

church matters

A newsletter from Ecclesiastical for all our customers, PCC members and friends

www.ecclesiastical.com/church

Issue 17

October 2020



New fundraising support for churches

Fundraising has always been vital for churches – while there will always be a place for traditional, well-loved flower festivals and cake sales, there is a new world of fundraising opportunities out there that the internet has opened up.

But it can be daunting to know where to start, so Ecclesiastical's easy-to-use online fundraising hub is here to help with great ideas and simple advice.

Drawing on the advice of experts, and our own 130 years' plus experience in working with churches, we've pulled together a range of top tips to help you boost existing income streams and develop new ones.

There's help with researching sources of funding, and writing professional grant applications that can make all the difference to the answer you receive.

And there are great video 'webinars' with fundraising specialists offering their insights into key fundraising issues.

There's guidance on digital fundraising including crowdfunding and online events with ways to keep your congregation and wider community informed and engaged.

Exclusive resources are available for church customers, including a dedicated helpline run by our friendly Church Insurance Consultants based all around the UK.

Our latest development is 'Fundraising in a box'. This is a free printed toolkit packed with guidance to help our church customers raise funds.

To order your free toolkit simply call the fundraising helpline on **0345 601 9959**, email us on **fundraising@ecclesiastical.com** or access the call-back form via the hub: **www.ecclesiastical.com/churchfundraising**

The toolkit will be posted to your church within the next couple of months.

Congratulations to our winners



Last summer we launched our fantastic Parish Pixels competition – asking you to send in a photograph of your church and one descriptive sentence summing up its unique spirit.

Our aim was to showcase the incredible beauty and diversity of the country's churches – grandest and oldest, newest and humblest – and the faith and dedication of their congregations.

We received over 600 brilliant submissions from all over the United Kingdom, which our judges eventually whittled down to nine regional finalists. The overall winner – chosen with your help – was to be announced at a London awards ceremony this October. Unfortunately, COVID-19 means we had to cancel that event and hold an online celebration instead.

And we've also created second and third place prizes – giving even more money back to local churches and communities, in line with our corporate ethos.

And the winners are... **please turn to page 5.**



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“ I have recently taken over as Treasurer and knew almost nothing about Ecclesiastical Insurance. The newsletter and the website have been a great source of information. ”

* Church customer feedback survey 2020.

The National Churches Trust is the UK's church buildings support charity

It awards grants to churches of all Christian denominations, throughout the UK which are open for regular worship, and that encourage wider use of church buildings.



The key grants awarded by the Trust are:

Foundation grants

support maintenance and range between £500–£5,000. The Trust believes

maintenance is key and avoids major repairs issues in the future. With the support of the Pilgrim Trust, it can fund projects costing up to £10,000 excluding VAT to support urgent maintenance, and small repair issues, or small investigative works.

Gateway grants range between £5,000–£10,000. These can fund essential repair projects with estimated costs of between £10,000 and £100,000, as well as helping churches in their project development up to RIBA stage 1. They can also support initiatives by local churches trusts.

Cornerstone grants are the Trust's largest, and range between £10,000–£50,000. These are for urgent and essential structural repair projects with estimated costs of at least £100,000. They are designed to help places of worship become wind and watertight, and for installing kitchens and toilets with estimated costs of at least £30,000.

In 2019, the Trust made or recommended 188 grant awards to churches and chapels totalling £1,344,474. The Trust also now administers the Wolfson Fabric Repairs Grants via its Gateway and Cornerstone streams so that one application can result in a grant from both funders. This means that in 2020 an additional £200,000 of funding has been made available.

To find out more and apply, visit:

www.nationalchurchestrust.org/grants



We help the helpers

The long-term effects of the COVID-19 pandemic are unknown, but one thing is certain – churches have rarely been more needed.



Churches up and down the country offer valuable community support running foodbanks to help the hungry, and night shelters for the homeless, building on the valuable and caring work they have been doing for years.

Night shelters

With so many people in need, offering a warm place to sleep is a great way to help your local community. During the cold winter nights, many churches open up their premises to provide a place of shelter, and a number also offer meals, washing facilities and support on various issues the homeless can face. However, whether it's a long-term shelter or impromptu solution to a cold snap, your church needs to follow health and safety guidance, and make sure to take care of all those involved.

Foodbanks

In these difficult economic times, more churches are setting up foodbanks and we are receiving an increasing number of enquiries about the insurance implications. We are keen to support churches who want to offer this service to people in their community. If you are planning to operate a foodbank, please call us for advice. We also have lots of useful advice on our website to help you run a successful foodbank, and make sure everything is safe.



