

dialogue

The twice-yearly newsletter from the Methodist Insurance Company

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Methodists keen to go green

Climate change is a serious and growing concern for Methodists, according to a detailed inter-denominational 'Net Zero' survey carried out by Methodist Insurance via the Bible Society this summer. The figures clearly show that environmental damage and potential mitigation efforts are key issues for a significant majority surveyed.

More than four out of five of Methodists surveyed felt a biblical imperative to act, while nearly 95% agreed that 'it's part of the duty of the Church to protect the planet'. Almost 40% had an additional, more practical motivation – the opportunity to reduce costs.

Over 90% of respondents felt it was 'extremely important' or 'quite important' for their church to reduce

its climate impact. The survey makes it clear that there is still plenty of room for improvement with more than 80% feeling their church could do more, but that a lack of funds (50.9%), skills (32.1%), or understanding (30.2%) were among the issues holding them back. Only 20% said their church was currently measuring its carbon footprint.

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Working towards Net Zero



90% want to reduce climate impact,
80% feel they could do more and **only 20%** are
measuring their carbon footprint

Welcome to the latest edition of Dialogue

I hope it finds you well and in good heart as we move towards Christmas.



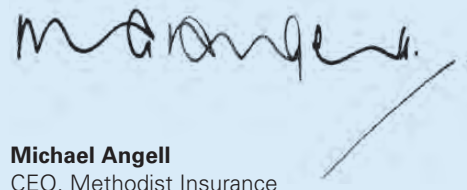
This edition opens with a detailed survey looking at how Methodist churches are fighting climate change. There's advice on the insurance implications of taking your mission to outside venues such as

village halls, and minimising flood damage as autumn gives way to the wetter days of winter.

We highlight a customer story of a huge cross – welded together from knives and machetes – which was taken on a pilgrimage to Westminster by Methodists calling for action on violent crime.

We introduce you to our new Head of Customer Operations, Mark Cowdell, provide insight into accessing grants and we update you on some of the recipients of Benefact Trust's latest Methodist Grants programme awards – with a note on how your church can apply for similar help.

I hope you enjoy the read as much as I have.

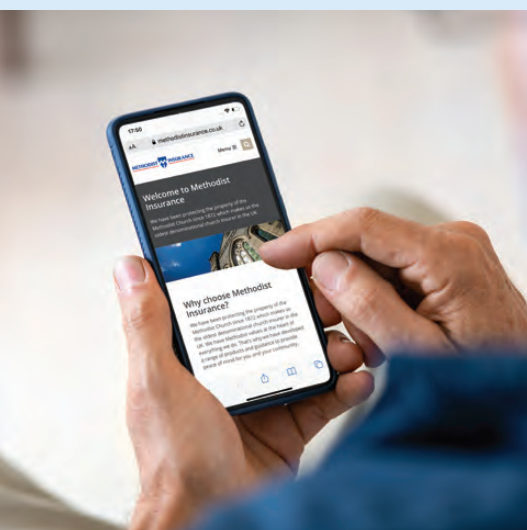


Michael Angell
CEO, Methodist Insurance

Are you signed up to receive our monthly e-news?

Our monthly e-news is a great way to hear about the amazing things churches are doing and keep up to date with how we can support issues affecting the church community. The monthly e-news is available to you and anyone in your community. If you haven't yet signed up and would like to receive these monthly updates, then please give us a call or visit:

methodistinsurance.co.uk/signup



Your feedback is valuable



We welcome your view on Dialogue, we would like to check in with you that this newsletter is meeting your expectations. Please scan the QR code or

use the link to complete five questions. This will only take a couple of minutes. Thank you!



Continued from cover...

There is encouraging progress in grasping some easier environmental solutions – such as switching to LED lighting (69.2%), reducing paper usage (64.6%), and training volunteers to ensure lights and electrical devices are turned off when not in use (55.4%).

