

Vehicle Purchasing Options

We are frequently asked questions about the best way for a pastor or church to purchase a motor vehicle. Typically there are two types of purchases; 1) a car for the pastor to use or 2) a bus or people mover for the church to assist various ministries. Either vehicle can be purchased in a number of different ways – outlined below.

(a) Private Purchase

Usually, pastors want to own their own car and are therefore interested in purchasing it directly. Registered pastors are eligible to obtain a fleet discount through their connection with Queensland Baptists if they want to buy a new vehicle. This discount is offered at the discretion of the local dealership, but all the big brands appear happy to cooperate and offer between 10% and 15% off the retail price of the vehicle. Note – this will only apply if you are purchasing a **new** vehicle; second hand vehicles are not eligible for these discounts. While this might sound like a fantastic discount, I generally find that most dealers are willing to haggle on price in any case and this discount will NOT be applied on top of any other pre-existing or negotiated reductions. Still – if you aren't the negotiating type, asking for this discount is a painless way to get to the right figure for your new car purchase.

To take advantage of this arrangement, call us in the office and ask for our newly developed car purchase form. This gives us all the information we need to prepare a letter of introduction for you to take to the dealership, and after that the discount should be readily applied. **The car is registered in the driver's name** and so there is no ongoing connection with QB or the church required.

(b) Church Purchase

If a vehicle is being purchased for ministry purposes, or if the church agrees to purchase a car for their pastor, then there is an option for the vehicle to be purchased by the church. Most QB churches are not incorporated and so cannot use their own name to hold the vehicle, but QB is happy for the vehicle to be purchased in the name of "The Baptist Union of Queensland". Apart from the fleet discount mentioned above, this approach will give some other savings because we can claim a stamp duty exemption if the vehicle is being used for "religious purposes" and the GST component of the purchase may be claimed back by the church through their BAS. For a new vehicle, a saving of around 25% on the retail price can be obtained. However – a word of caution: if you intend to offer your pastor a deal like this, you do need to put in place an agreement on who is responsible for the running costs of the car, who gets the benefit of its sale, and what would happen if the pastor leaves the church.

How do you go about this process? Please download the Church Motor Vehicle Pack and read the relevant information, and fill in the paperwork. We will need to give you the letter of introduction (same as above) as well as QB's CRN for the registration, and the paperwork to claim the stamp duty exemption. When you know the details, you need to provide us with the make, model, and registration number of the new vehicle to go into our register, as all correspondence – registration renewals, notices and fines – will come to our address here and will need to be sent on.

(c) Baplink Loan

Finally I note that Registered Pastors are eligible for personal loans through Baplink at competitive rates, and one of the prime uses of such loans is to fund the purchase of a vehicle. For more information, please contact Baplink direct.

Of course, if you have any questions or need further help, please do not hesitate to contact us in the office:

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