

**The Baptist Union Corporation Limited
Guidelines
C.17 (08/2005) Help I'm a Managing Trustee**

INTRODUCTION

These notes are offered as guidelines by The Baptist Union Corporation Limited for the many Baptist churches for whom they are the Holding Trustees.

If your church is in trust with the East Midland Baptist Trust Company Limited then these notes will also apply to you. The staff who deal with the administration for the Baptist Union Corporation Limited also deal with administration for the East Midland Baptist Trust Company Limited.

If your Holding Trustee is one of the other Baptist Trust Corporations, or if your church has private individuals as trustees then we hope you will find the general information in these notes helpful. However, for detailed advice on their procedures you will need to contact your own trustees.

Managing Trustee?

The Managing Trustees of a charity are defined by the Charities Act 1993 as the group of people who actually have the general control and management of the administration of the charity. Charities usually have a board of trustees, directors, or management committee who take key strategic decisions about the activities of their organisation and ensure that the charity is well run.

Churches are defined as charities because of their work. The 'advancement of religion' is a recognised 'charitable purpose.' Baptist Associations are registered charities and again the mission objectives of these organisations are fundamental to their identity as charities. The Baptist Union of Great Britain is also a charity because of its activities. Some churches have pre-schools or social action projects that are separate registered charities but closely associated with the church's mission. Each charity will have its own unique identity, purposes, and its own group of Managing Trustees.

Not all posts where trustee responsibility applies have a title that makes this clear. Accepting nomination to a committee, diaconate, leadership team or

board of directors may mean that you become a Managing Trustee of the charity and that brings with it special responsibilities. If you, or your colleagues are reckless there can be financial penalties but usually with proper care, proper accountability and shared decision making this should not arise.

If you are reading this leaflet because you have heard that you might be financially liable read on – the whole story is not quite so frightening!!

Leaders in a Baptist church

In a Baptist Church, the Managing Trustees are usually the Minister and Deacons (including the church secretary and treasurer). If the church has Elders then they are included as well. If the church has a 'Leadership Team' instead of Deacons and/or Elders, then this group would be regarded as the Managing Trustees. The names and titles are less important than the leadership and 'management' tasks that are actually undertaken.

The question is sometimes asked could the church nominate a small group as the Managing Trustees so as to leave the remaining leaders free of this responsibility. Simply giving of a title to a small group does not change the identity of the Managing Trustees if others continue to take the initiative in many aspects of church life and make day to day decisions.

Churches use various titles for their leaders. Some see elders as having a spiritual role, setting a vision for the church and priorities for mission with deacons undertaking practical and administrative tasks. Some churches have no elders so the deacons and minister work together on all aspects of the church's work. Some churches have no minister and a small group of deacons undertake all the tasks.

Space does not permit an exploration of all possible church leadership options – and there are plenty of books written on

the subject. For the purposes of charity law the group in your church who are identified as 'leaders' are the Managing Trustees.

For convenience the term Managing Trustee will be used throughout this leaflet, although they are sometimes also called Charity Trustees.

Churches, the law and the Charity Commission

Charitable status brings significant benefits in the form of Gift Aid and other allowances. The proper administration of charity funds is very important because of the need to follow good practices and meet the requirements of Charity Law generally and the Charities Act 1993 in particular.

The need to ensure that the financial aspects of church life are well organised is not just related to legal responsibilities. Our Christian faith should make us want to ensure that there can be no doubt that all aspects of the administration of the charity, particularly financial matters are handled carefully, effectively and with absolute integrity.

The Charity Commission is a legally established body that has particular responsibility for all charities, including religious charities. The Charity Commission has legal powers to ensure that charities are well run. There are good reasons for this.

It is undesirable for the public to give money to a good cause and then for it to be misused. This has an adverse effect on all charities. Sometimes the Charity Commission uses its legal powers to intervene where there is evidence of irregularities. The Charity Commission can act like a policeman – because they have an important role as the regulator of charities.

