

expressions

The twice-yearly newsletter from the Baptist Insurance Company

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Baptists keen to go green

Climate change is a serious and growing concern for Baptists, according to a detailed inter-denominational 'Net Zero' survey carried out by Baptist Insurance via the Bible Society* this summer.

The figures clearly show that environmental damage and potential mitigation efforts are key issues for a significant majority of worshippers.

Four out of five Baptists surveyed felt they have a responsibility laid out in the Bible to act to reduce their climate impact – and the same number agreed that 'it's part of the duty of the Church to protect the planet'.

Almost 40% had an additional, more practical motivation – the opportunity to reduce costs.

Over 80% of respondents felt it was 'extremely important' or 'quite important' for their church to reduce its climate impact.

But if the spirit is willing then the survey makes clear that there is still plenty of room for improvement.

More than 65% felt their church could do more, but that a lack of understanding (46.9%), funds (43.8%), or skills (31.3%) were among the issues holding them back. Only 2% said their church was currently measuring its carbon footprint.

There is encouraging progress in implementing actions in the short term such as reducing paper usage (44.9%), switching to LED lighting (36.7%), and training volunteers to ensure lights and electrical devices are turned off when not in use (32.7%).

Only 16.3% have switched to a renewable energy supplier, and other measures like installing solar or heating panels or updating insulation have so far been taken up by only 12.2% of respondents' churches.

Where measures have been taken, the costs have been met from reserves in around two-thirds of cases while fundraising, donations and grants have also contributed.

Looking to the future, some 65% felt a failure to act on climate change would 'alienate younger generations'.

It ties in with the wider Baptist Union's recognition of the importance of caring for the environment and of seeking justice for people impacted by environmental change.

“As a company we recognise the importance of reducing our carbon footprint, and are always trying to find ways to help our customers achieve their own goals. The survey shows that Baptists want to reduce the impact of climate change, both to preserve and protect the planet and also to minimise potential of losses from climate change-related risks like flood and fire.”

David Lane, Baptist Insurance CEO

If your church has a project which could benefit the environment, visit our fundraising hub for advice and resources to help you find the right funder for your situation. Find out more at www.baptist-insurance.co.uk/church-fundraising

*The Bible Society of 49 UK Baptist Church leaders carried out in July 2023.

Working towards Net Zero



80% want to reduce climate impact, **65%** feel they could do more, and only **2%** are measuring their carbon footprint.



Baptist Assembly

Save the date! The Baptist Assembly is taking place in Telford on **17-19 May 2024**, where we once again look forward to welcoming Baptists to connect, commission, pray, learn and be inspired together.

Follow www.baptistassembly.org.uk and our social media channels for updates on the event theme and ticketing information.



Our promise to our customers

Our promise to you, our customer, demonstrates under five key headings, the standard that we set for ourselves in delivering good outcomes for our customers every day.

- **Our conduct**
We aim to be market leading in the way we conduct ourselves.
- **Our service**
Our goal is to provide you with a customer experience that consistently delivers moments of delight.
- **Our expertise**
We set out to provide you with specialist expertise, guidance and protection.
- **Our products**
Our products represent fair value and are clear and easy to understand.
- **Our pricing**
We charge a fair price that generates a suitable level of profit for our charitable owner.

Find out more about who we are.
www.baptist-insurance.co.uk/about-us

Welcome to the latest edition of *Expressions*

I'm delighted to have been given the opportunity to write to you, and to introduce myself as the new Head of Customer Operations.



I hope you'll enjoy the read, as well as finding it very useful.

Now, a little about me! I'm thirty-six, and recently married to Charlotte; we live in Cheltenham, which allows us to indulge our hobbies of walking in the Cotswolds with our black Labrador, Frank, and eating out in the area's many lovely restaurants.

I've had a diverse career – I was a store manager at a large multi-national retailer before I went to Australia for a couple of years. On my return, encouraged by friends already in the industry, I moved into insurance. After a period with another major insurer, I've been with the company for the last seven years.

I absolutely love the job – when you choose us you aren't just choosing an insurance company, you're choosing people who really do care. My team and I get to help people in their moment of need, and that is very rewarding.

I will be responsible for ensuring our customer experience continues to offer you expert knowledge and understanding to help you protect your church and its community, in what is an evolving picture, full of challenges and opportunities. I'm looking forward to getting to know you, our customers, to hear more about the work you are doing and how we can best support you.

As ever, if you have any questions or suggestions, or need to change any policy details, please get in touch by calling **0345 070 2223**.

Thank you for insuring with Baptist Insurance.

Best wishes,

Mark Cowdell
Head of Church Operations

I'll tell you a little about myself in a moment, but first I'd like to highlight some of the contents of the magazine.

As ever, there's a mix of interesting stories from the Baptist world, including a focus on one of the many churches benefiting from the Baptist Grants Programme.

