

Dialogue.

The twice-yearly newsletter from the Methodist Insurance Company

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Seven steps to successful fundraising

Church fundraising is more than just a means of securing financial support; it's an expression of generous minds and a shared mission.

By harnessing the collective passion and dedication of its congregation and wider community, a church can transform contributions into deep initiatives that address both local and global needs. Whatever the scale of the fundraising goal for your church, following this seven-step process will help you to get organised and improve your chances of success.

Step 1: Tell your story

Funders of all types will want to know who you are and why you need funding; be very clear on your fundraising goal and the impact your project will have on your local community. Consider including gift prompts and illustrations, such as '£1,000 could enable us to update the electrical wiring in the children's area'. Also engage funders with highlights and achievements along the way to encourage further engagement.

Step 2: Your team

By gathering together a fundraising working group, you can draw upon the skills and experience of supportive volunteers; skills like budget management and writing good copy needed to inspire confidence in donors. You can collate ideas such as making sure that you properly thank funders with personalised communications.

Step 3: Research

Create a single, central spreadsheet to record your funder research in one place. Simple column headings such as: the size of grant the funder awards, their application process, contact details and deadlines, will form a vital database and enable you to have the information at your fingertips!

Step 4: Identify

Keep a 'priority prospects list' of funders with 'live' funding programmes, those with the best match to your projects and with the capacity for the largest grants. This will help you maintain focus to help you reach your goals. Make approaches to warmest prospects first, past funders and 'friends' in local businesses might be motivated by the opportunity to fund key elements of projects.

Step 5: Sign up to funder newsletters

Many funders and organisations that support fundraising have newsletters with the current information about forthcoming opportunities, changes to funding programmes and deadlines. Make sure that you are aware of these opportunities.

Step 6: Events

Planning a fundraising event or series of events can be a useful way to raise the profile of your fundraising project and attract donations. Think about matching the theme of your event to your funding need.

Step 7: Network

Getting out and about to talk to people is an important way to shine a spotlight on your church. People remember an in-person conversation more than an out of the blue email or cold call and these personal connections are invaluable in your fundraising endeavours.

Don't forget, our church fundraising hub is full of easy-to-use support, guidance and tools to help you and your church with your fundraising journey.

For more hints and tips about fundraising – follow the link!

 methodistinsurance.co.uk/church-fundraising



A warm welcome to this edition of Dialogue

As the leaves turn and the air chills, we're ushered into the autumn, a season of preparation; harvests are in, fruits are preserved and, as the nights grow longer, we edge closer to winter.



At Methodist Insurance, we were also thinking about preparing for the future as we wrote this edition of Dialogue.

Our lead story, 'Seven Steps to Successful Fundraising', is packed with hints and tips which can help you to raise funds for your church. As you browse through, you will also find useful information about how to make your church into a welcoming 'Warm Space' for your congregation and your wider community, which can bring so many benefits to your church.

We are also delighted to introduce two new board members, Ian Rutherford and Julia Reid – and on page 3 you can read not just about their experience but also about their aspirations for their work with Methodist Insurance.

During this year's Conference, we held a 'Free Summer Draw' in which all entrants had the chance to win a donation for their local church. Check the bottom of this page to find out who won!

As you would expect from your insurance provider, we also have articles about how you can hold a safer firework party and ways to mitigate the risk of flooding in your church.

Thank you for taking the time to read Dialogue, your feedback is really important to us and if you have time, please scan the QR code and complete a short survey, it's really quick to do and will help us for our next edition.



Rebecca Oliver
Team Underwriting Manager

Read me online



Did you know you can read this newsletter online and even download a copy which you can easily read on your phone or tablet? You could even share a copy online with church members and other friends and family, to save paper!

Scan the QR code or visit:

methodistinsurance.co.uk/dialogue

Save the dates!

We are delighted to be one of the main sponsor of Conference in 2025:

Methodist Conference – Telford, Shropshire
Thursday 26 June to Wednesday 2 July 2025

Methodist Church in Ireland Conference – Portadown, County Armagh
Thursday 5 June to Saturday 7 June 2025

Look out for more information in our spring 2025 edition of Dialogue.



We are pleased to announce...

The **Rev Stephen Radford** (Superintendent Minister) was the winner of our Free Summer Draw, held during the Methodist Conference in June.

Stephen (pictured below left) was presented in September with a £350 donation voucher by Adrienne Whitehead, the Methodist Insurance Senior Underwriter at the Kirkby Stephen Methodist Church in Cumbria, being the church chosen by Stephen to receive the donation. Church Stewards, Mrs Cath Thwaites and Mr John Thwaites joined him.