The Charity Commission can also be a friend – because it offers guidance and encourages good practice so that charity resources are used well. They support charities as they apply funds towards the purposes for which they were given. They promote proper accountability with an emphasis on the work of Managing Trustees.

The Charity Commission has a website and this displays information about charities and information for Managing Trustees about how

they should operate. The Charity Commission produce a range of booklets and downloads. Details are set out at the end of this leaflet but if you are a Managing Trustee we recommend that you should at least obtain the ones entitled:

CC 60 *Hallmarks of an Effective Charity*

CC 3 *The Essential Trustee: What you need to know*

BUT is there a conflict here, why do we have to follow the rules set out by the Charity Commission, shouldn't we just follow the principles set out in the Bible? Surely all Baptists know how a committee should run?

The priorities set by the Charity Commission of a well run charity do not conflict with the objectives of a Baptist church. Good leaders in our churches will find no difficulty meeting the requirements of the Charity Commission because they will already be living out concepts of mutual accountability and integrity that have been the pattern in our Baptist churches for generations.

Advancing the work of an Association, developing the mission of the church, strengthening the reputation of the pre-school or applying resources to meet the needs of the local community through a social action project are entirely in line with the standards set by the Charity Commission – and our overall mission.

Are there restrictions on who can become a Managing Trustee

A local church will have rules about selecting leaders. An Association, limited company, or a group governed by a constitution will have procedures about appointing Managing Trustees.

Anyone asked to serve will be a Managing Trustee. Consequently there are certain restrictions that a church needs to be aware of when appointing its Leadership.

Managing Trustees are not normally entitled to be paid for their services out of charity funds (other than reimbursement of reasonable and necessary out-of-pocket expenses). It would not be appropriate however for a deacon to be appointed as a paid church administrator and remain as a dea-

con unless the charity, in this case a church had obtained specific Charity Commission consent (see below).

The Charity Commission, accepts (at present) that these restrictions do not prevent the minister of a Baptist church from receiving a stipend whilst being a Managing Trustee. It is a permission that specifically relates to ministers and does not extend to other employees such as an administrator, youth worker or pre-school manager.

In addition a person cannot serve as a Managing Trustee if they:

- are under 18 years of age;
- have been convicted of an offence involving deception or dishonesty, unless the conviction is spent;
- are an un-discharged bankrupt or insolvent;
- have been convicted of a serious offence involving children;
- have previously been removed from trusteeship of a charity by the Court or the Charity Commissioners for misconduct or mismanagement;
- have been disqualified from being a Company Director.

In special circumstances the Charity Commissioners can waive these requirements but each case will be considered on its merits. By definition the granting of a waiver of the standard requirements will be exceptional.

Choosing suitable leaders - and organising them!

Choosing suitable people as Managing Trustees should be considered carefully. Paul reminded Timothy that leaders should be above reproach, self controlled, respectable and sober, gentle, honest and trustworthy. (1Timothy 3 1-11)

In Acts 6 when there was a need to appoint people to undertake a particular task those chosen had skills in administration, money management, pastoral care and were full of

the Spirit and wisdom. They were suitable and qualified. The task was clearly defined and they were recognised and supported by the prayers of the church. They used their personal skill and spiritual gifts to overcome a problem so that the church continued to grow.

Different churches are set up in different ways so that some leaders organise themselves along quite traditional lines. A diaconate may be chosen by the church members meeting for the general task of 'being deacons of the church.' Later the group decides who will take responsibility for certain specific aspects of the life of the church. For example, there may be a deacon who takes responsibility for the buildings and another who oversees pastoral care. Many churches will also select two people to act as 'church officers,' that is to be the church secretary and the church treasurer.

Other churches may decide that they have, for example eight spaces for leaders and eight tasks or areas of responsibility. The church meeting may be asked to choose people who are spiritually gifted and have skills that would enable them to take on one of the pre-defined roles.

