

## Budget for Churches seeking Full-Time Ministry 2015

An example of the budget required for Churches seeking full time ministry, both with and without the provision of a church-owned manse.



**GUIDELINE BUDGET FOR CHURCHES  
SEEKING FULL-TIME MINISTRY IN 2015  
Where the church does not provide a church-owned manse**

Standard stipend	21,700
Church's National Insurance contribution would be £1,897 (i.e. 13.8% on everything > £7956) BUT from 6 April 2014 an Employment Allowance can be claimed. No employer NI is paid if you usually pay less than £2,000 a year.	0
Church's Superannuation contribution (based on 21% of Stipend plus £6,000 notional housing allowance for pension purposes)	5,817
Housing rent	6,000*
Car Allowance, 4000 miles @ 45p per mile	1,800
Telephone and Other Expenses, say	1,000
Housing Costs	
Council Charge, say	1,800
Water/Sewerage Rates and Insurance, say	1,200
	39,317
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**WEEKLY COST to support full-time ministry** **say £756**

Please note that in Home Mission supported churches the cost of heating and lighting is included within the Standard Stipend and should not be paid in addition to the Stipend.

It is possible to allocate part of the stipend figure by way of reimbursement of manse lighting and heating expenses provided that in total the amount paid does not exceed the Standard Stipend figure. Please see *Taxation Guidelines for Churches & Ministers* (Leaflet F06), available on the website, for further information.

Car allowance is at the Inland Revenue approved rate of 45p per mile for the first 10,000 miles and 25p per mile thereafter.

\* In the absence of a church-owned manse a church will normally rent manse accommodation, either from a third-party landlord or, possibly, from the minister. The figure shown in the table above is illustrative only and the rental payable in any situation will depend upon the particular circumstances. Churches should check the rental market in their area, which varies considerably across the country. Further guidance on arrangements involving the lease of a property from a minister can be downloaded from the Baptist Union's website. If a housing allowance is paid it will, of course, be subject to the deduction of income tax and national insurance contributions under the PAYE system.

**TOTAL WEEKLY INCOME REQUIRED**  
**FROM ALL SOURCES** **say £1106**

£350 per week has been allowed for all other expenses incurred in running the church, such as outreach, church heat and light, public liability insurance, giving to Home Mission Fund and BMS World Mission, etc.

Ministries Team  
February 2015 (revised)

**GUIDELINE BUDGET FOR CHURCHES  
SEEKING FULL-TIME MINISTRY IN 2015  
Where the church provides a manse**

Standard stipend	21,700
Church's National Insurance contribution would be £1,897 (i.e. 13.8% on everything > £7956) BUT from 6 April 2014 an Employment Allowance can be claimed. No employer NI is paid if you usually pay less than £2,000 a year.	0
Church's Superannuation contribution (based on 21% of Stipend plus £6,000 notional housing allowance for pension purposes.)	5,817
Car Allowance, 4000 miles @ 45p per mile	1,800
Telephone and Other Expenses, say	1,000
Housing Costs	
Maintenance	2,000
Council Charge, say	1,800
Water/Sewerage Rates and Insurance, say	1,200
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	35,317
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**WEEKLY COST to support full-time ministry** **say £679**

Please note that in Home Mission supported churches the cost of heating and lighting is included within the Standard Stipend and should not be paid in addition to the Stipend.

*Taxation Guidelines for Churches & Ministers* (Leaflet F06), available on the BU website, gives further useful information.

Car allowance is at the Inland Revenue approved rate of 45p per mile for the first 10,000 miles and 25p per mile thereafter.

**TOTAL WEEKLY INCOME REQUIRED**  
**FROM ALL SOURCES** **say £1029**

£350 per week has been allowed for all other expenses incurred in running the church, such as outreach, church heat and light, public liability insurance giving to Home Mission Fund and BMS World Mission, etc.

Ministries Team  
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Ministries Team, Baptist Union of Great Britain, Baptist House, PO Box 44, 129 Broadway, Didcot OX11 8RT

Tel: 01235 517700 Fax: 01235 517715 Email: [ministries@baptist.org.uk](mailto:ministries@baptist.org.uk) Website: [www.baptist.org.uk](http://www.baptist.org.uk)

Registered Charity Number: 1125912