

# expressions

The twice-yearly newsletter from the Baptist Insurance Company

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## Enriching the lives of others

**Anne Bishop, Grants Committee Chair**

Welcome to this special edition of Expressions, where we are sharing with you a few of the many exciting stories from those who have benefitted from our long-running grants programme!



These grants come from the way we operate – instead of making profits which are then paid out as dividends to shareholders, we return any surplus to the Baptist family to help you reach out to those around you. It's amazing to see how often a relatively small amount of money can make a big difference to those blessing their communities by being 'church' in places where there are few other opportunities for people to experience God's love.

Inside this special edition you will find a variety of stories demonstrating the creativity and commitment of just a handful of the groups and churches who have benefitted from our grants over the years. For example, Marske Community Church, on the North Sea coast near Middlesbrough, where during the pandemic – the worst imaginable time! – a group of local Baptists wanted to reach out to their community and, as a result, have become a place where people know they can come and experience God's love for them in practical and pastoral ways. An initial grant of £9,000 helped them to establish the church, building strong links with a wide range of local groups and ministering to people of all ages – see more inside.

Our hope is that reading these stories will inspire you to find ways of reaching out to your local community and encourage you to apply for a grant from us. It is relatively simple, and our website includes guidance on the kind of things we will



**Average grant size, £8,000 to £9,000**

(and won't) fund, along with a short application form. If your proposed activity meets our core criteria, we then ask for more details so that our grants committee can give your request prayerful consideration.

We are constantly overwhelmed and impressed by the wealth of creativity and passion that is found in our Baptist family and look forward to reading your application. We review submissions four times a year and the deadlines are published on our website. To find out more go to:

[www.baptist-insurance.co.uk/grants](http://www.baptist-insurance.co.uk/grants)

## Read me online



Did you know you can read this newsletter online and even download a copy which you can share with friends, family, and other church members? Scan the QR code or visit:

[www.baptist-insurance.co.uk/expressions](http://www.baptist-insurance.co.uk/expressions) for our newsletter at your fingertips.



## Sign up for e-news



Would you like to sign up to our monthly e-newsletter? It delivers grant information, topical risk management guidance, fundraising material, and lots of other helpful tips for your church straight into your inbox.

Scan the QR code or visit:  
[www.baptist-insurance.co.uk/signup](http://www.baptist-insurance.co.uk/signup)

## Your feedback is valuable



We welcome your thoughts on Expressions and would like to check in with you to see if there is anything else you would like to read about. Please scan the QR code or use the link below to complete a short questionnaire, it will only take a minute or two. Thank you!

[www.baptist-insurance.co.uk/feedback](http://www.baptist-insurance.co.uk/feedback)

# A word from the Head of Church Operations

I'd like to add my voice to Anne's, and also welcome you to this special GRANTS EDITION of Expressions; I hope you enjoy reading your newsletter as much as we have enjoyed writing it for you.



Now more than ever, grants are so important and the value of the work undertaken by dedicated Baptists to improve their communities all around the UK can't be overestimated. On pages 4 and 5, you can read many of the inspiring ways that these grants have been used; it's almost unbelievable how much change for good is being achieved by small groups of our Baptist friends and families.

After one of the wettest winters on record, and as we (hopefully) approach the drier, warmer months, our thoughts might well start turning to outdoor events and community activities. As you might expect, in this edition you will also find plenty of helpful hints and tips to keep your church and members safer as you have fun in the sun.

Just across the page, you can find advice about making your church spaces more environmentally friendly; a subject at the front of everyone's mind at the moment! You can even look into how to get funding for many green initiatives as we have included handy links and lots of valuable guidance to help you on your green journey.

We are looking forward to seeing many of you at Assembly in May and hope that you enjoy the other activities planned for this year.

Lastly, your feedback is invaluable to us and if there are specific topics you'd like to see in future newsletters, please don't hesitate to let us know. We're always pleased to hear from you.

Thank you for trusting us with your insurance needs.

Best wishes,

**Mark Cowdell**  
Head of Church Operations

“ When you have finished reading your copy of Expressions, please consider passing it along to someone else who can enjoy it too! ”



## Protect your property portfolio

We are dedicated to supporting our customers by continuously reviewing and improving our insurance offering. Our new Property Owners policy is designed with our Baptist customers in mind, to cater for those seeking insurance for commercial or residential buildings let to tenants.

