is needed and may give encouragement to church members that they could do it if they tried — or it could be a job share!!

WE CAN'T FIND A TREASURER

Sometimes there is nobody who feels able to deal with the church accounts. Does the church have to have a treasurer?

Yes, but they do not necessarily have to do the accounts. It is desirable for a church treasurer to deal with banking and bookkeeping work. However, it is more important that somebody takes responsibility and ensures these tasks are done.

Some churches who cannot find a person who is able to fulfil the tasks normally associated with the role of 'church treasurer' may decide to appoint a bookkeeper. This can save a lot of anxiety for everyone.

You may be able to find help from a larger church, or receive guidance from your local Baptist Association.

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. You can contact them via admin@acat.uk.com. You might also refer to our leaflet C20 *Help I'm a Church Treasurer*.

One Christian bookshop was managed by a person with no accounting experience. An accountant gave basic, straightforward advice about the information that needed to be noted weekly and monthly, enabling essential financial records to be kept. The accountant could process the accounts easily at the end of the year. This saved time and money.

Ask an experienced church treasurer, what information is needed so that you can do the bookkeeping

work 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. We all need to match expenditure and income in our daily lives, and church life is the same.

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 talk to your local Baptist Association, sometimes they can help.

The Baptist Union website has information about accounts available as downloads:

- F5 *Taxation Guidance Notes for Churches and Ministers*
- F6 *Charity Accounts under £100,000*
- F7 *Charity Accounts over £100,000*
- F8 *Gift Aid Guidelines*
- F9 *Charity Reserves*
- F10 *Annual Reports*
- F11 *Risk Assessment*
- F13 *Self Assessment and the Minister*

WHERE CAN WE GO FOR HELP?

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

Most Baptist churches have appointed one of the Baptist Trust Corporations as the Trustee of their church property.

Property Trustees have an important role when the church is buying or selling property or granting a lease or creating a tenancy. However, the church's Property Trustees (sometimes also called Custodian or Holding Trustees) may also be able to help with general guidance.

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 LB1 *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 B4 *Redeveloping Churches Premises*.

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

ACCOUNTABILITY

Baptist churches have always valued accountability. The church members share responsibility. Relationship is at the heart of Baptist church life.

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'.

It is more than making sure that money is properly accounted for - but that is a really important element. It is heartbreaking when any fellowship finds funds have been misused, but for a small church this is devastating. Follow the financial safeguards in the leaflet *C20 Help I'm a Church Treasurer* – and never sign blank cheques.

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

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.

Even if you are appointing a lay pastor - talk to the Association before decisions are made - they can give lots of good advice.

THE ESSENTIALS

Is it not possible to list the administrative tasks that are absolutely essential for a small church? The danger of lists is that something is missed off. You need to think about your church and its needs.

But here are some ideas to get you started:-

- **Insurances** - Relevant and adequate for people's activities and buildings.
- **Accounting** - Open, clear and up-to-date.
- **Criminal Records** - People working with children and vulnerable adults need enhanced clearance.
- Even if you employ a cleaner for a couple of hours you need to comply with **Employment** law. Please refer to our guidelines leaflet *C12 Employment*.
- Leaders of churches need to be aware of the need to keep people safe. Please refer to our leaflet **C7 Health and Safety and Fire Precautions**.

MISSION IN THE SMALL CHURCH

By the time you have got this far through this guideline leaflet, you will probably be feeling worn out!! In this section are some ideas to help your church get involved in mission and, with prayer and God's help, to grow. This is not designed to be the full answer, but a brief introduction with ideas to take it further.

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. The other danger is continuing to do all the things we did when we had a larger membership, or running activities that were useful in a former generation. All churches are volunteer-intensive organisations and a small church often even more so, but with fewer volunteers.

DISCOVER YOUR COMMUNITY

It is often very useful to do some kind of community audit or survey of your community; it is amazing how quickly they change. Such a piece of work can help the church to identify ways in which it can effectively engage with its community. There are several ways of doing this: for help look at the Mission Files 'How do we do community research?' or 'Obtaining Demographic Data from the Office for

National Statistics' or, if you want someone to work with you, contact your association about having a mission consultancy.

DO A FEW THINGS WELL

As mentioned above, many churches try to do too much.

*'Mary had a little lamb
It was given her to keep
Then it joined the Baptist Church
And died for lack of sleep'* (Steve Gaukroger and Nick Mercer, Frogs in Cream)

A church that is effective in mission is the church that focuses on a few things and does them well. Therefore do not try to do too much or reach every age group or gang in your neighbourhood.

CELEBRATION

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.

KEEP THE MAIN THING, THE MAIN THING

With all that this guideline leaflet has outlined, it is important to keep the main thing, the main thing. That is that we are a community of God's people engaging in his mission here, in the place he has put us. We can put a lot of effort into being busy, but not into being! 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!

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. If you look at the Baptist Union website, you will find there a number of Mission Files to give ideas, also there are interim ministers who may be able to come and help. If you have web access you may like to join the online Forum www.baptist.org.uk/forum (free registration required) and there can engage with others about mission questions.

AVAILABLE FROM BUGB PUBLICATIONS

Nothing Spiritual about Chaos

By Rachel Tole

A practical guide for Baptist church secretaries and administrators

This is a very helpful book. It is packed with useful information that would help anybody involved in the leadership of a Baptist church.

If you have access to the internet you can order this on-line at www.baptiststore.co.uk

If you do not have access to the internet please contact our publications department (there are lots of materials available to help your church and its mission in your community)

To order this item from our publications department please contact:

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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.

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