Stephen said, "We are delighted, thank you for your wonderful generosity, and for all of the help you give to the Methodist church. We will be putting the money towards the costs of hosting a Methodist Modern Art Exhibition at the Church next Easter featuring the paintings of Roy D'Maistre, the exhibition will be titled 'Revelation' taken from the Emmaus picture, as Jesus reveals his presence to the disciples."



Ian Rutherford and Julia Reid join the Board

Please join us in welcoming the Revd Ian Rutherford and the Revd Julia Reid as non-executive directors on the Board of Methodist Insurance.



Ian is a former commercial lawyer, with a wealth of experience in civic engagement and the charity sector. Ian will bring valuable new skills and focus to our grant-making activities and other key areas of the business.

"I spent 26 years in law," says Ian, "first in private practice and then as Legal Lead for Gateshead Council's

major construction projects, including the Gateshead Millenium Bridge, BALTIC Centre for Contemporary Art, and The Glasshouse International Centre for Music, so I'd always been interested in architecture and physical infrastructure.

"Fourteen years ago, I was called into the Ministry, and that moved my thoughts to social infrastructure.

"My first appointment was in Doncaster, where much of my work was in civic engagement, working with the local authority and the business sector on social justice issues. I am now City Centre Minister at Methodist Central Hall in Manchester where I work closely with the Mayor of Greater Manchester, on homelessness, food security and climate justice."

Ian, who lives in Manchester with his family, and enjoys art, blues music, Japanese culture and watching rugby union, will be part of

the Methodist Insurance Business and Development and Grant-Making Committees, and will bring to bear expertise gained from his other roles as Deputy Chair of the Connexional Mission Committee, as a member of the Law and Polity Committee, and as Vice-Chair of the Greater Manchester Mayor's Charity.

"I was delighted to be invited to join the Methodist Insurance Board to help apply my skills where needed."



Julia was ordained as an itinerant presbyter in 2022, after a long career in accountancy and insurance, and was for some years a church and circuit treasurer – a combination of working and life experience which is sure to add to our Board's talents.

"My first job after university was as an actuarial trainee for a major insurance company,

and I ended up at a senior level in a global insurer before deciding to start my own business," she says. "Along the way, I had qualified as an accountant, and I applied for the Board role because it was specifically looking for ministers with a background like mine.

"I have seen this world both from the customer side as a treasurer – so I know how important it is to feel that your church and your house are secure with your insurer – and obviously also from the business side, where I've a good understanding of marketing and strategy, and so on. I hope that combination will help me to make a contribution to Methodist Insurance."

On her ordination, Julia was appointed to Swaledale in the Yorkshire Dales – a beautiful landscape not too different from her previous home in the rolling hills of Perthshire. She spends her free time with her three adult children, walking her dog, Oskar, and watching detective and cookery shows on TV.

"I come from a non-religious background," said Julia, "and I'm still the only member of my family who has a faith. But I'm living proof that Jesus still invites people outside church to find their church family, and Methodist Insurance helps that to happen by supporting churches. I'm delighted to have joined and to help that process in whatever way I can."

Our claims promise...



99% of customers are satisfied with their claims experience¹

- Our Methodist Insurance Claims Team will look at your policy cover to see how we can best compensate you. If we can resolve the claim when you first contact us – we will.
- We give you direct access to the expert claims handler dealing with your case.
- We aim to keep things as simple as possible, offering you guidance and assistance throughout the life of the claim and responding to enquiries within one working day.
- We will look for cover, paying you exactly what you are entitled to, quickly and without fuss.
- We will take a proactive approach in protecting your best interests and we'll always consult you before making any decisions on liability.

¹ Methodist Insurance customer opinion results 2023, based on 139 responses from customers who had their claims settled.



Free monthly e-news



Would you like to sign up to our monthly e-newsletter? It delivers grant information, topical risk management guidance, fundraising material and lots of other helpful tips for your church straight into your inbox.

Many of our customers have chosen to receive this and we hope you would like to join them. Please feel free to pass the sign-up link on to anyone else in your church community who might like a copy. Scan the QR code or sign up at:

 methodistinsurance.co.uk/contact-us

Escape of water and flood damage



Escape of water incidents, such as leaks from a tank or a burst pipe, can cause significant damage to properties. Quite aside from repair bills, which can be costly, there can also be substantial upheaval as you try to source temporary accommodation for church services, or worse still, have to cancel them – and in historic buildings, damage can sometimes be irreparable.

