Grace Baptist Association

Trellis Training Day

Maintaining Property and Managing Projects

	10:00 – 10:30	Arrival/Registration
Letting Property Luke Winmill (Company Secretary) Abigail Gardner (Finance Officer)	10:30 - 11:15	Session 1
Understanding and Maintaining your Property Stephen Stripp (Pilgrims' Friend Society) Hugh Lambourne (Pilgrims' Friend Society)	11:15 – 12:30	Session 2
	12:30 – 13:30	Lunch
Insurances Tim Larden (Access Insurance)	13:30 – 14:15	Session 3
	14:15 – 14:30	Break
Managing Projects Jon Broome (Kingdom Bank)	14:30 – 16:00	Session 4

Letting Property

Letting Property

- Hiring Chapel Rooms out
- Letting out your Manse
- Letting a Manse for your Minister
- Taxation and Financial Considerations
- A Minister's personal property

Hiring chapel rooms out

The first task when considering hiring your chapel space to the public:

CHECK YOUR TRUST DEEDS

Then

- Check your insurance policy
- Write a hiring policy
- Draft a hire agreement
- Research competitive pricing
- Ensure all certificates and policies are up to date

Letting out your Manse

The first task when considering letting your Manse:	**Occupancy Licence**	Tenancy Agreement
• CHECK YOUR TRUST DEEDS	• less regulation • less legal recourse	• more legal protection • more legal burden

Occupancy Licence

- Allows occupancy without establishing a legal tenancy
- All Ministers should have one
- The Occupant may perform a service
- Include:
  - All Occupants over 18
  - Church responsibilities
  - Occupant(s) responsibilities
  - Initial Term and review process
  - Bills
  - Repairs
  - Termination reasons
  - Inventory



Tenancy Agreement

- Check your Trust Deeds
- Initial paperwork must be perfect
  - EPC, EICR, Gas Safety, How-to-rent-guide, deposit protection
- Pay for advice, or pay for the letting to be managed
  - Paperwork provided
  - Inventory & Deposit managed
  - Initial complaints/queries handled
  - Compareagentfees.com
- nitial paperwork must be perfect

Renter's Rights Act

1st May 2026

- Abolishing no-fault evictions (Section 21)
  - 'Occupation by a Minister' eviction
  - 'Ground 5 notice'
- Assured Periodic (rolling) Tenancies
- Strict rules on rental increases
- Increased property condition regulation

Taxation matters regarding Property

Provision of Manse

No taxable benefit if: **‘living accommodation is made available for the better performance of the duties of the ministerial office’**

Conditions

- Minister is to perform pastoral and spiritual duties of a minister
- These duties include the use of the accommodation to perform them (i.e. sermons preparation, meetings etc.
- The accommodation is in reasonable proximity to the congregation/fellowship.