But only 33.8% have switched to a renewable energy supplier, and other measures like updating insulation (30.8%) or installing solar or heating panels (15.4%) were also taking longer to be adopted by respondents' churches. Where measures have been taken, the costs have been met from reserves in close to two-thirds of cases – though fundraising, donations and grants have helped.

Looking to the future, nearly 70% felt a failure to act on climate change would 'alienate younger generations'. It ties in with the wider Methodist Church's ambition to move towards Net Zero, starting with individual churches assessing building and energy usage and moving on to mitigation.

Methodist Insurance CEO Michael Angell said, 'As a company, we're constantly looking at our own carbon footprint and developing ways to help our customers



achieve their goals. The survey reveals that there's an urgent desire from Methodists to do more to combat climate change, whether as custodians of the planet or for more prosaic but important reasons – such as reducing the threat from flood and fire, and the associated losses.'

Benefact Trust's Methodist Grants encourage applications that demonstrate how churches' planned projects will give an environmental benefit.

For more information, please visit
www.benefacttrust.co.uk/methodist-grants



Cross of knives highlights gang crime

Birmingham Methodist District came up with a dramatic way of highlighting the awful scourge of knife crime in their area – they built a cross of knives and took it on a pilgrimage to Parliament.



The brainchild of the Reverend Andrew Brazier and others at Sutton Park Methodist Circuit, 'Faith Against Knife Crime' sprang out of a series of terrible events in the city.

'We'd had a boy stabbed to death at a nearby school, another young man killed in a gang-related incident outside one of our Methodist churches, and young relatives of members of our community were being caught up in this sort of thing on an almost daily basis,' said Andrew. 'There was a lot

of focus on the issue in London, but we wanted to make clear that other areas were experiencing similar problems.

'We had a discussion, and it was suggested that we build a cross out of knives and other weapons and take it to Westminster as a way of drawing attention to our specific issues. West Midlands Police gave us a large number of knives which they had seized, others were donated by former gang members, and a member of our church who

ran a metalworking business arranged for one of his employees to build the cross.

'It was very difficult, because it involved welding different kinds of metals together. In the end he produced a magnificent sculpture, some ten feet high and weighing around 250 kilogrammes.

'Insurance was a major factor. We arranged to walk it down from Birmingham to Westminster, and obviously something like that needs to be insured and properly risk-assessed. I approached Methodist Insurance, fearing that they might say it wasn't insurable, but in fact they were absolutely brilliant – they were very supportive, they really got involved and made lots of helpful suggestions about the logistics and safety of the operation.'

It took seven days to take the cross the 120 miles to London, where Andrew and the other pilgrims were met by MPs and other dignitaries.

'As well as making the point that knife crime is not just about London, we were stressing that the amount of knife crime has gone up in direct proportion to the decline in youth work,' said Andrew, who has since moved to become the minister at Hemel Hempstead Methodist Church in Hertfordshire.

'If you employ more youth workers you get less gang violence – there's a very clear correlation. It was a well-received message, but of course you are then relying on the Government to put in place the resources.'

If you are planning any events or initiatives or have any general insurance questions, our Methodist Insurance team is always happy to help.

Call: 0345 606 1331

8am – 6pm Monday to Friday

Email: enquiries@micmail.com



Your responsibility for unoccupied buildings

We know that understanding the insurance responsibilities for your church can be complicated, that's why we've created this new **'Made Simple'** guide on what to consider when managing an unoccupied building.

We understand that many churches can become unoccupied for many different reasons. Perhaps you have building works, and no one will be using the premises for some time or maybe the church can no longer function due to reduced funds.

Whatever the reason, in this guide, we give an overview of your responsibilities in looking after the property so that it remains insured, the possible causes of damage that a church may suffer when unoccupied, and what you can do to reduce the risk of loss or damage at your premises.

Read and download it from our website: methodistinsurance.co.uk/unoccupiedbuildings



Risk management this winter

As the cold months and nights draw in, there is plenty you can do to help protect your church and the people who use it. This guidance is a summary of fuller guidance you can find on our website, and should you choose to subscribe to our e-news, you will get timely reminders throughout the year.