Our experts have put together some simple tips and steps you can take to make sure you are keeping everyone safe when running a night shelter or foodbank.

Visit: www.ecclesiastical.com/communityoutreach

You can also find information and support from the Trussell Trust. Visit: www.trusselltrust.org



Meet the people who sit behind your policy

Have you ever wondered who sits behind your policy? There is an army of skilled individuals and teams who work together to provide you with policy benefits, services, assurances, peace of mind and support. We couldn't fit them all in but here are a few, and we'd like to introduce you to one of our Risk Surveyors.



How do we value your church?

You may be surprised at just how much we take into account during a survey, when determining the insurance value of your church. We consider major areas of likely damage due to, for example, a serious fire as well as things such as the age of the building, historic features, outbuildings, coverings and internal and external dimensions. Our unique valuation service is based on a repair/restoration cost and includes portable items and provision for the cost of debris removal, contingencies and preliminaries including site administration, scaffolding etc. which are likely to be incurred. Quoted sums also include architects', surveyors' and consulting engineers' fees and VAT. So it's worth chatting to our surveyors.

For more information about valuations, visit: www.ecclesiastical.com/church/church-insurance/survey



RISK SURVEYOR

Dave brings peace of mind

When you worship in a unique building full of ancient artefacts, it's hard to put a price on peace of mind – but it's something all churches should consider.

A fire, a theft, or a trip leading to serious injury – all can have serious repercussions and impact on continued church operations.

Fortunately, Ecclesiastical Insurance Risk Management surveyors like Dave Stevenson are on hand to assist, providing advice to help minimise such risks in a timely and effective way.

'It can be quite daunting for customers to think about these things,' said Dave, 'but we're on your side, and I'm there to help. Every church is different, so I'll contact you, discuss how your church operates and offer practical ideas to reduce specific



risks identified. We have a vast reservoir of experience from more than 130 years of insuring churches all over the country, so there's a good chance we'll have come across the challenge before and have an effective suggestion for you.

'It might be high-tech – for example, a roof alarm if you have concerns over metal theft. But it can also be very simple – such as keeping plastic waste bins well away from the church building to reduce the risk of arson damage.'

Dave and his colleagues can contact you, but there's also lots of useful advice on our website: www.ecclesiastical.com/church

'It's a marvellous job,' said Dave. 'I love history, and to spend your working life visiting magnificent, unique churches, and helping the lovely people who worship in them, is fabulous.'



Risk Advice helpline:
0345 600 7531

Please have your policy number to hand. The lines are open 9am–5pm, Monday to Friday (excluding bank holidays).



Professor John Moverley OBE

Unsung heroes of every church

Churchwarden Professor John Moverley OBE was mowing the grass at the Church of the Holy Cross in Moreton Morrell when he noticed a woman sitting on a nearby bench.

She looked unhappy, so John stopped his mowing, went over, and started chatting to her. He helped raise her spirits, and she is now considering joining the congregation.

It was just one side-effect of the wide-ranging position of the Anglican Church's unsung heroes – the churchwardens.

Like many in this ancient role, John and fellow warden Nick Benbow give up several hours a month on everything from mundane paperwork, to ensuring the security and integrity of the building, to arranging weddings and services.

'We're the ultimate Jacks and Jills of all trades, really,' said John, who took on the post at the small Warwickshire church five years ago. 'We keep everything ticking along so the real job – spreading God's word – runs smoothly.'

'From little things like mowing the graveyard every week to contributing to the community's efforts to raise over £200,000 to build a new church room, we get involved. It's very rewarding.'

If you're thinking of becoming a warden – or want to support your incumbents – the Ecclesiastical website has lots of advice and guidance including the Churchwarden's checklist: www.ecclesiastical.com/churchwardens



Q: What is SmartWater®?

A: SmartWater® is a forensic marking solution that is unique

to your church and applied to external metal. It is a condition of a church metal theft claim to have an agreed forensic product in place, to display signage and it be registered with the relevant provider.



Parish **Pixels**

Congratulations to Freedom Church

It was almost impossible to choose the overall winner of our Parish Pixels competition – but in the end our judges, helped by you, voted the **Freedom Church in Blackpool** as the National winner.

Unusually, Freedom Church – which has a growing congregation and is making inroads into many areas of the local community – doesn't yet have its own building, and is raising the money to renovate an old church hall on an estate in the seaside town. The Rev Linda Tomkinson's photograph shows worshippers outside the derelict hall, resting while clearing rubbish from inside. Her caption read:

“ We may not have our own church building, and we may live in an area of deprivation, but we believe that it doesn't matter where you meet to worship God, as long as you meet to worship God. ”

The congregation has been holding services outside, and needs to raise £240,000, so the prize money will be a welcome boost.