We also give guidance on protecting your church during the winter months, and in particular consider how you can work safely at height, reduce the likelihood of injury from slips and trips, and – after what has been a damp summer and early autumn – defend your church and its associated buildings from flooding.

And there are interesting pointers on fundraising, with links to much more detail and ideas at our online fundraising hub and other resources.



Risk management this winter

As the cold months and nights draw in, there is plenty you can do to help protect your church and the people who use it. This guidance is a summary of more detailed guidance you can find on our website, and should you choose to subscribe to our e-news, you will get timely reminders throughout the year.

Tips on preventing falls when working at height

In churches, many everyday activities involve tasks at height that can pose a risk of serious injury from falls to those involved. This winter, people in your church may be using step ladders to string Christmas lights or have scaffolding up for repairs as examples.

Injuries from falls from height can be serious, so any work or access at height needs to be well planned, using the right equipment and done by people who know how to complete the tasks safely.

Steps you can take

1. Identify where work or access at height is required in your church. Consider whether this work can be done from ground level or using existing places at height that are safe, such as galleries.
2. Where work or access at height is required, check the precautions you have taken are adequate. If they are not, identify any additional ones that are needed.
3. Pay particular attention to the precautions for the safe use of ladders or step ladders and other specialist equipment such as tower scaffolds.
4. Make sure that those who use any access equipment know how to do so safely.

5. Keep a note of what you do to manage the risk.

Our website has detailed resources to guide you through managing this risk. We provide more guidance on working at height generally, ladder safety, and information on other tasks at height, such as using mobile scaffold towers.

www.baptist-insurance.co.uk/working-at-height

Mind your step! Preventing slips and trips

Slips and trips are more common than you may realise; they make up over a third of liability claims. There are hazards inside and outside the church, such as icy paths, wet floors from frozen burst pipes, etc. Most injuries are minor; others can be quite severe and sometimes even disabling.

You are probably already taking a number of precautions to protect those who use the church from slips and trips. In many instances, straightforward precautions can make a real difference; for example, ensuring spillages are cleaned up promptly so people do not slip or there are no trailing electrical cables presenting a trip hazard.

A robust strategy for managing the risk of slip and trip hazards is vital. This should include carrying out a thorough inspection of your premises to identify

any hazards and deciding if your precautions are adequate.

When inspecting to identify slip hazards, consider all the people who use your church. For example, some visitors may be unfamiliar with its layout and features. Remember to include any churchyards, church halls and car parks in your inspection if you are responsible for them.

Make periodic checks to ensure that any precautions taken are adequate and that employees and volunteers are aware of the precautions they need to take to prevent slips and trips.

Don't forget to keep a note of the plans you have put in place.

Read the full guidance on preventing slips and trips on our website.

www.baptist-insurance.co.uk/church-slips-and-trips



Risk advice

Our Risk Advice Helpline is available 9am-5pm Monday to Friday (except bank holidays) and puts you in touch with our risk experts and surveyors. They are on hand to answer your questions and provide guidance.

Call: 0345 600 7531

risk.advice@baptist-ins.com

Dedicated support for churches and regional associations



Have you had a chance to meet Chris? Chris has a background in working with churches and in the not-for-profit sector. So, he understands churches and their insurance and risk management concerns.

The last few years have presented churches with challenges and stretched resources even more. We understand that administering church insurance, tackling risk management, and the day-to-day running of a church can be daunting. Chris's experience and professionalism will ensure we continue delivering suitable products and the support you need; and hopefully lighten some of the load.

There is no question too small. Get in touch and Chris will be happy to help.

chris.brudenell@baptist-ins.com

 **91%**

of customers are very or extremely satisfied with their claims experience¹

¹ Baptist Insurance claims satisfaction survey 2022 – 41 responses from customers who have had their claims settled.

Did you know?

We provide more than just an insurance policy.



118 years' experience

Expert church valuation service



Dedicated service from our claims team



We **do not** pay dividends to corporate shareholders or private equity partners

How to make a claim

In the unfortunate event that you need to make a claim, you should look to get in contact with us as soon as possible. Claims can be reported 24 hours a day, 7 days a week.

0345 070 2223

baptistclaims@baptist-ins.com

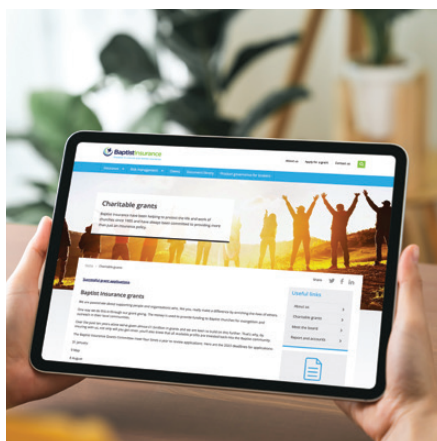


Fundraising support for your church

We understand that fundraising for your church isn't always easy and that no two churches or fundraising campaigns are the same. Working with fundraising specialists, we have developed a range of resources to help you apply for grants and ask for funds, as well as topical articles with different approaches to fundraising.