[www.baptist-insurance.co.uk/propertyowners](http://www.baptist-insurance.co.uk/propertyowners)



# Unlocking funding to 'green' your churches

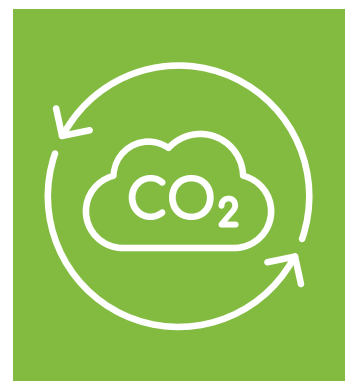
Climate change is one of the biggest and most important issues facing the world today – how can churches respond? Given that one key to lowering carbon emissions is reducing energy consumption (and hence bills) there should be a win-win, but where do you start?

Begin by assessing how green your church already is and from that produce a plan for improving it. If you are unsure where to begin, The Baptist Union Environment Network initiative brings together resources and stories to assist your church. Use tools like the **BMS Carbon Calculator**, which can help assess your church's carbon footprint and support your improvement plan. Alongside this, develop your story, demonstrating why it is important to the church and how taking steps to care for God's creation is part of your mission.

**Identifying potential actions and creating a story can help unlock green funding towards the costs:**

- The Government launched its £25.5m VCSE Energy Efficiency Scheme in December 2023, which will fund energy efficiency assessments on charitable properties, then provide capital funding towards improvement work. [www.gov.uk/guidance/vcse-energy-efficiency-scheme](http://www.gov.uk/guidance/vcse-energy-efficiency-scheme)
- Many local authorities have grant schemes to assist community buildings, including churches, to reduce their emissions – check at county and district level if applicable.
- Community Foundations cover specific geographic areas: [www.ukcommunityfoundations.org](http://www.ukcommunityfoundations.org)
- Most grants are thematic and often include carbon reduction funding programmes.
- Many national funders have aims to improve energy efficiency – both National Lottery Community Foundation and Garfield Weston Foundation stress this.
- Look at particular activities or partnerships that could attract relevant funding, such as grants focused on improving energy efficiency in buildings by hosting winter Warm Spaces.

“ Many local authorities have grant schemes to assist community buildings, including churches, to reduce their emissions... ”



The competition for 'green' funding can be fierce! Start with proper evidence of need and a clear plan then cast your net as wide as possible and focus on the community benefits of reducing the church's carbon emissions.

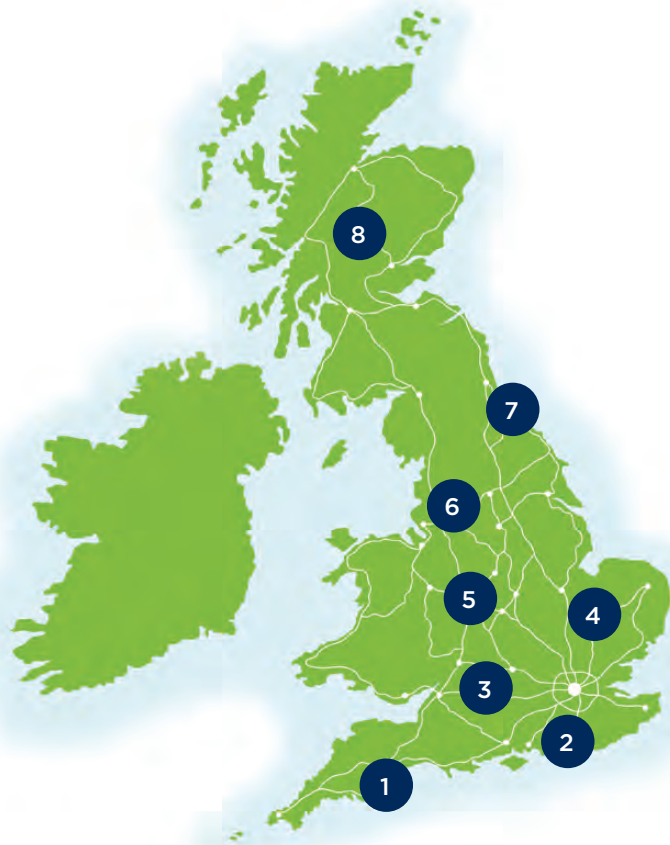


To support you in unlocking funding, find easy-to-use guidance and tools via our fundraising hub. Discover a wide range of topics such as understanding the grants process, telling your story and access a free list of church funders providing grants.