Second prize

Second prize goes to **St Luke's in Kingstanding, Birmingham**, for this photograph taken by worshipper Sarah Farnan, who says, 'The St Luke's family has been sparkling like a diamond at the centre of the community of Kingstanding for over 80 years, shining out the love of God for all to see.'



1st



Third prize

Third place goes to **St Cuthbert's in Colinton, Edinburgh**, for rector Nicki McNelly's picture of ice crystals on a window. 'Like the ice appears to break the window,' she said, 'we are a beautiful church in a broken world doing our best to live as Jesus commanded.'

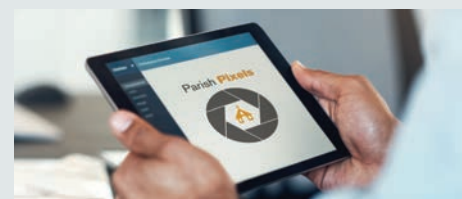
3rd



'All the pictures told wonderful stories about the vibrant and exciting life of our churches,' said judge the Venerable Peter Townley, Archdeacon of Pontefract. 'I hope very much that the prize money will really make a difference and help the winners to further their praiseworthy mission.'

'It was a privilege to be part of the judging panel,' said his fellow judge, Richard Gough, General Secretary of the Diocese of London. 'I was inspired by the story behind each photo and the way each of the church communities are reaching out into their neighbourhoods.'

Huge congratulations to our National winner and runners up, Regional winners and all the nominations.



To read the stories and view video clips about our winners, visit:

www.ecclesiastical.com/parishpixels



An Ecclesiastical Ministry Bursary Award can re-energise your calling

Since we launched in 1987, our Ministry Bursary Awards (MBAs) have provided £1.35 million to fund extended leave projects for more than 1,000 Anglican clergy.

Grants are awarded to individual clergy in stipendiary ministry in the Anglican Church in England, Scotland, Wales and Ireland. Our MBAs can help you breathe life into your ministerial development by financially supporting sabbaticals that can be life-changing for individuals, their congregations and the community.

“ It was like opening a window to let fresh air and light in ”

James Radcliffe is an Associate Vicar from Lincoln Diocese. He's loved sport from a young age and became a Christian at 17. Eligible for extended leave after 10 years' service, an MBA grant enabled James to take a 10-week sabbatical in South Africa.

The sabbatical involved researching and engaging with churches, chaplaincies and ministers working in sports-based ministry in Cape Town. It allowed James to explore a question from his adolescence: 'Why aren't millions of young, fit, sports-mad teenagers in church?'

James's experiences were profound: 'I organised a lot before I left, but also wanted the experience to develop of its own accord once I arrived in Cape Town. Basing myself at an Anglican theological college, I found a network of people who offered friendship, support and connections. I sat in on a mission course and interviewed many amazing people working in sports ministry. And I scheduled in a week's retreat to reflect on how I could share what I had learned once I returned to the UK.'

'I am so grateful to have had this opportunity – I would absolutely encourage anybody thinking of re-energising their calling to apply for an MBA grant.'

For more information, visit: www.ecclesiastical.com/latest-news/ministry-bursary-awards/join-more-than-1000

Some warming thoughts for winter

As the nights draw in and we pull on extra layers, our churches need the same attention. They need to be warm for the comfort of their members, but also for the protection of the building against deterioration.



Pipes should be lagged to reduce the chance of bursting due to freezing temperatures, and causing water leaks that will damage furnishings, electrical equipment and more. Paths should be protected by a layer of grit and cleared of excess water and leaves that could cause a nasty slip and fall.

Your boiler and heating system may be due its annual visit from a qualified engineer to ensure it's working efficiently and safely. Your gutters and drains also deserve some attention to free them from cold, damp leaves that could be blocking them up and causing damp and water ingress.

A popular extra layer during colder weather is the addition of temporary heaters. Take care with where they are

positioned and ensure they have been tested within the last 12 months.

For more information about making your church cosy and safe, visit: www.ecclesiastical.com/bad-weather



Your handy risk calendar

We've produced a handy Risk Calendar to help you plan when to take action to deal with specific issues before they occur. You'll find it enclosed with this newsletter and you can also download it from: www.ecclesiastical.com/risk-calendar. And check out the useful links to our website where there is lots more information.

Of course, if you need more detailed help and advice, our risk management team is available on **0345 600 7531** (9am-5pm Monday to Friday, except bank holidays) or via: risk.advice@ecclesiastical.com





Allchurches' hub offers advice and resources for churches



Allchurches Trust has launched a helpful hub to support churches in a number of ways, from project planning and publicity to impact measurement and connecting with young people.