Tips on preventing falls when completing tasks at height

In churches, many everyday activities involve tasks at height that can pose a risk of serious injury from falls to those involved. This winter, people in your church may be using step ladders to string Christmas lights or other access equipment, such as scaffold towers for repairs as examples.

As injuries from height can be serious, any task or access at height needs to be thought through carefully, using the right equipment and done by people who know how to complete the tasks safely.

Steps you can take

1. Identify where tasks or access at height is required in your church. Consider whether these can be done from ground level or using existing places at height that are safe, such as galleries.
2. Where tasks or access at height is required, check the precautions you have taken are adequate. If they are not, identify any additional ones that are needed.
3. Pay particular attention to the precautions for the safe use of ladders

or step ladders and other specialist equipment such as tower scaffolds.

4. Make sure that those who use any access equipment know how to do so safely.
5. Keep a note of what you do to manage the risk.

Our website has detailed resources to guide you through managing this risk. We provide more information on working at height generally, ladder safety, and other equipment, such as using mobile scaffold towers.

methodistinsurance.co.uk/workingatheight



Mind your step! Preventing slips and trips

Slips and trips are more common than you may realise; they make up over a third of liability claims. Most injuries are minor; others can be quite severe and sometimes even disabling. Slip and trip hazards can occur both inside and outside your church during winter months, such as icy paths or wet floors from walk-in contaminants at doorways.



A sensible approach to managing the risk can prevent many slips and trips. This should include carrying out a thorough inspection of your premises to identify any hazards and deciding if your precautions are adequate. It is important to consider all the people who use your church. For example, some visitors may be unfamiliar with its layout and features. Remember to include any churchyards, church hall and car parks in your inspection if you are responsible for them.

Make periodic checks to ensure that any precautions taken are adequate and that staff and volunteers know what precautions need to be taken.

Don't forget to keep a note of the arrangements you have put in place to prevent slips and trips.

Read the full information on preventing slips and trips on our website:
methodistinsurance.co.uk/slipsandtrips

Flood safety for churches

Extreme weather conditions at this time of year can cause flooding which can cause inconvenience and heartache to your church community. It can be challenging to mitigate the risk of flooding completely, but you can take some actions to limit the damage a flood may cause.

Do you know the flood risk for your church?

You can check your situation with your local environmental agency and sign up for their flood warnings. You can also ask your local authority to tell you what flood prevention schemes are available or are planned in your area.

Plan or flooding

You can also make your building more resilient to reduce the impact of water entering your church, which will help the recovery process. This could include raising electric outlets, moving vulnerable items to higher levels, to using flood-proof or flood-resistant materials in vulnerable parts of your building.

Recovery after a flood

If the worst happens and your church floods, contact us. We have a range of specialists who can advise on drying out and cleaning up your property and undertaking any repairs or replacements. We will work with you to get your building back in use as soon as possible.

Read the guidance on flood safety in full on our website: methodistinsurance.co.uk/floodadvice

Risk Advice Helpline

Our Risk Advice Helpline is available 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 help you, to answer your questions and provide guidance.

Call: 0345 600 7531

Email: risk.advice@micmail.com



20%

of your first year's premium donated to your church or favourite charity*

When you buy a new buildings or contents policy for your home with Methodist Insurance, we'll make it count by donating 20% of your first year's premium to a church or charity of your choice.

Learn more about home insurance at methodistinsurance.co.uk/home

*Minimum premiums apply, see terms and conditions on: methodistinsurance.co.uk/terms



Taking your mission to a local village hall

We have many years of experience insuring charities, community groups and other not-for-profit organisations. We understand each one has individual requirements, so our policy is flexible to provide the cover you need. We aim to give you the peace of mind to focus on the great work you do.

methodistinsurance.co.uk/charity-insurance

Made Simple Guides

Read and download all our Made Simple guides covering topics such as administration, events, community outreach, people on church premises, church property, building works and legal expenses, all in an easy-to-read format.

methodistinsurance.co.uk/madesimple

Our promise to our customers

We are always prepared to go the extra mile to support our customers and have the desire to provide exceptional insurance solutions. This desire comes to life here in the form of our Customer Promise, which aims to demonstrate how we can make it count under five key headings, the standard that we set for ourselves in delivering good outcomes for the Methodist Church and charitable causes every day.