[www.baptist-insurance.co.uk/church-fundraising](http://www.baptist-insurance.co.uk/church-fundraising)

# Around the UK with Baptist Insurance Grants

Throughout the UK there are individuals and communities who need a little bit more help, and we are delighted when we can provide that help through our grant-giving programme.



To read more, please visit:  
[www.baptist-insurance.co.uk/grants](http://www.baptist-insurance.co.uk/grants)

Anne Bishop, who is the Chair of the BIC Grants Committee, explained earlier that we have given out **over £2 million** in grants in the last five years, and with your support, we intend to keep going.

If you think that you or your church could benefit from a charitable grant, no matter where you live, please get in touch by following the link below – the committee meets to review applications four times a year, so it is never too late!



## Paignton

### Supporting mental health and wellbeing

Follow the link to see how the Winner Street church has been introducing isolated people struggling to cope with life, to prayer and more, helping them boost their self-esteem through things as simple, but as effective, as gardening.

[www.baptist-insurance.co.uk/paignton](http://www.baptist-insurance.co.uk/paignton)



## Brighton and Hove

### Kidz Klub

In 2008, the first Kidz Klub was set up. With keeping children entertained in mind, these clubs offer activities ranging from sports to story time and lots in between. You can read more about the Kidz Klub on our website.

[www.baptist-insurance.co.uk/kidz-klub](http://www.baptist-insurance.co.uk/kidz-klub)

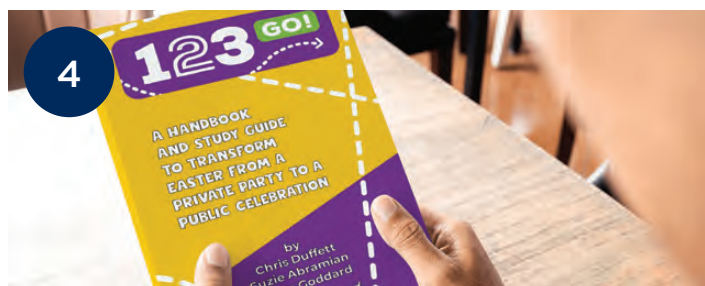


## Swindon

### The Yac Shack

Follow the link to our website to read how a group of people in Swindon helped to combat anti-social behaviour by setting up a youth and community meeting point on a local recreation ground.

[www.baptist-insurance.co.uk/yac](http://www.baptist-insurance.co.uk/yac)



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## East Anglia

### A different kind of Easter present

This initiative was launched to take the gospel to communities during the three days of Easter as a reminder that Easter is a deeply religious time in the Christian calendar. The team needed help, however, to print the literature they needed to support their work, follow the link to find out more.

[www.baptist-insurance.co.uk/easter-story](http://www.baptist-insurance.co.uk/easter-story)



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## Birmingham

### The perfectly named café Jubilate

This popular meeting place provides a space for local people to not just see and support one another but also offers the opportunity for the community to chat to the minister. Following the pandemic, Jubilate needed extra help to reopen as quickly as the surrounding shops to keep that continuity. You can read the full story here.

[www.baptist-insurance.co.uk/kings-heath](http://www.baptist-insurance.co.uk/kings-heath)



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## Manchester

### Finding Eden in the City

High unemployment, poor health, high crime, and a lack of facilities have been a huge problem in parts of Greater Manchester. Members of Farnworth Baptist Church were keen to combat this and so set up Eden Farnworth, with a dual mission of support and spreading the good word in some innovative ways...

[www.baptist-insurance.co.uk/farnworth](http://www.baptist-insurance.co.uk/farnworth)



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## Marske by the Sea

### A new church brings hope

With about 8,000 residents and a new housing estate of about 800 homes on the horizon, a group of local Baptists saw the need for a church for those who wanted one. Starting a new church is always an ambitious project – but the events of late 2020 made the project even more challenging!