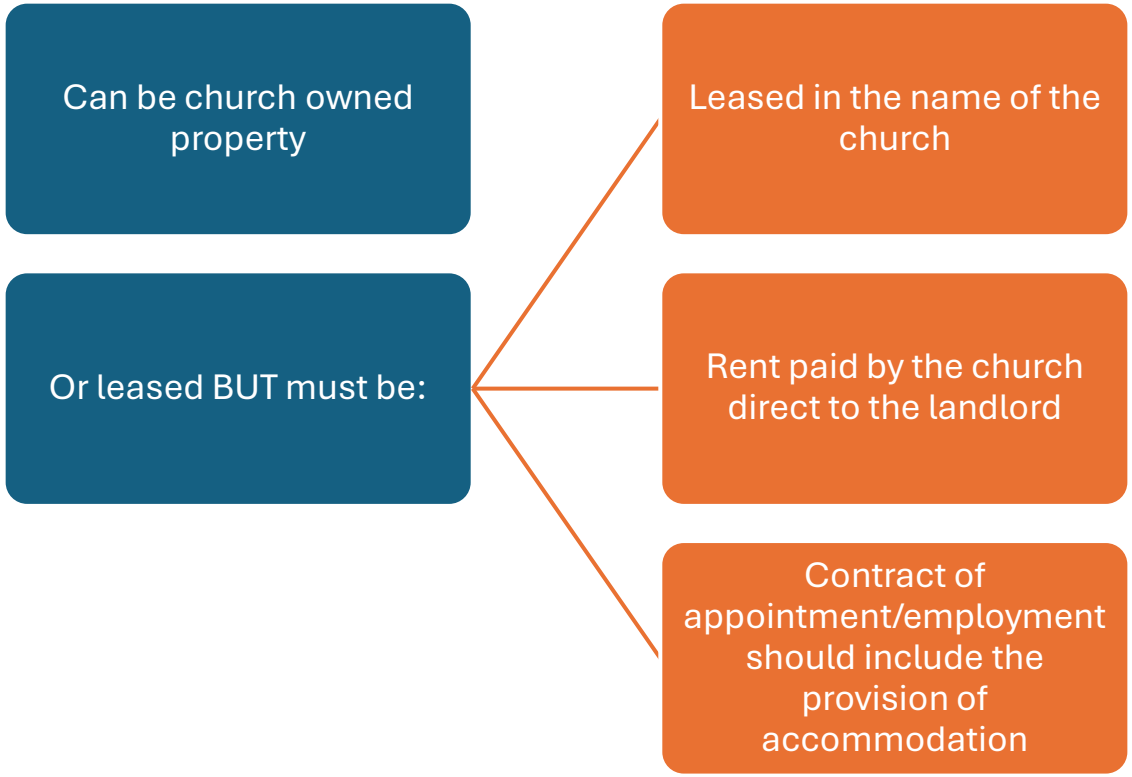
Provision of Manse - Cont

- Includes Ministers- in training
  - Attending theological college is less than 2 days a week over term time
  - Role covers full range of pastoral and spiritual duties
  - DOES NOT include youth or other community workers unless just a minister charged with particular responsibilities (i.e. children work).

Worked Example

	Pastor Rents	Church Rents
Salary	30,000	30,000
Housing Allowance	12,000	
Less Tax/NI:	(8,239)	(4,879)
Take home Pay	33,761	25,121
Rent	(12,000)	
Pay after Housing Cost	21,761	25,121
Cost to the Church		
Salary	30,000	30,000
Housing Allowance/Rent	12,000	12,000
Total	42,000	42,000

Provision of Manse - Cont



Provision of Manse - Paperwork

- Examples available from the office:
    - Occupancy Licence –
        - Include details of when the licence comes to an end
    - If a rented manse then include a side letter to confirm that the terms of the AST will be followed

Provision of Manse – Other benefits

The church also pay the following without incurring a taxable charge:

- Council tax
- Water/sewage (metered or not)
- Building insurance
- Structural repairs and alternations
- Exterior decoration
- Maintenance and replacement of landlord fixtures

WATCH OUT IF CHURCH PAYS FOR:

Internal Decoration or repairs – UNLESS ingoing or outgoing

Provision of Fitted Carpets

Other Utility Bills

Lighting and heating

- Put in name of the minister & reimburse
- Payrolling expenses rather than put on P11d
- Only tax the personal element
- Rule of thumb – 25% treated as business/75% Personal
- If in name of the church then a CLASS 1A NIC liability via P11d

Telephone

- Church is subscriber then telephone line is exempt from tax
- If minister is subscriber and cost reimbursed then all taxable up front
- Claim for some business use via tax return

Council tax

- During interregnum – specific STATUTORY exemption from council tax (exemption H)

Minister – personal property

Consider the ownership split between husband and wife to maximise tax allowances

- Assumption is 50%:50% but can be in proportion to the actual ownership
- Ownership can be altered by declaration of trust
- Check Stamp duty Tax if mortgaged
- Get tax/legal advice

No Capital Gains tax on sale if deemed to be the exempt main residence

- Needs intention to occupy the property as the main home when leaving the church employment
- This is a specific relief – where it is customary for the provision of employer owned premises.

Potentially no ‘second home’ council tax penalty where the ‘other home’ is employer provided



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JANUARY 2025

Supporting older people to live *fulfilled later lives*



PILGRIMS' FRIEND SOCIETY

Hugh Lambourne &
Stephen Stripp

Understanding and Maintaining *your property*



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SECTION 1

The Golden Rule

Maintenance vs Repair

The primary goal of property maintenance is to prevent the need for expensive large-scale restoration

- **Preventative Maintenance:** small regular tasks (cleaning gutters, replacing tiles etc.)
- **Reactive Repairs:** Fixing damage immediately after it has happened, before it can cause structural issues

- **Cost Efficiency**: For every £1 spent on maintenance, you save roughly £10-£15 in future repair costs



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SECTION 2

Understanding Your Building

Stock Condition Survey

The bridge between guessing your maintenance needs, and knowing your financial future.