A Baptist Association or pre-school would follow its own defined procedures in appointing its Managing Trustees but patterns of organisation may vary.

Whatever the rules of your organisation say about appointing Managing Trustees try to include a range of skills and when possible a variety of people of different ages and background.

The Task –

To ensure that the charity is well run

The Charity Commission highlights the 'Hallmarks of an Effective Charity' as having:

Good trustees, a mix of skills, awareness of objectives, strategy, focus on advancing the work of the charity, good management, respect for human rights, high standards – quality control, positive public image, and being open and accountable.

A good trustee will always act:

- with integrity;

- in the best interests of the charity;
- without regard to their own interests.

A good trustee will ensure:

- good management - including the financial management;
- mutual accountability;
- the assets of the charity are used to benefit those nominated to benefit from the funds;
- the charity is managed in accordance with the governing document;
- that the work of the charity is also advanced.

A good trustees group is:

- active;
- businesslike;
- communicates well with colleagues, volunteers, employees, and beneficiaries;
- enthusiastic about the work of the charity.

Conflicts of interest and payments to trustees

A trustee must not take advantage of his position to make a financial gain. Conflicts of interest should be avoided – or properly managed.

Legitimate expenses can be paid but Managing Trustees cannot normally be employed by the charity they serve, neither can close relatives.

For example, if the church wants to employ somebody who is a trustee as a caretaker special arrangements will usually need to be made to obtain specific Charity Commission Consent. These 'rules' are for the protection of the charity, and to ensure that it is quite clear to all that the individuals involved are not taking advantage of the situation. The same rule applies where a close relative is involved. A trustee is not permitted to derive

a personal benefit.

This is an area where there is a little more flexibility than had previously been the case. Under certain conditions the Charity Commission will allow employment of or the supply of goods to a charity by the trustees or close relative without the need for the trustee to resign. For example, if a trustee has a printing company he may now (with permission) be able to do work for the charity and provide printed publicity material.

BUT be careful - this is a privilege that comes on strict conditions. The proper processes must be observed in each case and the overriding principle is one of absolute integrity and accountability. It is important to be able to demonstrate that a payment to a trustee is in the best interests of the charity and that other options have been considered.

Remember – Ministers are a special case so there is no problem in the minister being one of the trustees and receiving a stipend.

You will need to check your rules and Governing documents (see below) carefully to ensure that the correct procedures are followed. If in doubt, check with the Baptist Union Corporation office (or the Charity Commission).

Governing Documents

The Charity Commission expect that any charity will be organised in line with its own Governing Document. This explains what the individual charity does, who its beneficiaries are, how money is to be administered, and how trustees are to be appointed.

For a Baptist Association or perhaps a pre-school the Governing document is likely to be the company registration documents, that is the Memorandum and Articles of Association. These will identify the purposes of the charity and set out how its business activities should be organised.

Where a charity is already registered with the Charity Commission then Governing documents cannot be amended without their permission.

If you are the Managing Trustee of a charity, a church, an Association or a pre-school then you need to know about the Governing documents. Without this information then how will you know if you are using resources for their proper purpose? An animal charity set up with the object of protecting cats in

South Oxfordshire should not use its donated funds to help dogs in Lancashire!!!

Openness is important otherwise there is a danger of a lack of accountability when only a 'select few' are equipped with the essential information.

In the case of a Church, Governing documents might be an old Foundation Deed prepared in the eighteenth or nineteenth century setting out the ways the founders of the church functioned. This may be supplemented by rules. This can be quite a complicated. If you are interested in knowing more about this look at some of our other leaflets listed later.

In the case of property trusts you may need to ask your property trustees about the arrangements for your church. These trustees could be private individuals or one of the Baptist Trust Corporations.

Property trusts can be quite complicated. Amending the trusts for a church will often require a process of investigation of the old trusts before deciding what arrangements can be updated.