Visit our fundraising hub for easy-to-use support, guidance and tools to help you and your church with fundraising now and into the future.

www.baptist-insurance.co.uk/fundraising



Sign-up for e-news



Sign up for our monthly e-news, which delivers topical risk management guidance, fundraising materials, grant information and other valuable tips for your church straight to your inbox.

www.baptist-insurance.co.uk/signup

Jubilant Jubilate helped by BIC grant

A Birmingham Baptist church is bringing people together in its busy high street coffee shop, thanks to a grant from Baptist Insurance.



The shop – called Jubilate – operates within the sanctuary at New Life Baptist Church in Kings Heath, and was set up ten years ago. It was a great success – but then the COVID lockdowns hit.

Church administrator Carol Salt said, 'We'd built up a great local hub, and suddenly we were forced to close. We furloughed our paid staff, but we had to keep paying other expenses, like the coffee machine lease. That strained our finances, so the Baptist Insurance grant was extremely helpful – without it we'd have been in a sticky situation.'

'We reopened on the day the lockdowns ended, and now we're back where we were before COVID. In the average week, a hundred or more people come through the door, including a local group for people with additional needs, a monthly church group, and lots of mums and toddlers.'

'We're always keen to talk about the Christian message, and we try to demonstrate our faith through example and the welcome we offer. We have Christian books available for children to read, and quite a few people find their way through to the bookshop – which I believe is the only remaining Christian bookshop



in the West Midlands. All in all, we're tremendously grateful.'

'Jubilate is a really deserving recipient,' said Anne Bishop, Chair of the BIC Grants Committee. 'It's making the word of God and the Christian message available to its local community in a welcoming way, and we were delighted to be able to help in its reopening.'

The committee has given over £2 million in grants over the past ten years to Baptist outreach and evangelism. To learn more about the Baptist Grants Programme, please visit our website.

www.baptist-insurance.co.uk/grants



What we can learn from grant-making trends

There are many ways to diversify your church's income and fundraising portfolio – from adding shop sales to building endowments from wills. However, grants are a great source of income under-used by many churches.

An analysis by Giving360 estimates the UK's grant-making at £20 billion, with most grants around £10,000. While initially short-term due to COVID-19, we have seen a return to multi-year grant giving; trusts and foundations are once again supporting charities and causes with longer-term funding terms of three years or more.

The National Council for Voluntary Organisations (NCVO) analysis from the 'UK Civil Society Almanac 2022' reports that the 'religion' sector is the third largest by number (16,000 organisations) but ranks eighth in income (£3 billion), with over half coming from public donations. Despite there being significant levels of grants available, in November 2022 an article in Civil Society reported that faith charities face challenges in securing grants, partly due to concerns about promoting religion.

There are lots of funders who will support churches or religion. Below are some free tools to help you in your search:

- 1. Giving360's GrantNav Tool:**
Offers insights into funders, grant amounts, and purposes. In 2023, 139 grants were awarded under the keyword 'church.'
- 2. Funding Finder on the Charity Excellence Framework Site:**
Updated daily, it lists 54 church funders. The tool also provides links to sources such as Churches Together in Britain and Ireland.

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3. My Funding Central:

Using the keyword 'church', you'll find 164 active funds, with 147 from charitable sources.

4. Get Grants' 'Funding Finder':

Provides weekly email updates with open funding opportunities.

5. Baptist Insurance Fundraising Hub

has a list of 26 funders currently offering grants to churches. This list has been assembled by researching and cross-checking multiple lists of funds.

Don't forget that although many funders state they don't fund projects that 'promote religion', they may consider a church 'community' project that benefits a wide group of people locally. These could include renewing church facilities for parent and toddler groups, offering housing advice, or running a food bank.

As the lists of open funds reveal, there is a wide range of funders open to applications from churches, and there is a range in the value of grant, duration and intended use. It is a great way to increase and diversify income streams to boost financial resilience.

For support on fundraising and grants, visit our website.

www.baptist-insurance.co.uk/church-fundraising



Did you know we provide home insurance?

We do! And what sets us apart is that all available profits from Baptist Insurance are reinvested back into the Baptist community. By taking out home insurance with us, you're helping us to do more for communities in need.

Our home insurance policy can be adapted to suit the needs of church officials in their work on behalf of the church, or the general needs of your congregation and community.

Ask us for a quote

Our specialist team would love to help.

Call: 0345 070 2223 quoting BICEX23.

www.baptist-insurance.co.uk/home-insurance



Read me online

Expressions is available to download and easy to share with others from our website.

www.baptist-insurance.co.uk/expressions



Your feedback is valuable



We welcome your view on *Expressions*, and we would like to check in with you that this newsletter is meeting your expectations.

Please scan the **QR code** or use the link to complete five questions. This will only take a couple of minutes. Thank you!

www.baptist-insurance.co.uk/feedback