

# expressions

The newsletter from the Baptist Insurance Company

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## A steady hand and a clear vision

### Welcoming our new Chair

Hugh Francis stepped into the role of Chair at the Baptist Insurance Company in June this year and brought with him a clear focus and proven experience. With a background in financial services and church engagement, Hugh is already leading the company with wise purpose.



Hugh Francis

“ This isn't about headlines or grand gestures, it's about doing the day-to-day things right, quietly, consistently... ”

‘This role carries the responsibility, not just to guide strategy, but to serve the Baptist Church well,’ Hugh says. ‘We’re here to protect ministries and support the Baptist community, and that mission is at the heart of every decision we make. Our churches face real, modern challenges and whether it’s safeguarding historic buildings or supporting new ministries, we need to remain proactive with our insurance services.’

### Priorities for the journey ahead

As Chair, Hugh is focused on strengthening the Company’s practical impact. Key areas include:

**Closer church relationships:** building stronger, two-way connections with local churches to better understand their needs.

**Forward-looking support:** helping congregations plan for the future with resources around risk, continuity, and resilience.

**Grants that make a difference:** ‘Our Grants Programme is one of the most valuable things we offer,’ Hugh adds. ‘It enables churches to invest in mission even when resources are stretched. We continue to provide financial support for projects that strengthen community outreach, support the Baptist family and reach people for Jesus.’

### Leadership grounded in service

What sets Hugh apart is his steady, thoughtful style. He values listening as much as leading and believes deeply in the Company’s role in supporting faith-based work across the UK.

‘This isn’t about headlines or grand gestures,’ he explains. ‘It’s about doing the day-to-day things right, quietly, consistently, and in line with the principles we share with our church clients.’

As Baptist Insurance enters a new chapter, Hugh Francis’s leadership is set to bring clarity and commitment. Baptist churches can expect a partner who not only understands their needs but shares their vision.

# Welcome

Whether you're reading from a bustling city church or a quiet rural chapel, I hope this season brings you moments of rest, renewal, and reflection.



Mark Cowdell

Our autumn issue of *Expressions* is full of stories that celebrate the core of the Baptist family, churches stepping out in faith, serving their communities, and turning vision into reality. From Oxgangs to Exwick, we've seen how our Grants Programme is helping churches create spaces of belonging, hope, and transformation. If you're thinking about launching new outreach

initiatives or strengthening your mission, we invite you to explore how our support can help.

We're also delighted to welcome Hugh Francis as our new Chair. Hugh brings years of experience along with a deep commitment to serving the church. His thoughtful leadership is already shaping our future with clarity and compassion.

As the colder months arrive and heaters come back on, don't miss our feature on fire risk assessments, a timely reminder to keep your buildings and congregations safe. And on the back page, you'll find David Simms sharing why Baptist Home Insurance is more than just a policy – it's a way to protect what matters most while giving back to the Baptist family.

Thank you for all you do in your churches to keep your buildings and congregations safe and supported, and I hope you enjoy this edition of *Expressions*.

Mark Cowdell  
Head of Church Operations



## Mission at the Heart: Baptist Assembly 2026

Written by Revd Mike Lowe  
National Communications Manager  
Baptist Union of Great Britain

For over 400 years, mission has been at the core of our identity. Today, evangelism and discipleship continue to shape our churches and leaders as they reflect God's heart in their communities.

This mission focus has been evident in recent Baptist Assemblies and will remain central as we look to the future. Our 2026 Assembly in Harrogate will build on the momentum of 2025, offering space for discernment, storytelling, equipping, and sharing good practice. We're delighted to partner with Baptist Insurance Company, who will bring their expertise to support this work.

Despite the challenges of our current landscape, people are encountering Christ in both established churches and pioneering settings. Baptisteries are being reopened, and new seekers are arriving at our doors. Across Baptists Together, there is a renewed sense of hope and purpose.

Assembly 2026 will help us capture and respond to this movement of God, shaping our approach to mission, evangelism, and discipleship.