[www.baptist-insurance.co.uk/marske](http://www.baptist-insurance.co.uk/marske)



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## Scotland

### The next generation

We all understand how important it is that churches invest in their young people to ensure that the Baptists' good work can be carried on in future generations. To support this, The Baptist Union of Scotland creates up to 25 young internships each year and they also do so much more...

[www.baptist-insurance.co.uk/scotland](http://www.baptist-insurance.co.uk/scotland)

## Apply for a grant today

Have you been inspired by reading these amazing stories in this special grants edition of Expressions? If so, and you have a project to fund within your own Baptist community, why not consider applying for a grant from us?

Before you start the application process, you can find lots of guidance on our website which is well worth reading carefully as it will tell you which types of projects that we can fund – and importantly those that we can't fund.

You will also find an easy-to-use application form and if your project fits within our core criteria, we will be in touch to find out more.

Our committee sits four times a year, so it is always a good time to apply, and of course, we will give your application the careful consideration it deserves.

For more information, please follow the link:

[www.baptist-insurance.co.uk/grants](http://www.baptist-insurance.co.uk/grants)

# Here to help and support you

A year ago we introduced you to Chris Brudenell when he joined as our Relationship Manager. His role was created to offer support to our valued customers, and importantly, to strengthen and grow the Baptist Insurance family to include even more churches, charities and Baptist organisations.



Chris Brudenell

Twelve months on, we thought it would be good to catch up with Chris and see how things are going.

‘It’s been a busy year,’ he said. ‘I’ve been in touch with regional associations and churches all over the country, in person and via telephone or video calls.

‘The nature of churches is transforming; back in 1905 Baptist churches were used

for Sunday services, but now many are used as drop-in centres, to provide warm spaces, house food banks and much more. Clearly these changes can involve new insurance requirements.

‘The ministers and volunteers I speak to aren’t usually insurance industry professionals and as a churchgoer myself, I speak their language, which helps when we are discussing areas and activities that might need insurance considerations. This means that the ministers and volunteers are far better



prepared, with lots of relevant information when they contact our dedicated team of specialists, all of which goes towards helping them to get the most appropriate cover.

‘But it goes beyond that, to helping churches risk-assess problems even before they arise, suggesting fundraising ideas, or pointing them in the direction of our grants programme – we have lots of online support in all of these areas; the Baptist Insurance website has a wealth of useful and easy to digest information on it.

‘At Baptist Insurance, we are committed to forging long-lasting relationships with our customers, and they know that they can call us and get through to a great team that cares and understands about the unique needs of Baptist churches, and I am proud to be part of that team.

‘We’ve had some incredible feedback – one lady told me I was the answer to all her prayers, and I’m not sure my wife has even said that! I’m really looking forward to meeting and talking to more customers and future customers in the coming year.’

Please get in touch on [chris.brudenell@baptist-ins.com](mailto:chris.brudenell@baptist-ins.com) if you need my help – I look forward to hearing from you.



## We are proud of our claims service

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](mailto:baptistclaims@baptist-ins.com)



# 100%

of our customers are satisfied with our claims service

Baptist Insurance claims customer opinion results 2023 – qualitative sample size of 30.

“ I was able to start a claim easily, and it was agreed after a single submission of evidence. The person I dealt with was helpful and polite. ”

“ The process was effortless without any form filling and the claim was finalised very quickly. Everyone I spoke to was very knowledgeable, friendly, and understanding. ”

# With spring just around the corner, your thoughts might be turning to outdoor events



Events are a great way to welcome new members into our church community. When you're insured with Baptist Insurance, you'll find that cover for many church events is already included in your insurance policy, giving you peace of mind for your gatherings; but we would always advise that you check!

Community fun days and outdoor Sunday school sessions fall under the umbrella of normal church activities, meaning they're already covered by your public and employer's liability insurance. Plus, the Baptist Insurance policy goes the extra mile to cover prizes, donated goods, hired property, and even events held away from your church premises. And we also double the cover for cash both before and after the event, and the best part? No extra charge for these extensions, although some conditions may apply, so check your policy documents and schedule to confirm!

