intouch

NEWS OF MINISTRIES WITHIN THE AFFINITY FAMILY

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EQUIPPED FOR MISSION

How can we reach out to Muslims? **04**

affinity

DIRECTOR'S DESK

It is a pleasure to share with you our Summer edition of InTouch magazine.

In Matthew 28, we read that Jesus has all authority "in heaven and on earth." Because of that, his followers are to make more disciples, to baptise them, and to teach them what it means to follow Jesus. As they go into the world, it is so encouraging to know that Jesus promises to be with them always.

This is the mission of both the local church and churches working together in partnership. It hasn't changed since Jesus' words on that mountain in Galilee.

To do that effectively, we need to know what to teach and how to live. We also need to get organised.

And so, as we continue to fulfil the mission, local churches are formed with recognised and spirit-filled leaders – but we must also consider how leaders are to lead, how care should be administered and how money should be collected and shared. We need to make sure things are done with integrity and transparency because these things enable the mission to continue unhindered.

In this month's issue, therefore, we have timely articles about how we fulfil our mission in different ways, including advice on bringing the gospel to Muslims as well as practical guidance from some of our agency members about legal and organisational issues, safeguarding and banking.

GRAHAM NICHOLLS

AFFINITY DIRECTOR

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Affinity is a growing network of 1,200 Bible-centred churches and Christian organisations throughout Britain and Ireland. We declare and demonstrate the unity of Christ's Church for the advancement of Christ's kingdom.

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How can we reach out to Muslims?

Peter Jolly
Trustee of ReachAcross UK

REACHACROSS®
Helping Muslims Follow Jesus

ReachAcrossUK shares the gospel with Muslims, serves them in practical ways, and disciples them to follow Jesus. Their passion is helping Muslims follow Jesus.

I'm often asked, 'How do you reach out to Muslims?' There is no simple answer but, in addition to prayer, there are three broad areas worth considering in answer. For the purposes of this article, I am assuming that we are discussing reaching Muslims in the UK as there can be specific issues to consider in other countries.

First, we must dispose of the idea that there is something unique about Muslims and Islam from an evangelistic perspective. Otherwise, fear or misunderstandings may paralyse us. Muslims are people who need the gospel – just like everyone else. Almost all the Muslims that we are likely to meet in the UK are ordinary people worrying about their family or their health or the cost of living, just like us. God is sovereign and he has brought Muslims to us who can be so hard to reach in their home countries. This is a God-given opportunity that we should seize.

"Most Muslims in the UK are from the Indian subcontinent, especially Pakistan and Bangladesh. Having seen a 'Christian' country firsthand, they are often genuinely sceptical about Christianity."

Second, we should have some understanding of the context that's shared by the majority of the Muslims in the UK. Most Muslims in the UK are from the Indian subcontinent, especially Pakistan and Bangladesh. They are often in well-established communities and are frequently second or third generation, which means they

"It is important to remember that Muslims are individuals. We need to prayerfully try to understand each one we are talking to."

were born and educated in the UK. Having seen a 'Christian' country firsthand, they are often genuinely sceptical about Christianity. We therefore need to clear away various misconceptions such as Christians believing in three gods or Christians supporting immorality. The latter is because they rarely meet a believing Christian. They despise the immoral behaviours that they see from many white British people, who they assume are Christians, and they are unimpressed by the lax teachings on morality from some churches. Often they have been trained to use provocative questions and comments such as 'the Bible has been corrupted' or 'Jesus didn't say that he was god'. So, a knowledge of apologetics is essential and there are many books that give helpful tips. I recommend *How Shall They Hear* by EM Hicham or his shorter book *Letter to a Muslim Friend*. The course 'Friendship First' is also helpful. It is important to establish whether the person really wants to know the answer or is simply playing with you – so make sure you pray for discernment!

Often the people we meet are colleagues and neighbours. If this is the case, it can be very helpful to try and foster long-term friendships. Simple gifts – such as a tin of chocolates at Christmas, Easter and at their two Eids – can be helpful. We want to build trust that leads to serious questions. However, we do need to ensure that we are genuine in our friendship and we must be prepared for the long haul.

People from places like Iran have experienced brutal Islamic governments and they are often much more open. We can usually share the gospel without having to clear the baggage that UK-born Muslims often have. A helpful idea can be to consider Abraham. Most Muslims believe that Muhammad was a descendant of Abraham via Ishmael and Kedar (see Genesis 25:13). We can ask them to travel back down the ancestral line (without agreeing that Muhammad was in that line) to Abraham and point out that the line of covenant promise is through Isaac, not Ishmael (Genesis 17:19-21). The line of Abraham, Isaac and Jacob leads to the Old Testament prophets, who are respected by Islam and, most importantly of all, to Jesus. We then have a wonderful opportunity to tell a story infinitely better than that of Islam and Muhammad.