As General Secretary Lynn Green says, 'Baptist Assembly is going to help us continue to lead on mission, catalysing conversation and action across our movement. Baptist Assembly is uniquely placed to use our shared values and story. We have a distinctiveness that God gave us and it's my hope we use it for His glory.'

**Baptist Assembly**  
**Harrogate Convention Centre**  
**15-17 May 2026**

Bookings open September 2025.  
Follow the link for more information:

 [baptistassembly.org.uk](https://baptistassembly.org.uk)

## Save the date!

### Baptist Assembly 2026

We look forward to seeing you in Harrogate:  
15-17 May 2026. More updates to follow in our e-News!





# Make this Christmas count: fundraising with purpose

## Festive gatherings and faithful giving

Christmas brings warmth, joy, and a rise in church attendance. With more visitors joining seasonal events, it's a great time to raise funds for your church's mission in the new year.

## Focused and joyful fundraising

Outreach programmes like youth groups, foodbanks, or pastoral care give your fundraising clear purpose. A defined cause inspires generous giving, and it can be joyful too.

Host a **Christmas sale** with handmade gifts or cakes. It's a meaningful alternative to store-bought presents, encourages community spirit, and supports local creativity.

Or try a **Reverse Advent Calendar**, where items of non-perishable food, toys or small financial gifts are donated each day in December and distributed to those who are in most need of support at Christmas.

## More than money

These ideas foster connection and goodwill, bringing people together when companionship matters most.

Find more inspiration and support at:

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


## Plan with care

Seasonal events may carry extra risks. Review your safety measures and fundraising checklist here:

 [baptist-insurance.co.uk/events](https://baptist-insurance.co.uk/events)

With thoughtful planning and festive spirit, your church can make Christmas a season of generosity and lasting impact.

Looking to fund a larger project? Explore our Grants Programme:

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

## A season of giving: supporting food banks and warm spaces this Christmas

Christmas can be a time of joy, but also of hardship for many. As energy and food costs rise, Baptist churches across the UK are offering vital support through food banks and warm spaces.

### Food banks

Whether running one or supporting a local initiative, every donation helps. Festive items like mince pies and puddings can bring joy to those facing food insecurity.

### Warm spaces

Opening your church as a warm space offers more than heat, it provides welcome, comfort, and community. A hot drink and friendly face can make a real difference.

These acts of kindness reflect the heart of the Christmas message. With thoughtful planning, your church can be a beacon of hope this winter.

### Food bank safety

- Clearly mark donation points
- Store items securely and check expiry dates
- Keep areas tidy and accessible.

### Warm space readiness

- Check fire exits, heating systems, and safeguarding policies
- Ensure accessibility and clear signage
- Train volunteers.

### Communication

- Promote availability via posters, social media, and notices.

### Volunteer support

- Brief volunteers on safety, boundaries, and compassionate help.

More guidance at:

 [baptist-insurance.co.uk/risk-management/warm-spaces](https://baptist-insurance.co.uk/risk-management/warm-spaces)





# Reducing church fire risk

## Churches are legally required to complete a fire risk assessment, have you done yours this year?

Anyone looking after premises must take reasonable steps to reduce fire risks and ensure there are plans in place for a safe evacuation if a fire occurs.

Under the Regulatory Reform (Fire Safety) Order 2005, the main responsibilities include:

- carrying out a fire risk assessment
- identifying potential fire hazards and implementing measures to reduce these risks
- providing fire detection systems, means of escape, emergency lighting, fire safety signs, and firefighting equipment.

## Who is responsible?

The duty of ensuring fire safety falls upon the 'Responsible Person'. This is typically anyone with control over the premises. It's important to note that this role can be filled by more than one person, for example the Leadership Team. They can decide to appoint a 'Competent Person' to assist with fire safety measures if they wish.

## Conducting a fire risk assessment

A fire risk assessment involves a thorough evaluation of the premises to identify fire hazards, assess the risk of those hazards causing potential harm, and determine necessary precautions. The process includes:

- identifying people at risk
- evaluating and reducing risks
- planning for emergencies.