New Trustees - Joining a Team

Hopefully new Managing Trustees will feel as though they are joining a good team. Existing members should take time to explain how the group operates and help new trustees understand their responsibilities and participate.

For charities that are limited companies there will be some important formalities to follow that ensure that any retiring directors have their names removed from the records at the Companies Registry and the new trustees' names noted instead. Be careful to observe the time limits on this procedure.

It is good practice to ask new trustees to confirm that they are not disqualified. A letter will be sufficient.

If the leader will come into contact with children or vulnerable adults then the proper child protection procedures must be followed.

All organisations develop their own traditions. Unwritten rules can develop and 'accepted practices' can save a lot of time for those 'in the know.' Make sure that if you are welcoming a new Managing Trustee to your group that you give them information that enables them to participate fully as quickly as possible. They should be given a copy of the Gov-

erning document and the last annual report and annual accounts as part of a 'starter pack.' They should be given a copy of this leaflet as it contains a list of other sources of information.

Advancing the work, setting a strategy

Setting a strategy for your charitable organisation and its growth is not just a matter for the paid staff, or local or regional ministers. This is your responsibility as Managing Trustees. You should be looking at ways to advance your charity's activities and raise its profile.

Not all leaders will be gifted in creating new ideas and initiatives but as a group the trustees should be a forward-thinking, mission-focussed group. In the case of the church this is not about making the present members comfortable but about the essential task of mission.

"The church is the only organisation that exists for the benefit of its non members"

The hallmarks of a healthy church have been listed as:

Energised by faith, outward looking, seeking to find out what God wants, facing the cost of change and growth, building community, making room for others and doing a few things well.

As Baptists we affirm the Priesthood of all Believers but church leaders and church members will want to work together to help the church grow. The Charity Commission lists strategic thinking and planning as one of their requirements, but faithful Baptist believers have been working for the growth of churches for generations through their local congregations, social action projects, Associations and national initiatives.

Accountability

Baptist churches should be good at accountability. This goes to the heart of our church members meetings when the whole membership gathers to worship, pray, and seek God's guidance for their church. The priorities of mission are considered alongside the management of items of church business, but in everything the need to seek God's help and blessing is fundamental.

Accountability means sharing information clearly and openly with other trustees and

members as appropriate and the church meeting, presenting information in a clear and complete way and inviting the views of others before taking a decision.

Mutual accountability is essential as the Managing Trustees have joint responsibility. Trustees are not able to escape personal responsibility if they have not been diligent in monitoring the activities of the charity – and their co-trustees.

Finance – Trusted Trustees

Even though your charity may have a finance sub-group, treasurer or book-keeper all the Managing Trustees are responsible for overseeing the finances of the charity. This does not mean that everyone will have the same depth of understanding of the details but all trustees are together responsible for:

- preparing and agreeing a budget;
- agreeing a reserves policy;
- regular review of the budget against actual income and expenditure. You should do this at least quarterly;
- ensuring that proper accounts records are maintained;
- ensuring that at the end of the financial year the formal accounts are prepared, audited or examined as necessary, presented in the correct format and filed with Companies House and the Charity Commission as appropriate;
- spending resources on the purposes of the charity;
- preventing expenditure that is outside the declared objects of the charity;
- preparing an annual report, file this as necessary with the Charity Commission and also deal with the annual return to the charity commission;

- Mistakes might happen but stay solvent, don't spend what you do not have!

Good management of the finances includes looking after your volunteers and ensuring that they receive expenses properly, and ensuring proper payment of salaries and bills.

Good management does not mean keeping all the money for a 'rainy day.' Jesus' parable of the talents has something to say on this, (Matthew 25.14-28). Sadly, churches and charities sometimes close with money in the bank that nobody has invested in legitimate activities. Trustees should positively seek good ways to spend money on achieving the charities declared objectives. A proper reserves policy is essential but in a busy and active charity money will be needed, hopefully funds will be received and then used.