With all this said, it is important to remember that Muslims are individuals. Even if, in public, they can appear indistinguishable from others because of their clothing, there is wide diversity. Some are liberal or even atheists while others are stronger in faith. Generally, they are just trying to take their faith seriously and that gives us something in common! Yet others can be mystical and it can be hard to pin them down to their actual beliefs. We need to prayerfully try to understand each one we are talking to.

Third, we need to consider our own personal evangelism style. Think of Muslim evangelism as a spectrum with, at one end, a gentle, bridge-building, friendly approach and, at the other, an assertive polemical method. The first is ideally suited to Muslim neighbours and the second to debates. Where we sit on the spectrum depends on our own personality (e.g. some people recoil from vigorous debate and others relish it) and the circumstances of our encounter. Whatever our personality, a debate at Speakers' Corner requires different tactics to a garden fence chat with a neighbour. Just two pieces of advice – even the gentlest relationship may sometimes need a firmer intervention to avoid misunderstandings and even the most assertive debate must be done with

gentleness and respect (1 Peter 3:15b). If we can't follow Peter's instruction, it is best not to engage in debate – after all, our primary aim must be to honour Jesus.

Three final thoughts. While the emphasis here is on personal evangelism, we must not neglect the opportunities of projects. For example, church buildings in or near Muslim communities can make good contacts through toddler groups, English classes, women's drop-in centres and so on. Also, tables with books to give away and door-to-door visits – things that might not work in some areas – can work well in Muslim areas. Second, while there isn't space here to consider interesting lines of approach (such as the historical holes in the standard Islamic narrative), I recommend further study for those interested. Lastly, do not neglect discipleship. A Muslim who is saved may well lose family and friends and will need a lot of support from the church. The course 'Joining the Family' has helpful advice on this subject.

Find out more

uk.reachacross.net

facebook.com/UKReachAcross

Why do we need a Christian bank?

Hannah Oliver
Brand and Campaigns Manager
Kingdom Bank

When you save with **Kingdom Bank**, your money is used to provide mortgages for churches, Christian charities and gospel workers across the UK. Whether it's planting a church, housing for staff or funding a new ministry space, your deposit helps make it possible.

One of the questions we are asked most frequently at Kingdom Bank is 'why do we need a Christian bank?' The idea of a bank being explicitly Christian is a new concept for many, so it's a valid question! Here are five key reasons why we think it's essential for Christians to have an ethical, gospel-focused banking option.

1. Rental insecurity for churches

One of the big issues facing UK churches today is having somewhere to meet. Demand for lending has surged, with many churches facing rental insecurity and rising costs.

Churches across the UK still rent space week to week: community halls, schools, leisure centres, even commercial venues. Rents have risen sharply in many areas and availability can be fragile. Congregations can sometimes face last-minute cancellations or longer-term refusals of space when venue owners become uncomfortable with a church's teaching or Sunday activities. Owning suitable premises can transform stability, local visibility, and ministry impact.

As an illustration of this trend, in 2020, we lent just over £5 million. In 2025, we lent just over £28 million[1] in mortgages that

"Whether customers' savings are being used to invest in practices or businesses that align with their values is already a conversation in the secular world – so how much more important is it for Christians to be stewarding their resources in a way which glorifies God?"

help churches secure permanent homes for worship, outreach and evangelism and help Christian workers to secure housing. With the need for church property rapidly growing, it's important for gospel ministries to have a Christian bank that is familiar with their work and finances, with staff who understand their requirements and mission.

2. Ethical banking

The conversation about ethical banking has been gathering momentum, with more consumers thinking carefully about where to hold their money. Money Saving Expert helpfully explains: "When you deposit money into your current account or savings account, it doesn't just pile up in a big vault somewhere. The bank makes a profit by investing your money in businesses, for example, or by giving loans to individuals or charities. When you choose a bank specifically on its ethics, you're having a say in what your money helps to fund." [2]

Whether customers' savings are being used to invest in practices or businesses that align with their values is already a conversation in the secular world – so how much more important is it for Christians to be stewarding their resources in a way which glorifies God? How can God's generosity to us instruct and inform how and where we save? Our banks are investing our money, so it's up to us to decide if their investment practices align with our faith.