The 'Responsible Person' must record all safety requirements in writing. Also, they will need to provide training, instruction, and supervision.

## Regular reviews and updates

Regular reviews of fire risk assessments are essential, especially if there are significant changes to the premises or its use. Additionally, a 'Personal Emergency Evacuation Plan' may

be needed. This plan details the provisions made to enable visitors with disabilities or health impairments to escape the building quickly in the event of a fire or any other emergency.

## Compliance with the regulations

The local Fire and Rescue Authority enforces fire safety regulations. They can inspect premises to ensure compliance and issue notices requiring improvements if they deem appropriate. Failure to comply can result in enforcement or prohibition notices, fines, and in some cases, even imprisonment. Any fines are uninsurable and will therefore need to be funded by Church resources.

## Staying proactive with fire safety

To stay proactive with fire safety, regularly review your risk assessments:

- Ensure all appropriate safety measures are in place.
- Keep everyone informed and trained.
- Remember: fire safety is everyone's responsibility!
- Review your fire risk assessment on a regular basis and ensure it is a regular agenda item at Church Members' Meetings.

At Baptist Insurance, we offer a very useful Fire Risk Assessment Review Form that you can follow and complete. It will help you identify any areas that need to be addressed to comply with the legislation and, most importantly, help protect your church and those who visit and use it.

To download a copy of our review form, visit:

 [baptist-insurance.co.uk/fire-risk](https://baptist-insurance.co.uk/fire-risk)

Our risk management advice line is available for our customers, from 9am to 5pm Monday to Friday (except bank holidays) and puts you in touch with our risk experts and surveyors, who are on hand to answer your questions and provide guidance.

 **0345 600 7531**

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

## You'll love our risk calendar

Our risk calendar is a brilliantly simple tool that helps churches stay one step ahead. With monthly reminders tailored to the rhythm of church life, it makes managing risks feel less overwhelming and more doable.




From ladder safety to help with events, it's like having a friendly prompt to protect what matters most, your people, your buildings, and your mission.

It's practical, easy to follow, and genuinely helpful all year round. Find your copy for 2026 in this pack, stick it on your noticeboard or keep it in your office, to help you stay safe and prepared, and

if you sign up to our monthly newsletter, you'll receive a monthly risk reminder straight into your in-box!

Just follow the link below and you can unsubscribe at any time!

 [baptist-insurance.co.uk/signup](https://baptist-insurance.co.uk/signup)



# Faith in action: outreach and impact with Baptist Insurance grants

## Helping you turn charitable ideas into reality

Perhaps you have imagined creating a place of refuge, a welcoming space for young people, or a source of support for those who feel alone. You don't have to just imagine it – you could make it happen.

Like Pastor Aaron Elder from Oxgangs Community Church in Edinburgh who turned his vision into a vibrant community hub, you too can take the first step towards something truly life changing with the help of a Baptist Insurance grant.

## From our Baptist family to your Baptist family

We are passionate about supporting people and organisations who, like you, want to make a difference by enriching the lives of others. One way we do this is through our Grants Programme, which provides funding to Baptist churches for evangelism and outreach in their local communities.

**We've chosen three examples to show how these grants are making a difference.**

### Oxgangs Baptists building bridges

Thanks to a £5,000 grant from the Baptist Insurance Grants Programme, Oxgangs Community Church in Edinburgh has transformed a former shop into *The Hub*, a vibrant community space offering meals, youth activities, support services, and a warm welcome. Located in one of Scotland's most deprived areas, the Hub sees hundreds of visitors monthly and has become a lifeline for many.

Pastor Aaron Elder shared how the space fosters belonging before belief, with

baptisms and growing church attendance as a result. 'The support from Baptist Insurance has accelerated and enabled our work, and I can only say a heartfelt thank you. I would certainly encourage other churches throughout the country to apply for a grant.'