We can all agree then that as a church Minister or guardian, it is better all round not to have any damage in the first place and, as a property owner or guardian, understanding the implications of escape of water and how to mitigate the risk of this is crucial.

We provide valuable help into managing risks and will work with you towards ensuring that you have adequate insurance coverage should the worst happen.

Major causes of escape of water

There are several factors that can contribute to escape of water incidents:

Cold weather: If they are not properly lagged or insulated, the water in heating and water pipes can expand during winter as it freezes, causing the pipes to burst and then leak as the water thaws. This can cause significant water damage.

Wear and tear: Ageing pipes and appliances can develop leaks over time.

Improper installation: Poorly installed plumbing systems or appliances can fail, leading to water escaping.

Neglect: Lack of regular maintenance can result in unnoticed issues that eventually cause leaks, like a constantly dripping overflow.

Inconvenience levels can be high

As we mentioned earlier, the aftermath of an escape of water incident extends beyond physical damage.

Displacement: Severe water damage can make parts of your building unusable, requiring temporary relocation.

Time and effort: Whilst our claims team will work to ensure the process is as pain free and smooth as possible, there are aspects that will draw on people's time which can be better used elsewhere.

Loss or precious belongings: Water damage can destroy valuable and sentimental items, adding emotional distress to the practical challenges.

What can I do to help minimise the risk of flood?

Regular maintenance: Schedule routine checks for plumbing and heating systems. Address any signs of wear and tear promptly.

Insulation: Properly insulate pipes, especially in unheated areas, to prevent freezing during cold weather.

Install leak detection devices: Modern leak detection systems can alert you to potential issues before they escalate.

Professional installation: Ensure that all plumbing and heating installations are carried out by qualified professionals.

Inspect your church regularly: We appreciate that you may not use the church every day or even week, so it is worthwhile, especially in the winter, just checking that all is okay.

Insurance coverage

Understanding your insurance coverage is essential. Methodist Insurance offers comprehensive policies that cover escape of water incidents and you will need to consider key aspects such as:

Coverage limits: Be aware of the maximum amount your policy will pay for water damage repairs.

Exclusions: Understand any exclusions that may apply, such as damage resulting from neglect or lack of maintenance.

Claims process: Familiarise yourself with the claims process and, where in your policy document you can find the phone number for our Claims Team that you can call in the event of a leak, to ensure a smooth and efficient response in the event of an incident.



Dealing with an escape of water incident

If you experience an escape of water incident, swift action is crucial. Follow these steps:

Turn off the water supply: Immediately shut off the main water valve to prevent further damage – it is worth clearly labelling the stopcock so it can be found in an emergency as well as letting key persons within the church know of its location.

Mitigate the loss: Try to remove portable objects from the location of any water, especially those which could be damaged by water.

Contact your insurer: Notify us as soon as possible to start the claims process.

☎ 0345 600 7531

✉ risk.advice@micmail.com

🌐 methodistinsurance.co.uk/risk-management/escape-of-water



Thinking of having a firework display?

Firework displays are becoming an increasingly popular addition to celebrations, especially around significant events and holidays. While they bring joy and spectacle, it is crucial to be aware of the inherent risks they can pose. Proper management is essential to ensure the safety of both participants and bystanders. We provide specific guidance on managing these risks effectively, which you can find in the link below.

Fireworks are manufactured using explosives and pyrotechnic materials, so misfired or improperly handled fireworks can lead to accidental fires, causing extensive property damage. It is really important to have fire extinguishers and other firefighting equipment readily available.

As pretty as they look against the night sky, when mishandled, fireworks can also cause personal injuries, including burns and even eye trauma. Ensuring that fireworks are handled by trained professionals and that spectators are kept at a safe distance can significantly reduce the risk of injury.

The debris and chemical residues left behind can contaminate soil and water sources. Additionally, the loud noises can disturb wildlife and pets. Choosing environmentally friendly fireworks and ensuring proper cleanup can mitigate some of these impacts.

Something else to think about...

Ideally, for larger displays, you could have your event managed by licensed professionals who are trained in the safe handling and ignition of fireworks. They should conduct a thorough risk assessment before the event, taking into account weather conditions, the layout of the display area and the proximity of spectators.

For smaller gatherings, that you might organise yourself, our advice can be really helpful – and having an emergency plan in place is vital. This includes having first aid kits, establishing communication protocols for emergencies and ensuring that all staff are aware of the procedures to follow in case of an incident.

Proper planning can ensure a safer event for everyone!