- Use a professional (preferably local)
- Rule of thumb – refresh every five years
- Ask for a 30-year cost plan (ideally on excel)
- Protection (actual, legal, PI)
- Drones
- Energy efficiency – potential for savings (might be worth getting an EPC at the same time)
- Smooth out your annual repairs spend
- Opportunity for fund raising or grant application
- Insurance

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SECTION 3

Building a plan

30-year cost plan

- Categorise:
  - Allowance for responsive repairs (based on history)
  - Cyclical (decorations, gutter clean, servicing)
  - Major repairs (from stock condition)
- Rule of thumb: 70:30
- Aim to smooth costs to a stable annual average
- Work in stages vs all at once
- Or.. Might be worth putting work together into a package (e.g. to share scaffolding)
- Validate & update your cost plan
- A cost plan will tell you if your building is viable in the long-term, & allow you to think strategically

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SECTION 4

Compliance

Starts with Health & Safety

- Annual inspection & report
- Action plan on deficiencies
- Record keeping



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Asbestos

Asbestos Management..

1. Asbestos Survey
2. Annual Inspection
3. Regular checks for damage
4. Action plan in the event of damage or risk change
5. Record keeping

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Disability Discrimination Act (DDA)

DDA Compliance..

1. Record keeping

2. Action plan for deficiencies



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Fire

Fire Safety..

1. Annual Fire Risk Assessment (FRA) by external body
2. Fire door survey by external body (also fire door schedule?)
3. Action plan to respond to defects or deficiencies identified
4. Regular door inspection
5. Annual servicing of fire alarms
6. Annual servicing of extinguishers
7. Regular periodic checks of extinguishers and alarms
8. Regular alarm tests
9. Regular door inspections
10. Record keeping

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Legionella

Legionella and Water Safety..

1. Annual or six-monthly testing
2. Monitoring for deficiencies in plumbing layouts
3. Action plan to deal with deficiencies
4. Regular flushing of unused outlets
5. Record keeping

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Lifts & LOLER

Lifts..

1. Quarterly or six-monthly servicing.
2. Action plan to deal with faults / defects
3. Upgrades or improvements to latest standards.
4. Regular testing and monitoring
5. Alarm testing (inc. links to fire alarm)
6. Emergency phone testing
7. Record keeping

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Lifting Operations and Lifting Equipment Regulations (LOLER)..

1. Includes Lifts, stairlifts, hoists, standing frames.
2. Routine inspections
3. Regular inspection – (six monthly by law)
4. Supervisory inspection by external body (your insurer?)
5. Action plan to deal with faults / defects
6. Record keeping



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Kitchens

Kitchens..

1. Recorded cleaning regime
2. Regular inspections
3. Kitchen duct cleaning regime - annual or six-monthly cleaning
4. Action plan for deficiencies
5. Record keeping

Thank You

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Managing risk and insuring your church

A look at the basics of managing church risks, insurance available, tips on reducing premiums and navigating the claims process.

Presentation for Grace Baptist Association



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Introduction and Disclaimer

- All organisations face risks, some significant and some less material.
- This presentation and any accompanying notes are made available on the basis that no liability is accepted for any errors of fact or opinion they may contain.
- Professional advice should be obtained before applying any information contained within particular circumstances. This is not professional advice about individual circumstances – You should seek that independently

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Goals

- Explain managing risk & insurance for churches, including:
  - Assessing and Managing Risk
  - Common insurance cover
  - Insurance responsibilities
  - Tips for reducing premiums
  - The claims process



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About Access Insurance

Proudly part of the BENEFACT GROUP

- Access is an ethically driven, Chartered Insurance Broker that services over 18,000 charity and not-for-profit organisations.
  - Our mission is to help all types of charities and not-for-profits manage their risks by giving specialist advice and designing bespoke insurance policies.
  - We give back our available profits to charities & churches as part of the Benefact Group.
  - **We act as an arm of our clients and not the insurer**

Chartered Insurance Brokers

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Defining Risk

Useful Questions to Ask

- What things pose a threat to carry out the activities of the church?
- What are you not talking about?
- What new threats are there to the way your church operates?