Without proper planning, an otherwise successful church event could be affected by unforeseen incidents. There are lots of things to consider, but the first step in planning any event is to carry out a review of current safety arrangements, even if you are arranging a small event like a coffee

morning, this is an important thing to do. You can download our guidance by visiting [www.baptist-insurance.co.uk/churchguidance](http://www.baptist-insurance.co.uk/churchguidance)

## Things to consider when planning an event

Check for any damage and debris that the winter months might have left; like broken paving slabs, fallen branches and even gates that have swollen and are too stiff to open. You can find easy-to-use advice which will help with your safety planning here [www.baptist-insurance.co.uk/slipsandtrips](http://www.baptist-insurance.co.uk/slipsandtrips)

## Check whether you need additional insurance cover

If you're holding an event that is unusual or could be hazardous, please make sure to get in touch with us so we can make sure you are covered. If you're letting the premises to an outside organisation, such as a Scout group, check that they have current public liability insurance themselves, perhaps ask to see a copy of their insurance schedule. We want your event to be a success and we know it's not just insurance you need to consider.

For further guidance, as well as useful guides for both planning and publicising an event, visit [www.baptist-insurance.co.uk/events](http://www.baptist-insurance.co.uk/events)

Furthermore, if you have any questions, feel free to call us to talk to our team on **0345 070 2223**.



## Risk advice

Wouldn't it be great to have an easy-to-view calendar helping you plan maintenance activities throughout the year so you can better look after your church and Baptist family?

### Try this one!

[www.baptist-insurance.co.uk/documents/risk-calendar.pdf](http://www.baptist-insurance.co.uk/documents/risk-calendar.pdf)

From when to check that lagging on your waterpipes through to how to have a happier Christmas and everything in between, Baptist Insurance has you covered.

**Or call on 0345 600 7531**

[risk.advice@baptist-ins.com](mailto:risk.advice@baptist-ins.com)

## Guidance Notes - Keeping it Simple



As church insurance experts, we are well placed to help you navigate many of the complicated insurance responsibilities of your church. We have created a series of 'Guidance Notes' which highlight potential risks and insurance implications of the day-to-day running of churches. You will find help

with what you need to do if your church or buildings become unoccupied, or how to protect people as they use your church and many others.

[www.baptist-insurance.co.uk/risk-management](http://www.baptist-insurance.co.uk/risk-management)



# Baptist Insurance can cover your home too!

As you have read, and probably already knew, Baptist Insurance has been protecting chapels and churches since 1905, and our depth of experience and commitment means that if the worst happens you can be sure that you will be in safe hands. But did you know that you can also insure your home with Baptist Insurance?

Our home insurance policy can be adapted to suit the needs of church officials during their work on behalf of the church, or for the general needs of the congregation and community. We can even extend your policy to cover personal belongings, valuables, and money away from the home – we also offer many other beneficial features.

But what we think really sets us apart is that all available profits from Baptist Insurance are reinvested back into the Baptist community and one of the ways we do this is through our grants programme. Some of the projects we have supported are detailed in this newsletter.

**By taking out home insurance with us, you're helping us all do more for Baptist communities in need**

We have a customer services team in Gloucester, who are dedicated to the Baptist Church and its extended community, to give you a welcome point of contact when you most need to speak to someone who understands your problems.

Home insurance: to get a quote, call **0345 070 2223** or email us at [enquiries@baptist-ins.com](mailto:enquiries@baptist-ins.com)

Find out more by visiting our website: [www.baptist-insurance.co.uk/home-insurance](http://www.baptist-insurance.co.uk/home-insurance)

Customer service lines are available Monday to Friday.

## Save the date!

### Heart of England Baptist Association Annual Gathering

**Saturday 2nd and Saturday 9th June**  
Venues to be confirmed.

### Central Baptist Association Assembly

**Saturday June 29th**  
Southcourt Baptist Church, Aylesbury.

### Sam Sharpe Lecture 2024

We are delighted to be a sponsor of the 2024 Sam Sharpe lecture which will be taking place on the evening of **24th October** at Queen's Foundation, Somerset Road, Edgbaston, Birmingham, B15 2QH.



## Baptist Assembly 2024

**17th – 19th May**

This year, Baptist Assembly 2024 is over Pentecost weekend, and will be at the Telford International Centre. It's a great opportunity for our Baptist family to dwell on the words of Acts 2 and meet up with friends from across the Baptist family. Like other years, **Baptist Insurance is sponsoring Assembly** and if you are attending, don't forget to come and visit us on our stand!

Follow [www.baptist.org.uk](http://www.baptist.org.uk) for updates and ticket information.