[baptist-insurance.co.uk/grants/oxgangs-community-church](https://baptist-insurance.co.uk/grants/oxgangs-community-church)



“ These stories highlight exactly what the Baptists Insurance Grants Programme is about, putting the money we make back into the Baptist family and helping people to find God. ”

**Anne Bishop**, Chair of the Baptist Insurance Grants Committee

### Bringing hope to Thornaby: Clayton Baptist Church's community mission



In the wake of the pandemic, Clayton Baptist Church (CBC) launched a bold mission to bring hope to the overlooked Thornaby estate. Their first initiative, *Thrive*, quickly became a vital space for families, sparking deeper community connections.

With a £9,325 grant from Baptist Insurance, they appointed a community

worker and launched *Connect* and *Sustain*, programmes offering spiritual support and practical help. With over 250 contacts per quarter and growing impact, CBC is building a pathway to transformation, one relationship at a time.

[baptist-insurance.co.uk/grants/clayton-baptist-church](https://baptist-insurance.co.uk/grants/clayton-baptist-church)

### Spreading the good news in Exwick

Struggling parents in Exwick are finding hope and support thanks to *Parent Point*, a partnership between Exwick Community Church and Exeter YMCA. The idea came during the COVID lockdowns.

The programme now offers practical parenting advice, emotional support, and a message of Christian hope.

A £5,000 grant from Baptist Insurance helped fund staffing, catering, and venue costs. Church member Debbie Carter shared, 'I can think of one young single mum who literally never smiled, and whose two

children were struggling with their health and their school attendance. *Parent Point* has given her confidence, the children are blossoming, and she's always smiling now.'

[baptist-insurance.co.uk/grants/exwick-community](https://baptist-insurance.co.uk/grants/exwick-community)



Over the last 10 years, the Baptist Insurance Grants Programme has given over **£2 million** in grants



# Insurance with heart



David Simms

A conversation with David Simms, Baptist Insurance's team Underwriting Manager.

We caught up with David to talk about why Baptist Home Insurance is more than just a policy, and how it's a way to protect what matters most while giving back to the Baptist family.

## Why choose Baptist Home Insurance?

'It's peace of mind with purpose,' David explains. 'Our policies offer generous cover, up to £750,000 for buildings and £75,000 for contents, and include home emergency cover and legal advice as standard. You'll also benefit from up to £3,500 cover for your portable items away from home, and bicycles insured up to £750 each!'

## What makes it different?

'All available profits are reinvested into Baptist charitable causes,' David says. 'So, when you insure your home with us, you're also supporting Baptist churches and outreach projects across the UK.'

## Any standout features?

'We offer an automatic 20% increase in contents cover during special occasions like weddings and Christmas – which is just around the corner! It's designed to be practical, generous, and community minded.'

## Final thoughts?

'If you're looking for insurance that protects your home and strengthens the Baptist family, this is it. It's insurance with heart, and real impact.'

Learn more or get a quote at

[baptist-insurance.co.uk/home-insurance](https://baptist-insurance.co.uk/home-insurance)

“ When the Manse had a fire caused by an electrical fault, the Baptist Insurance Company were swift to help and communicated expertly about the processes that were needed for the coming months.

If BIC were a church organ, then all the stops would be well and truly out to assist me and my family in a traumatic time. We are so grateful for their expertise and help. ”

Rev'd Chris Duffett, former president of the Baptist Union



# 100%

of our customers are satisfied with our Home Insurance <sup>1</sup>

<sup>1</sup>Based on 59 responses to the 2024 the Baptist Insurance Company Direct Insurance Opinion Survey

## Read Expressions online – anytime, anywhere!



Catch up on inspiring stories from Baptist Insurance wherever you are. Discover how grants are making a difference and explore practical tips to support your ministry.

You can download the latest issue yourself or share it with your church community by using the link below or the QR code.

[baptist-insurance.co.uk/expressions](https://baptist-insurance.co.uk/expressions)



120 YEARS

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