Paul said church leaders should conduct themselves in a manner worthy of the gospel of Christ. (Philippians 1.27). Where money was involved special instructions were given. More than one person was involved in the carrying of an offering to Jerusalem and its administration. Everything was to be done correctly to avoid criticism and to do what was right, 'not only in the eyes of the Lord but also in the eyes of men'. (2 Corinthians 8.19-21)

Do's and Don'ts of Finance and Money

DON'T

- leave it all to the treasurer;
- sign a blank cheque where two signatures are needed – you must know what the cheque is for and to whom it is payable. Many charities have lost money because this basic safeguard was ignored;
- ignore warning signs – if the accounts are never ready for auditing is there a problem?

DO

- work together as a whole trustee body – so you are all mutually accountable;
- be open with each other;
- make financial reporting a regular feature of your meetings – not just an annual event;
- treasurers – please help your co-trustees to understand your accounts so they can fulfil their responsibilities, welcome questions so that your colleagues can be jointly accountable with you for the management of the charity funds;
- agree what can be spent, on whose authority without referring back to the whole group;
- decide which two signatures will be used on cheques, especially larger cheques; you may want to authorise three or four people who may sign, but ensure that a minimum of two signatures are used;
- collect all income that is properly due to the charity;
- ensure that that formal annual accounts are audited or examined (as necessary) and copies filed with the Charity Commission and or Companies House.

Standard of care

What standard of care is expected of Managing Trustees?

Trustees must take as much care over their charity work as a reasonable man, a prudent man, dealing with his own affairs. In taking decisions for the charity you must not be more reckless than you would be with your own finances.

The song says “It ain’t what you do it’s the way that you do it.”

It is important that the style of leadership in your charity matches gospel values. Mutual

respect were hallmarks of the early church long before the phrase Human Rights had been devised or anti-discrimination legislation or the Human Rights Act made law. Equality was practised from the earliest times.

Managing Trustees would do well to reflect on the Baptist Union of Great Britain *Five Core Values for a Gospel people*. We aim to be a prophetic community, an inclusive community, a sacrificial community, a missionary community and a worshipping community.

In devising management strategies and methods getting bigger and being better are not the only priorities, there is something about reflecting a Christian ethos and a fair but compassionate style in our dealings with others, particularly those who should be benefiting directly from our charitable work.

Worry Points

Laws Rules and Regulations can seem overwhelming. Many charities are concerned about the heavy responsibilities placed on volunteers. There are rules about Health and Safety, Food Hygiene, Disability Discrimination and Employment – in fact rules for everything.

As Managing Trustees you do need to meet minimum standards. Help can be obtained through the range of leaflets made available by the Baptist Union Corporation through the Baptist Union of Great Britain website, or by post. Your insurers may also be able to offer guidance particularly on building issues.

The Baptist Union of Great Britain is seeking to influence government about the overall burden of legislation on charities. Whilst each piece of legislation is in itself reasonable the overall burden can make it hard for some charities to deal with all the administration.

The Myth of Perfection, Trouble, and Personal Liability

Christians know that we live in a broken world with people who make mistakes. Life is untidy. Even in the Bible mistakes needed correction and problems needed resolution.

If something goes wrong, don’t just ignore it, take steps to put it right

BUT – it is said that the man that made no mistakes never made anything.....

Trouble is nothing new – it will happen. The Psalmist wrote ‘save me O God for the waters have come up to my neck ‘ (Psalm 69.1)

Personal Liability is not often an issue for prudent Managing Trustees – especially if you are careful in your activities and seek advice when you are in doubt about a decision. Informed decisions taken together in an open and accountable meeting are likely to be better decisions.

For significant property transaction trustees must seek professional advice.

It is vital that property is not sold for less than full market value. Even short term lettings should be at a sensible market rent.

If you are about to take a very important decision make sure that the church members meeting (or other consultative group) is involved and agrees to your proposals in advance. Double-check the arrangements in your Governing document to ensure compliance with your particular rules.

