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## **Church and Manse Building Fund**

The church and manse building fund exists to give loans to fully contributing member churches of the Baptist Union of Scotland. The loan funds should be used for the purchase, improvement or repair of church property including manses.

### **Currently (2018)**

Loans are up to a maximum of 50% of project costs with a maximum loan of £100,000 (projects up to £200k)

No interest is charged but we suggest a goodwill donation to the fund of an extra year's repayment at the end of the loan.

No security will be taken on loans of £50,000 or less – a letter of agreement would be drawn up between church trustees and union trustees. Where security is necessary the costs will be borne by the church.

Repayment Terms up to 10 years

Loans can be applied for by sending a letter outlining the details of the project and the loan amount to [finance@scottishbaptist.org.uk](mailto:finance@scottishbaptist.org.uk)

For larger loans please contact the BUS office (0141 423 6169) for separate information.