3. Stewardship beyond giving

Many Christians will give a portion of their monthly income away to their church and other causes. A Christian bank provides

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[1] Unaudited figure.

[2] Rosie Hamilton, 'Ethical Banking', Money Saving Expert, 2 October 2025: https://www.moneysavingexpert.com/banking/ethical-banking/. Accessed 9 March 2026.

the opportunity to also put the money you set aside in savings to work for the gospel. All banks will invest their customers' money in something, so it makes sense for Christians to ensure their money is invested in supporting ministries and Christian outreach with an eternal impact.

4. No compromise on regulatory responsibility

Though there are many ethical investment options available, not all of these are regulated by the FCA and PRA in the way that a bank is. It's important for Christians to know that the appropriate protections and safeguards are in place when they are entrusting their money to a financial institution.

Banks are typically also part of the Financial Services Compensations Scheme (FSCS) which means that, should your bank fail, your money is protected up to £120,000 per eligible saver. This gives savers a peace of mind that may not be available with other investment funds.

5. Financial conversations with a gospel focus

We believe there shouldn't be a sacred/secular divide when it comes to finance. We want Christians to be informed and to engage with big questions about money in a way which connects with gospel truths. As a Christian bank, we're able to be on the financial frontline and understand the issues facing Christians and churches, helping facilitate relevant and timely conversations about topics such as inflation, national debt, and government budgets, as well as on themes of stewardship, such as encouraging generosity in children, and whether it's wrong for Christians to buy a bigger house.

We believe that our status as a Christian bank makes us uniquely placed to facilitate these conversations; what a blessing it would be to have a generation of stewards who are actively engaging in theological discussions about finance!

In summary, we believe it's incredibly important for UK Christians to have access to a regulated bank which is aligned with their beliefs, helps them to thoughtfully engage in the world of finance, and provides vital mortgages for Christian ministries who need space to grow.

Find out more

- kingdom.bank
- facebook.com/KingdomBankUK
- instagram.com/kingdom_bank
- x.com/KingdomBank

AFFINITY TALKS GOSPEL PODCAST UPDATE

Throughout the episodes, we have been delving into the heart of gospel ministry and church unity across the UK.

Join Graham Nicholls, Director of Affinity and local church pastor, along with Lizzie Harewood, Executive Officer at the Association of Christian Teachers, as they unveil stories of gospel transformation happening right now across the country.

As we meet with churches and para-church organisations, projects and Christian movements, each episode will inspire and inform you about the incredible work God has done and is doing. You'll be encouraged as you hear about the gospel's impact, and you'll be equipped to pray more intelligently for various ministries and serve in new ways.

Listen to Affinity Talks Gospel Podcast on Spotify, Apple Podcasts, YouTube or read the transcripts on our website at affinity.org.uk/resources.

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Understanding Britain Now With Help From Britain Then
with Collin Hansen

Why Being A Christian Means Being Political
with James Mildred

The 1.5 Billion Still Waiting for a Bible
with Martin Dickson

FAQ

with Christian Safeguarding Services

Christian Safeguarding Services is a provider of specialist training, consultancy and professional support to churches and other Christian Faith Based Organisations. CSS is driven by a passion to help churches and faith based organisations to develop best practice in safeguarding from a biblical perspective and in a cost effective way. They provide a complete safeguarding service, meeting all your safeguarding needs in a flexible and responsive manner.

CSS Christian Safeguarding Services
Training & Consultancy Services

The vast range of safeguarding concerns which churches manage often feels overwhelming. Here, we will briefly address questions that are regularly asked.

Please note that each safeguarding situation must be considered on its own merit, and subtle differences in circumstance can result in significantly different advice. A document with fuller explanations can be downloaded from ***https://bit.ly/the-css-common-qus***

1. Who are vulnerable adults?

This term is used generically and means different things to different people. It is therefore not suitable for use as a technical descriptor in a safeguarding context.
The terms that are now used are:

- Adults with care and support needs;
- Adults at risk of abuse (sometimes referred to as adults in need of protection).

2. Do those working with vulnerable adults need to be DBS checked?

DBS checks are only permitted if the role involves regulated activity. In churches, regulated activity with adults includes supporting them with personal care needs (whether physically or by verbally prompting), providing healthcare or social care support or transporting them to such appointments, or helping them manage their finances. If the role does not meet the criteria for regulated activity, the individual should still be safely recruited, even though an enhanced DBS check cannot be sought.