It is difficult to see ways in which personal liability would arise if your trustee group or charity:

- spends only what the charity can afford;
- maintains proper insurances – comprehensive, adequate and relevant to its activities;
- acts sensibly;
- involves colleagues and professional advisors;
- seeks and accepts advice.

If something has gone wrong and the Managing Trustees do not know how to proceed they must ask for help. Usually within Baptist networks there will be someone who can help. The local Association is a good source of advice. The staff at the National Resource, Baptist House, Didcot, can usually offer some guidance.

Professional advice may be necessary.

The Charity Commission can help a charity that is in trouble. They may be able to work with the charity to overcome the problem. In an extreme case where there has been a loss to the charity the trustees may be relieved of personal liability by the Charity Commission if they have acted reasonably in all the circumstances, **BUT** this would be

very unusual and is not a reason to ignore all the normal safeguards.

Trustee Indemnity Insurance

It is possible to purchase trustee indemnity insurance. This can sometimes offer some protection to Managing Trustees against personal liability.

If the cost of the insurance is to be paid out of charity funds then this needs to be specifically authorised in your Governing document. If authority does not exist you could either pay the premiums personally or seek the specific consent of the Charity Commission to amend the Governing document. If you are a registered charity or a limited company there will be special procedures to follow. If you own a church building then the property trusts may also be relevant.

You will want to weigh up the benefits and costs of this insurance. Remember that even if you have insurance it will be a condition of the policy that you are not negligent, so if you are able to meet the policy conditions then you are very unlikely to be doing anything that could possibly give rise to a financial claim. The amount of cover may be limited. Some people appreciate this kind of insurance but it does not reduce your responsibility to follow 'best practice' and to act sensibly and be accountable with your co-trustees for your actions and decisions.

Beware of scams

Sadly some unscrupulous people target charities with goods and services that are either overpriced or un-necessary. The requirement to check decisions, particularly about expensive purchases with your co-trustees will be a safeguard, as will the usual practices of seeking several estimates for any significant work.

Scams catch out the best of administrators, and the best Managing Trustees and it causes them to feel very miserable. If this happens to you remember that those who have caused you to make a mistake are practiced at misleading others and will almost certainly have pressed you for a very quick decision.

The favourite scams seem to be:

- offering very expensive packs of material dealing with Health and Safety;

- offering expensive Fire Exit signs or Fire Extinguishers;
- data protection advice;
- Disability Discrimination guidance;
- tarmac for the church car park – available today because it is left over from another job!!!

Whilst we do not know of any fault in any specific materials or services on offer and are unable to name any 'rogue traders' many are very expensive in relation to the benefit received.

Where advice is offered there is often little understanding of the needs and requirements of a Baptist church. The guidance is often more relevant to the needs of small businesses.

Alarmist claims are made that this or that is, or will soon become 'illegal.' Trustees, being generally law abiding people are keen to act quickly and this is the problem with scams – they catch out the diligent and caring leaders.

Do not be rushed. There are very few occasions where it is necessary to take a decision immediately. You are part of a leadership group so it is quite reasonable for you to consult with the other managing trustees before making a decision. A reputable firm will understand this and allow time for you to consider their proposals.

Check out any offers that are made to you. Take advice before committing the church to expenditure.

A place for faith and prayer

The emphasis in this leaflet has been on procedures, safeguards, rules and advice on 'best practice'.

Where is faith? Where is prayer?

Prayer and a desire to see God's kingdom extended goes to the heart of your role in a Christian charity so 'be joyful always, pray continually; give thanks in all circumstances, for this is God's will for you in Christ Jesus ..1 Thessalonians 5.16

Sources of help

The **local Baptist Association** will always try to help

The National Resource – Baptist House

Guidelines and Resources

This is one of a series of leaflets beginning 'Help I'm a

The titles are

C.17 *Help I'm a Managing Trustee*

C.18 *Help I'm a Deacon*

C.19 *Help I'm a Church Secretary*

C.20 *Help I'm a Church Treasurer*

Many Guidelines Leaflets are available to download from our website

www.baptist.org.uk

Click on Resources and then Downloads.