 **0345 600 7531**

 **risk.advice@micmail.com**

 **methodistinsurance.co.uk/risk-management/church-events**

Risk Advice Helpline

Our Risk Advice Helpline is available from 9am to 5pm, Monday to Friday (except Bank Holidays) and puts you in touch with our risk experts and surveyors. They are on hand to answer your questions and provide guidance.


 **0345 600 7531**


 **risk.advice@micmail.com**




How to make a claim

In the unfortunate event that you need to make a claim, please contact us as soon as possible, claims can be reported 24 hours a day, 7 days a week.

 **0345 606 1331**

 **methodistclaims@micmail.com**

 **methodistinsurance.co.uk/claims**



Month-by-month support!



By popular demand, we have again produced an easy-to-view calendar, helping you plan maintenance activities throughout the year so you can better look after your church and parishioners. From when to check that lagging on your waterpipes through to how to have a safer Christmas and everything in between, Methodist Insurance can help. Find your own copy of the calendar in this pack!

 **methodistinsurance.co.uk/risk-calendar.pdf**

More than half a million pounds to inspiring Methodist projects

Benefact Trust has recently awarded over £600,000 through its Methodist Grants Programme



Support for Methodist organisations across the UK and Ireland

The Methodist Grants Programme – funded primarily by donations from Methodist Insurance PLC – is empowering churches and Methodist organisations to grow, increase community engagement and improve accessibility by awarding grants towards building development and maintenance projects. The programme is also encouraging work that has a positive environmental impact.

See some of the organisations to benefit from this latest round of Methodist funding, as they work to support and inspire their communities:

Holly Hill Church School, West Midlands

Holly Hill Church School teaches a significant number of children with complex needs. There is a lack of special school places within the authority and sadly, children aren't getting the support they require. This motivated Holly Hill to create its own specialist learning environment to meet children's social, wellbeing and educational needs in a safe and supportive context.

With the help of a **£13,650 Methodist Grant**, plans are now underway to redevelop a large classroom and adjoining rooms, creating two bespoke sensory spaces which will benefit all students and disabled children in the wider community.



Caergwrle Methodist Church, Wales



Caergwrle Methodist Church is a registered Eco Church making climate change a priority. It wants to share this vision with its congregation and the wider community, to encourage people to look at their own lifestyles to see where we can all reduce our impact on the environment.

A **£4,200 Methodist Grant** will help to install solar panels and

insulation in the walls of the worship area to help the church make steps towards its goal of becoming net zero.

Woodford Methodist Church, Cornwall



Woodford Methodist Church is set in a deprived area of North Cornwall and provides vital support for the community, including a community larder to feed struggling families.

Over 10 years ago, plans were made to create a community garden to connect with local people. This is now flourishing and has become a well-used, social space.

Plans are now in place to use the produce from the garden and a new kitchen extension to educate people of all ages on cooking and environmentally friendly sources of food.

A **Methodist Grant of £49,000** will support the eco-friendly kitchen extension, which will help to educate, support and inspire the community.

Benefact Trust's Methodist Grants Programme is funded by donations from Methodist Insurance PLC. Find out more about the grants programme, here:



methodistinsurance.co.uk/grant-giving

Creating Warm Spaces in churches: embracing community and comfort

In recent years, the concept of 'Warm Spaces' has gained traction as a community-centric approach to nurturing comfort and connection within local neighbourhoods.



Methodist churches, with their longstanding tradition of serving as community hubs, are well positioned to take part in this initiative. Churches play a vital role in society, not only as places of worship but also as sanctuaries of warmth and fellowship.

Creating Warm Spaces in churches can benefit both the church and the wider community

A Warm Space is more than just a heated room; it is an environment that radiates welcome and inclusivity. These spaces are designed to provide a refuge from the cold, both physically and emotionally, offering a place where individuals can meet, share stories of their day and support one another. For many, the church already symbolises a place of comfort, making it the perfect setting.

One of the primary benefits of Warm Spaces is their ability to reduce social isolation. Loneliness is a growing concern, particularly among the elderly and those living alone. By offering a Warm Space, churches can provide a venue for social interaction, where community members can meet and build relationships.

Warm Spaces can be places where individuals receive hot meals, find access to the internet and get access to other services such as advice and support for various personal issues. Churches can partner with local organisations to enhance the range of services available, making the Warm Space a comprehensive support hub.

By creating Warm Spaces, churches can extend their outreach beyond traditional religious activities. This initiative allows churches to engage with a broader segment of the community, including those who may not regularly attend services. It presents an opportunity to demonstrate the church's commitment to serving the community in practical and meaningful ways. Offering a Warm Space can also attract new members to the church. People who come for the warmth and community may become more involved in church activities and services. This can lead to increased attendance and a more vibrant congregation.