3. I believe someone at church is living with domestic abuse. What should I do?

Domestic abuse, including emotional abuse and coercive or controlling behaviour, is a crime and victims should be informed of their right to report to the police. The church can support them to do so if they wish. However, it is their decision whether to report. If you witness an assault, you can report that and you can also speak to the police, passing on the 'intelligence' under some circumstances. If, however, there are under 18s in the household, a report to Children's Social Care is mandatory, even if the child is not the direct target of the abuse, and regardless of whether the adult victim wishes to report. Domestic abuse can involve high levels of risk so advice should be sought to ensure safety before the perpetrator is alerted.

4. We have an adult who has disclosed non-recent abuse in childhood. Do we have to report it?

This requires sensitivity, and care focused on the person's well-being. The adult should be informed of their right to report the abuse to the police, and that there is no time limit on reporting. The church can support the individual to report if they wish. Whether or not the adult wishes to report, we should ask whether the perpetrator remains in a position of trust and if so, how those risks can be addressed.

5. We have a member who is struggling with their mental health. Do we need to take any action?

Mental ill-health is generally regarded as a health matter, rather than a safeguarding concern, but the information should still be reported to the Safeguarding Lead. If, however, the individual poses a risk to the safety of themselves or others, this should be treated as a medical emergency. Support should be sought, from their GP, a local A&E or a local walk-in centre or reported via the 999 service, requesting an ambulance.

6. We have an ex-offender attending the church, how do we manage this?

Churches seek to welcome everyone. However, we also have to ensure we keep everyone safe. If the person is managed by an offender officer, the church must obtain their advice. The individual must be asked for the name and contact details of their offender officer. The church must contact the offender manager for advice and a formal risk assessment must be completed and if required a safety plan should be implemented. The safety plan should outline support the church will provide, conditions for managing the risk, what will happen if the agreement is broken, and when it will be reviewed.

Given the complexities and the potential risks involved, we recommend seeking advice from your safeguarding provider.

7. We have an allegation or complaint against one (or more) of our leaders. What should we do?

Churches must have policies, procedures and codes of conduct for staff and volunteers, including procedures for handling complaints or allegations including allegations against multiple leaders (e.g. elders). The complaint must be investigated impartially, and conflicts of interest must be managed.

If the allegation suggests crimes have been committed, or that safeguarding thresholds are met, the matter should be reported to statutory services and the Charity Commission (as required).

If the allegation or complaint does not meet statutory thresholds, the church should follow its complaints or allegations procedures, ensuring that a fair, transparent, and accountable assessment is made of the allegations or complaint. The complainant should be kept informed of progress and anticipated timelines for completion.

Unnecessary delays should be avoided. Both the victim, and the person accused must be supported throughout the process and safeguarding risks must be identified and managed.

8. We want to disciple, mentor, or provide pastoral care on a 1:1 basis to under 18s. Is this permissible?

Provided the increased risk can be managed, parental consent is obtained, the wishes of the young person are respected, and the necessary safeguarding measures are in place, 1:1 support to under 18s is permissible. In addition to the safe recruitment of staff or volunteers, effective risk assessment, robust policies, procedures, codes of conduct, and proportionate monitoring need to be implemented. Consideration should be given to what safeguarding arrangements are required for different ages of children and young people. In addition, any specific requirements related to the needs of the individual child must be considered and managed.

9. Can we use social media with under 18s?

Social media use carries a high risk, but it is possible to manage it safely. It is difficult to give a succinct answer due to the variety of risks and the constant technological advances. Consideration must be given to a range of factors including the safe recruitment of staff or volunteers, effective risk assessment, robust policies, procedures, codes of conduct, and proportionate monitoring. Legal requirements and age restrictions must be respected, and careful consideration should be given to what safeguarding arrangements are required for different ages of young people. In addition, any specific requirements related to the needs of the individual young people must be considered and risk assessed.

Those making decisions must be competent to do so. In many of the situations addressed in this article, we would recommend seeking advice from your safeguarding advisor.

Find out more

thecss.co.uk

facebook.com/christiansafeguardingservices

Help, I’m a trustee – I think!

“For [the kingdom of heaven] will be like a man going on a journey, who called his servants and entrusted to them his property.”

Matthew 25:14 (ESV)

Edward Connor Solicitors uniquely combines the specialism of a high-quality law firm with the gospel aims of a Christian charity. They offer Christ-centred legal expertise, designed to support churches and parachurch organisations in making their ministries flourish.