The leaflets are produced by the Baptist Union Corporation so look for the link to 'B U C Corporation guidelines leaflets'.

The leaflets on legal and financial matters are produced by the Baptist Union Corporation

The leaflets dealing with manses have the prefix A.

The leaflets dealing with church trusts and church buildings the prefix B.

The leaflets offering general information have the prefix C

The leaflets offering financial information has the prefix F

The following leaflets will be of particular interest to Managing Trustees:

B.1 *Church Trusts, Model Trusts and Property Trustees*

B.9 *Combined Model Trusts Information and Constitution*

C.6 *Charities Act 1993*

C.16 *Churches and Charity Registration*

Please contact the Baptist Union Corporation office for printed copies of our Guidelines Leaflets by post

Any of the staff in the Corporation office will be pleased to take your message but for a direct link to the person who will post them to you please contact:

Jenny Evans

Tel: 01235 517745

E mail: jevans@baptist.org.uk

The Baptist Union Corporation has also produced a video entitled 'Facts and Fallacies' which gives further advice on aspects of being a Managing Trustee.

Also have a look at the **online Baptist Union Publications catalogue** for information on our **Five Core Values** and material on **Child Protection** issues.

At the end of 2004 the book ***Radical Leaders*** by Paul Beasley-Murray will be reprinted and available. This book is a useful guide to those appointed as leaders of a church and will be a helpful aid to Managing Trustees of other organisations. It provides a summary of the role of leaders, particularly in the context of a Baptist church.

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 items from our publications department please contact:

Birgit Koerner
Tel: 01235 517743
E mail: bkoerner@baptist.org.uk

Other sources of information

Charity Commission

Home Page - <http://www.charity-commission.gov.uk/index.asp>

Telephone – for free literature by post – Tel 0870 333 0123
Monday – Friday 0830 - 1800

CC 3 The Essential Trustee: What you need to know
<http://www.charity-commission.gov.uk/publications/cc3.asp>

CC 3a Responsibilities of a Charity Trustee (summary)
<http://www.charity-commission.gov.uk/library/publications/pdf/cc3text.pdf>

CC 8 Internal Financial Controls for Charities
<http://www.charity-commission.gov.uk/publications/cc8.asp>

CC 8 Self Checklist
available in pdf form.or as part of the printed leaflet CC 8

CC 11 Payment of Charity Trustees
<http://www.charity-commission.gov.uk/publications/cc11.asp>

CC 60 Hallmarks of a well run charity
<http://www.charity-commission.gov.uk/publications/cc60.asp>

RS 1 Trustee recruitment, selection and Induction
<http://www.charity-commission.gov.uk/publications/report1.asp>

Professional Advisors

Particularly important at key moments - Sales and purchases of land - Leases of land Building Projects - Problem solving - Auditing accounts - Setting up new projects.

Insurers

Insurance companies are keen to promote best practice amongst their customers and may be able to give guidance. Leaflets are often available and sometimes visit to your church building can be arranged to check for obvious risks.

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 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.

If your holding trustees are one of the other Baptist Trust Corporations you must contact your own Trust Corporation for further advice.

If you have private trustees they too should be consulted as appropriate.

The Baptist Union Corporation Ltd, Baptist House, PO Box 44, 129 Broadway, Didcot, Oxfordshire OX11 8RT England
Telephone **01235 517700** facsimile **01235 517715** e-mail **buc.corp@baptist.org.uk** **DX 40852 Didcot**

A Company Limited by Guarantee. Registered in England No 32734. Registered Charity No 249635
Secretary Philip M Putman MA FCA **Manager** Linda Holder (Mrs) **Finance Officer** David Lovegrove FFA FIAB
MCMI