The possibility of something bad happening

(Cambridge English Dictionary)

A risk is the likelihood that a hazard will actually cause adverse effects, together with a measure of the effect.

(Health and Safety Executive)

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Attitude to risk: How disasters occur

- **Complacency**: Believing it can't happen leaves you unprepared if it does
  If something *can* go wrong, plan for when it *will* go wrong.
- **Customs** are followed, even if they aren’t good: Not a good way to decide on best practice
- **Known issues** are the biggest pointer to future failure.
- **Blurred Responsibility**: Always establish who owns the risk – blurred responsibility is itself a red flag
- **Reputational pressure** can compromise good risk management
  - Culture must empower staff to stop or delay a project if risks aren’t under control
- **Doing new things** increases risk
  - Training, rehearsal and contingency are vital on new projects

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Attitude to risk: Risk & Culture

- What is a Positive Risk Management Culture?
  - A positive risk management culture can be defined as a set of shared beliefs and values about the importance of risk management – and the need to maintain an active focus on managing risk within day-to-day operations.

Poor Risk Management	Good Risk Management
• Some issues may be identified but left to chance • Some issues are known to colleagues and volunteers and some are accepted as 'how things are done around here' • Accidental changes occur • Risk is difficult to manage and evidence in the organisation	• Key risk issues are identified and specific risks are quantified • Decision making is influenced by identified risks • The organisation uses examples to help communicate risk issues • Key stakeholders are engaged • Risk management is considered as an ongoing activity

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Managing Risk



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Location of the building

Materials the church is built with

The size and capacity of the church

Access and security to the church

How often the church meets or runs activities?

Who manages the building



What activities do you do at the church?

Books, technology, sound & light and other contents

Pews, pulpits, baptistries and architecture

Creches, youth work and working with children

Does your church manage any other property or land?

Who is responsible for what?

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Broad Prompts for Consideration

- Health and Safety
- Fidelity (a church member stealing money)
- Broad Governance Issues
- Technology Failure
- Business Interruption – e.g. building failure (leak or fire)
- Supplier Failure (e.g. no heating)
- Legislative changes (e.g. Martyn's Law)
- Safeguarding Failure
- Event Management
- External Crime or Vandalism
- The unexpected!
- Loss of a church officer/administrator
- Regulatory – The charity commission is more active
- Data collection, storage and breaches
- Resources – Funding is falling
- Workload – Pressures on service providers are growing
- Increasing or unexpected costs
- Competitors
- Training
- Procedures
- Delays
- Contractual Issues
- Fire
- Flood
- Weather
- Loss of specialist equipment
- Unethical fundraising
- Lack of volunteer support
- Vehicle accidents
- Utilities Failure
- Violence or abuse
- Terrorism incidence
- Employment disputes

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Creating a risk register

- Once you have identified risks, look at possible impacts and how you can manage the risk with specific actions.
- Identify who will be responsible for managing the risk.
- Regularly review a risk register to assess new risks and re-evaluate.

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Insurance cover

What types of cover exist?