Being a charity trustee is a form of stewardship. You are looking after the resources that God has placed under your care – but becoming one can be a daunting prospect. You will want to get to grips with how the charity operates from the inside (especially if you haven’t been involved with it much). You’ll need to read the governing documents, accounts and recent board minutes. And you’ll also want to check ‘The Essential Trustee’[1] – the Charity Commission’s introductory guide – and the Charity Governance Code,[2] which helps with the practical and relational dynamics of a well-functioning trustee body.

You may also ask yourself – do I know what kind of trustee I am? What do I actually have responsibility for? How does my role fit with other roles in the charity that are also described as trusteeship?

In some charities this question doesn't arise. If your legal structure is a Charitable Incorporated Organisation (CIO) or company limited by guarantee (CLG), and all the charity's property is held outright for the purposes of the CIO or CLG, your role is simply that of a charity trustee as set out in the Charities Act 2011. In a CLG, you will also be a company director, and you will have overlapping duties under company law and charity law.

The test for a charity trustee in the Charities Act is "the persons having the general control and management of the administration of a charity".[3] Usually, it is obvious who these people are – they are the people who have been formally appointed to the role, in accordance with the charity's governing document, and whose names are on the Charity Commission's public register. (One of the trustees' duties is to make sure the list of names on the register is kept up to date!)

Sometimes it is less obvious. If there are people who act as if they have 'control', there is a risk that the Charity Commission will regard them as charity trustees even if they haven't been formally appointed. They then have the responsibilities and duties of trusteeship without necessarily realising it – which includes making sure that any salary or other payment they receive is properly permitted under the constitution. Someone who is in a leadership role, and who is used to taking decisions without oversight, could end up in that position. Do check if you're unsure.

There are other kinds of trusteeship that often crop up in charities. One of the most common is where a charity occupies property. The governing document that applies to the property is a different one from the charity's own constitution. It may be a trust deed or a conveyance. The people who hold the property might have a much more limited – but still important! – role in how the charity operates. If the governing document for the property gives them power to make decisions about it (even if they need consent from others, such as church members), they are a distinct body of trustees, separate from the charity itself. If their powers are restricted, and they can only act on the direction of the charity's own 'managing' trustees, then the charity can all operate under a single umbrella. Sometimes the property is held by a statutory trustee, whose powers are set out in legislation – they are then a custodian trustee, and don't have any decision-making power at all. If your property is held by the Official Custodian for Charities, then this will be the case.

[1] UK Government, 'The essential trustee: what you need to know, what you need to do (CC3)', gov.uk, 3 May 2018: gov.uk/government/publications/the-essential-trustee-what-you-need-to-know-cc3. Accessed 9 March 2026.

[2] Charity Governance Code: https://www.charitygovernancecode.org/. Accessed 9 March 2026.

[3] Section 177 of the Charities Act 2011.

> "New trustees can bring a fresh pair of eyes to the situation – and that is often a good time to be reviewing whether things need to be different for the future."

We often find that there is a mix of these kinds of structures underneath what looks like a single charity. Even if the charity is a CIO or CLG, where there is a historic property, or an investment fund that was given to generate income or to use for more specific purposes, the CIO or CLG itself may hold a 'corporate trustee' role in relation to that property or those funds. It then has to use those assets on the more restricted terms that apply, as set out in whatever trust deed or document is relevant. It will also need to account for those assets separately.

Of course, just because property or funds are held on a restricted basis now, that doesn't necessarily mean that they are restricted forever. If there are good reasons for changing those structures, the Charity Commission will often give consent to releasing them. New trustees can bring a fresh pair of eyes to the situation – and that is often a good time to be reviewing whether things need to be different for the future.

So if someone asks you to be a trustee, some questions that you might want to ask, alongside the steps set out in the first paragraph, are:

- Does the charity hold all of its property outright, or are there properties or other assets that are held on a restricted basis?
- Are those other assets held by the charity as a corporate trustee, or by individual trustees (and am I going to be one of them!)?
- What governing documents apply to those assets?
- Are any restricted assets shown in the charity's accounts?
- Could we use the assets better if the restrictions were changed? Would a change in purposes help – or an ability to spend some of the capital?

Trustees who bring creativity and vision to their role, as well as being guardians and stewards of the charity, are best placed to enable gospel ministry to flourish by making good use of the assets that God has put under their care.

Find out more

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Tony Watkins

The People of God in the Nations of the World
Collin Hansen

Authority and Accountability
Philip Swann

Lessons from the Persecuted Church
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