The advice and resources hub will help churches to develop, implement and sustain successful projects and give them the best chance of success when applying for funding from Trusts and Foundations, including Allchurches. You can find it at: www.allchurches.co.uk/advice-and-resources

Example resources include: interactive project planning and impact evaluation toolkits; advice blogs on modernising church facilities and designing spaces for young people; and tools to publicise your project, including reaching out to local media and tips for taking photos for social media.

The hub also features Allchurches' latest research, including:

- **Growing Lives Research Report** – the results of a survey to churches asking the question: *'How effective are churches at connecting with young people and what help do they need to do it better?'*
- **Growing Lives: Connecting in lockdown research** – looking at the experiences of churches connecting

with young people during the COVID-19 lockdown.

- **Hope Beyond Research Report** – the results of an online consultation with churches, Christian charities, diocese and cathedrals, identifying what they felt the key needs of their communities would be as a direct result of the coronavirus pandemic.

Allchurches Trust Chairman, **Tim Carroll**, said: 'Our advice and resources hub is enabling us to share our own and our partners' expertise to add value to our beneficiaries over and above our funding, as well as sharing invaluable learning from churches and Christian charities.'



A message from our claims team

We're really pleased that most churches are now open and welcoming their congregation again.

We know that a church is not just another commercial building but is often at the centre of the local community, providing a whole range of activities beyond worship. If you've noticed any damage caused whilst your church was closed, or since, to buildings or contents, please call our claims team straight away.

We will do what we can to help you, including assistance with gaining estimates, and putting you in touch with qualified professionals from our network of preferred suppliers.

Call: 0345 603 8381

24 hours a day, 7 days a week
(UK new claims). Email:

churchclaims@ecclesiastical.com



We've donated to church-related charities through our Movement for Good awards



This year through our Movement for Good awards we're building on the widespread success of last year's initiative and giving a further £1 million to charities.

We are delighted that a number of church-related charities have so far benefitted from a donation of £1,000. You can read how two of these – St Mary's, the parish church for the villages of East Preston and Kingston, and Thurrock Foodbank have used their £1,000 donations, and also see a full list of the 500 winners on our website: www.ecclesiastical.com/movement-for-good/1000-winners

Trust130 is cooking on gas



We have donated more than £430,000 to churches around the UK, solely through Trust130, which was introduced in 2017 to thank our church customers for trusting us since 1887.

We recently spoke with one of our beneficiaries, **St Catherine's Church in Burbage**, who are now 'cooking on gas'.

The church is right at the heart of its community and it's able to stay there, thanks in part to a donation from Ecclesiastical Insurance's Trust130 campaign. The church recently refurbished its kitchen, and the £910 from the campaign came in very handy indeed in the process.

'Trust130 has been great for us,' said the rector, the Rev Andrew Hall. 'The kitchen is very important to the church members and also to the wider community. We use it after services, the choir use it, we have a luncheon club, mother-and-toddler club, the Mothers' Union, the WI, the bell ringers... you name it, they use it.'

'It was looking very tired and in need of updating and with the help of Trust130 and other fundraising we now have a space that is very modern and fit-for-purpose. It's a constant battle for all churches to raise the money to pay the bills, and anything above and beyond is very welcome indeed.'

How to support your church

Take out a home insurance policy* with Ecclesiastical and we will donate £130 to the church of your choice. And of course the more people who take out home insurance policies, the more funds that are raised. So those plans for the churchyard could finally take seed and flourish.

If you would like a quote or more information, simply call:

0800 7830 130

and quote **CHMAT20** or visit www.ecclesiastical.com/trust130

*Subject to terms and conditions – please visit www.ecclesiastical.com/trust130



Financial Services

Ecclesiastical Financial Advisory Service (EFAS) provides expert, independent financial advice including for pensions, investments, life assurance & mortgages to the clergy, church people and PCCs.

Call: 0800 107 0190

Email: getadvice@ecclesiastical.com
www.ecclesiastical.com/financial-advice



Funeral Planning

Ecclesiastical can help you make financial provision for your funeral, reducing the worry for your family and ensuring your wishes are provided for.

Call: 0800 055 6503

Email: info@epsfunerals.com
www.funeralplans.co.uk



Car Insurance

Our Clergy Motor Insurance is tailored specifically for the clergy and includes benefits such as business use, no admin charges and up to £500 cover for church goods in the car.*

Call: 0345 450 9396

www.ecclesiastical.com/church/car-insurance

*Subject to terms and conditions.



For more information, call: **0345 777 3322**
 email: churches@ecclesiastical.com

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