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Common insurance covers

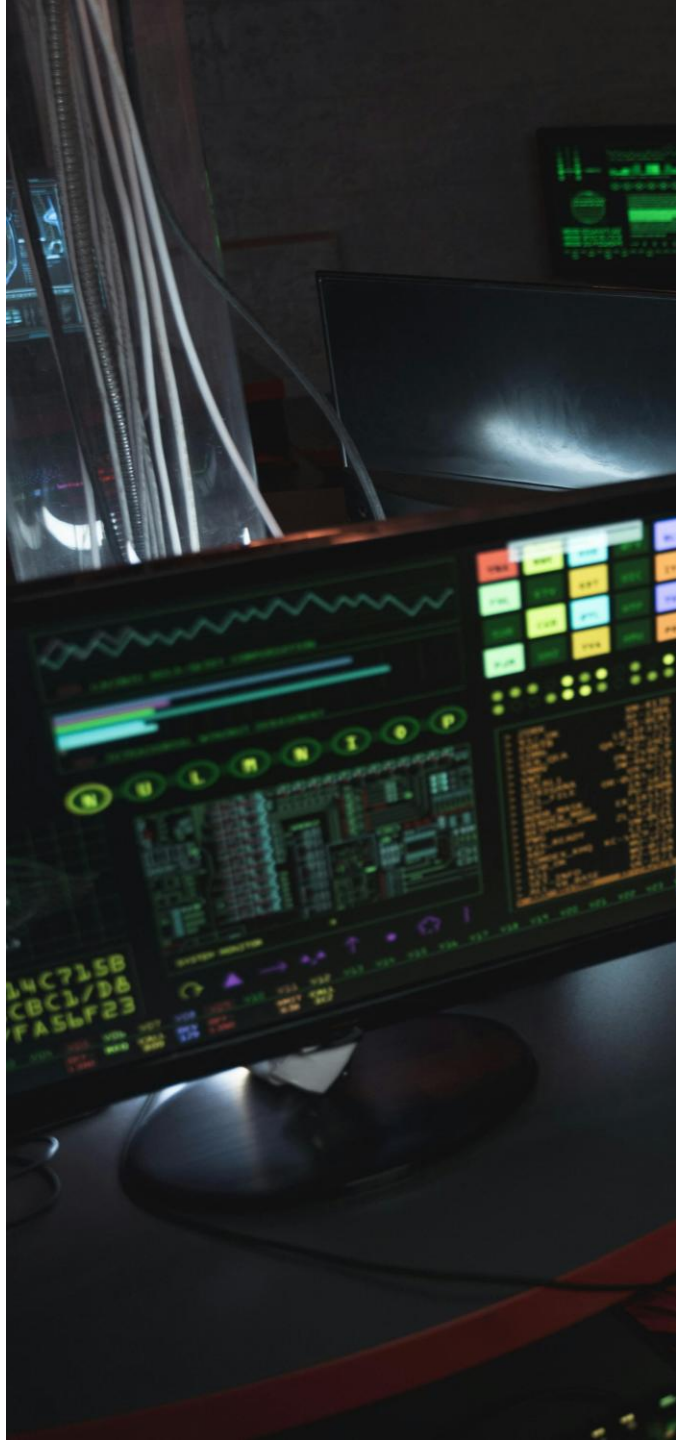
- Public liability
- Employers' liability
- Event insurance
- Trustee indemnity/liability
- Buildings and contents (Property)
- Professional indemnity
- Cyber

- Other notable covers:
  - Fidelity
  - Business Interruption
  - Legal Expenses
  - Abuse

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Emerging or Overlooked Risks

- Often Overlooked risk/covers
  - Cyber – Particularly crime
  - Trustee Liability (or any committee structure)
  - Fidelity – Internal fraud
  - All Risk Contents – Particularly for walk in theft
  - Business Interruption – Loss of income following loss of premises



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The Insurance Act and Disclosure

- Duty of disclosure
  - Charities need to disclose any **material facts** that the charity knows (or ought to know) that would influence an insurer
    - The onus is on the insured not the insurer, no matter what their initial questions are.
    - If the charity has provided information which reasonably should have prompted the insurer to ask more follow-up questions, then that is on the insurer
  - This still allows for interpretation so our advice is to over-disclose
  - However, It is expected that a charity/church would make **reasonable steps** to consider and search for such information too

What is a material fact?

Anything an underwriter might reasonably expect to be told!

What are reasonable steps?

Asking trustees, staff – ignorance is not defence.

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Sample Disclosure Prompts

- **Unoccupied building** owned by the charity, only used occasionally for community events.
- **Overseas project** (even a small one) operated under the charity's name, beyond the UK.
- **Volunteers / staff using machinery** (e.g. groundworks).
- **Ownership of land** with restrictive covenants, contamination, or known environmental issues.
- **High-risk activities** (e.g. climbing walls, ropes courses, water sports, or adventure pursuits).
- **Overnight stays** (e.g. night shelter).
- **Your Trustees & Elders** - Key information about your committee (e.g. previous criminal convictions)
- **Claims or Incidents** – Any claims or incidents that might lead to a claim.....

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Tips for reducing premiums

- Risk management
- Negotiation with insurers
- Excess
- LTAs



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Claims process



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What is the right response when something goes wrong?

- Treat your insurance advisers as your first call…. not your last resort.