Involvement in community initiatives like Warm Spaces reinforces the church's identity as a pillar of support and compassion. It aligns with Methodist values of hospitality, kindness and service, enhancing the church's reputation and reinforcing its mission.

Ideas for getting started

Begin by understanding the specific needs of your community. Conduct surveys or meet with local organisations to identify the most pressing issues and how a Warm Space can address them.

Ensure that the designated area is comfortable and inviting. This might include setting up heating, providing comfortable seating and ensuring accessibility for all individuals.



Warm Spaces require dedicated volunteers to manage daily operations, welcome visitors and provide support services. Mobilise church members and the wider community to get involved.

Collaborate with local charities, healthcare providers and social services to offer a wide range of support within the Warm Space. These partnerships can enhance the effectiveness and reach of your initiative.

Use various communication channels to spread the word about your Warm Space. This can include social media, local newspapers and community bulletin boards. Highlight the benefits and encourage people to visit and volunteer.

Creating Warm Spaces in churches is a powerful way to serve the community, embodying the spirit of compassion and inclusivity. At Methodist Insurance, we are committed to supporting churches in their mission to provide such vital services. By transforming churches into havens of warmth and connection, we can make a significant impact on the lives of many, fostering a stronger, more cohesive community.

If you think this is something that you would like your church to be involved in, we have lots of useful information for you here:

 methodistinsurance.co.uk/risk-management/warm-spaces

Please do remember though to check your insurance policy to make sure that you have the appropriate cover, a quick phone call with one of our experts will set you on the right track!

 **0345 606 1331**

 enquiries@micmail.com



We can insure your home too!

We have been trusted to insure Methodist churches since 1872 – but did you know that you can also insure your home with Methodist Insurance?

When you choose our **Home Shield** home insurance, you can enjoy cover for both buildings and contents – and we believe in making our insurance count, which is why we'll donate 20% of your first year's premium to a church or registered charity of your choice – so you can help your community too.¹

The policy can include a £75,000 cover as standard on **contents insurance**, with an automatic 20% increase in contents sum insured for celebrations such as weddings and Christmas; and £750,000 of **buildings cover** including your home, garages, sheds, greenhouses, accidental damage to windows, underground pipes and cables, bathroom and sanitary fittings. You can find all of the details here:

 methodistinsurance.co.uk/home-insurance

The mid-year 2024 Home Insurance customer opinion poll² showed that 99% of our customers were satisfied with their claims experience in the following key areas: *'Ease of doing business'*, *'Making you feel valued'* and *'Keeping you informed'*.

² Sample size of 69.

Our customer services team are dedicated to the Methodist Church and its extended community and are here to help you with your questions and enquiries from Monday to Friday, 8am to 6pm.

To get a quotation, call

 **0345 606 1331** or email us at

 enquiries@micmail.com

¹ Terms and conditions may apply – including minimum premiums, offer ends 31st December 2024. The quotation, schedule and policy document will provide all terms and conditions that would apply to you.

Property Owners insurance

We know that renting out a property can be stressful. What if a pipe bursts? What if the tenant defaults on their rent? How will I afford any legal costs?

With this in mind, we have used our years of experience to launch a property owner's insurance product to support our Methodist landlords. Whether you have a simple property portfolio or rent out just one property to tenants, call us to discuss your requirements, as we are here to help.

Our cover has been developed to include mansees too!

Available cover includes:

Property damage – Protection for your buildings and contents of common parts in the event of fire, explosion, storm, flood, falling trees, vandalism, escape of water, vehicle impact and forcible and violent theft. For residential properties, we also cover your loss of rent and alternative accommodation of residents where such premises become uninhabitable following insured damage.

Equipment breakdown – Cover for a range of equipment including lifts, boilers and air conditioning systems.

Rental income – Loss of income following an insured event under the Property Damage section of the policy. Cover includes the extra costs to minimise the loss of rent.


Public liability – With a limit of £5 million, which can be increased upon request.

Employer's liability – For liability claims made by employees and volunteers.

Legal expenses – Legal fees, compensation awards or appeal costs arising from a wide range of legal disputes. Legal fines cannot be covered by the policy.

Terrorism cover – Including loss of revenue.

To get a quotation, speak to the team on:

 **0345 606 1331** 8am – 6pm Monday to Friday or email

 enquiries@micmail.com



METHODIST INSURANCE

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