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Why you might try to resolve incidents internally

- **Cost / Insurability:** You might be concerned that their insurer would take a dim view
  - Potential increased premiums or restricted cover in the future
- **It Won't Go Anywhere** - Some hope the situation goes away
- **We Can Sort It** - Some feel they can just deal with it themselves or it will be quicker to do it in house
- **Reputation concerns** – fear that reporting will damage reputation.
- **Escalation** - Concern that involving insurers will "make it a bigger deal"

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Why this is a bad idea

- You must **report claims or incidents that might lead to a claim immediately** (General Policy Condition)
  - Not notifying the insurer in time, or trying to negotiate directly, can **prejudice the claim**
- Even if you don't think it will escalate, insurers want to know
- Better to over report than under report

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Navigating incidents & claims

- **Prompt Notification:** Tell the insurer immediately of any claim or potential claim.
- **No Admission:** Do not admit liability or make offers without insurer consent.
- **Cooperation:** Provide full assistance to insurers, solicitors, or loss adjusters handling the claim.
- **Evidence & Records:** Keep and supply all relevant documents, logs, or witness statements.
- **Mitigation:** Take reasonable steps to minimise further loss or damage.
- **Subrogation Rights:** Don’t do anything to compromise the insurer’s right to recover costs from third parties.

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Why record keeping will help you

- **It may be a condition on your policy**
- **Claim Speed** - Even if a condition does not mandate records, it will speed up a claim if you can evidence to an insurer that you met a condition e.g. volunteer training
- **Claims Defence** – Not every incident if your fault. If something goes wrong, documentation can demonstrate that you acted responsibly
- **Deterrent to Claimants** – Spurious claimants might be put off at the first hurdle when you can demonstrate you have good records
- **Inform Yourselves** – Near misses are the best indicator of future losses – Use your records to inform your risk process (e.g. accident books)

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Questions?



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Shaping the Role of Property in Church Life with Clarity, Confidence & Credibility

Making Property Decisions That Grow Your Church's Mission

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Reframing the role of property in church life

Church buildings ..

- huge blessing or a heavy burden?
- Lord or the servant of the mission?

AIM: to signal the gospel, facilitate ministry, support the community, & serve Christ's calling



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Let the mission define the marquee

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What does a disciplined strategic property review lead to?

a) Clarity
b) Confidence
c) Credibility



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Good stewardship starts with good strategy.

Faithful planning is one of the ways we honour the mission God has given us.

A strategic process for churches looking to hire, rent or buy space that serves their the mission God has given us.



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What a strategic property review involves

Step 1: DISCOVER
— Know What You Really Need

Step 2: PLAN
— What’s Wise, Possible & Worth It

Step 3: IMPLEMENT
— Right People in the Right Order



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1. DISCOVER – know what your mission really needs from property

a) Diagnose the “holding back” effect

b) Turn vision for mission into a property brief

c) Produce a realistic action plan



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Exercise 1



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2. PLAN – what is wise, possible and worth it

a) Vision — how will your ministry vision most wisely shape the use of property?

b) Feasibility — What is possible?

c) Viability — What is worth it?



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- Charity risk management and compliance

- Linked transactions, bridging risk, and timing realities



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3. IMPLEMENT – Right people in the right order

Goal: to execute a mission-aligned property project with gospel excellence.



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What to focus on?

a) Alignment
b) Communication
c) Execution

Mis-ordered steps can cost time, trust, and mission momentum.

Christ's Great Commission must shape every decision



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What does credible implementation look like?

a) Finalise the decision and timescales
b) Update total cost, funding plan, and proof of funds
c) Re-check risk and formal approvals
d) Professional sequencing and procurement choices
e) Transaction disciplines: acquisition, disposal, lease



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Exercise 2



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What a strategic property review involves

Step 1: DISCOVER
— Know What You Really Need

Step 2: PLAN
— What’s Wise, Possible & Worth It

Step 3: IMPLEMENT
— Right People in the Right Order



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Closing challenge..



What's one step your leadership team can take this month to move from uncertainty towards clarity?

Clarity begins with conversation. When will your team gather to name your top 3 property questions?

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Closing appeal:

- Let the **mission** Christ has given the Church define the marquee.
- Let the **Spirit of God** shape our thinking of how to use property for the mission of Christ.
- Let us **do God's work God's way — until Christ returns.**



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Where to go next?

Register for a free consultation with Kingdom Bank Property Services:

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Any questions?

Kingdom Bank
PROPERTY SERVICES

jon.broome@kingdom.bank

0115 921 7264