Read our customer promise:
methodistinsurance.co.uk/customerpromise



Meet Mark – driving the customer experience higher

We are proud of our reputation for customer care built on deep expertise, and we are always looking to drive it higher still. So, it's a great pleasure to introduce our new Head of Customer Operations – Mark Cowdell.

Mark, who is thirty-six and recently married to Charlotte, will be responsible for ensuring that we continue to offer you expert knowledge and the understanding necessary to help you protect your church and its community, in what is a time of challenges and opportunities.

He brings with him a detailed and granular knowledge of the business – having been until recently Claims Risk Performance Manager – but also a wide skillset built on a varied career outside the insurance world.

'I was a store manager at a large multi-national retailer,' said Mark, who enjoys walking with his wife and their black Labrador, Frank, in the Cotswolds countryside near his home, and eating out in the area's many lovely restaurants. 'After that I went to work in Australia for a couple of years.

'On my return, I moved into insurance. Almost 10 years in the industry, I still absolutely love the job – we get to help people in their moment of need, which is very rewarding.

'I'm looking forward to meeting customers to seek their insights and gauge their



thoughts to help us to build our future strategy and to continue to meet their needs.'

Whatever your Methodist Insurance question, our team is here to help.

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What we can learn from grant making trends

There are many ways to diversify your church's income and fundraising portfolio – from adding shop sales to building endowments from wills. However, grants are a great source of income under-used by many churches.



An analysis by Giving360 estimates the UK's grant-making at £20 billion, with most grants around £10,000. While initially short-term due to COVID-19, we have seen a return to multi-year grant giving; trusts and foundations are once again supporting charities and causes with longer-term funding terms of three years or more.

The National Council for Voluntary Organisations (NCVO) analysis from the 'UK Civil Society Almanac 2022' reports that the 'religion' sector is the third largest

by number (16,000 organisations) but ranks eighth in income (£3 billion), with over half coming from public donations. Despite there being significant levels of grants available, in November 2022 an article in Civil Society reported that faith charities face challenges in securing grants, partly due to concerns about promoting religion.

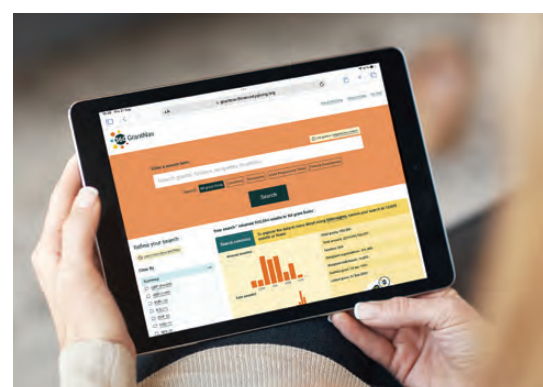
There are lots of funders who will support churches or religion. Here are some free tools to help you in your search:

- 1. Giving360's GrantNav Tool:** Offers insights into funders, grant amounts, and purposes. In 2023, 139 grants were awarded under the keyword 'church'.
- 2. Funding Finder on the Charity Excellence Framework Site:** Updated daily, it lists 54 church funders. The tool also provides links to sources such as Churches Together in Britain and Ireland.
- 3. My Funding Central:** Using the keyword 'church', you'll find 164 active funds, with 147 from charitable sources.
- 4. Get Grants' 'Funding Finder':** Provides weekly email updates with open funding opportunities.
- 5. Methodist Insurance Fundraising Hub** has a list of 32 funders currently offering grants to churches. This list has been assembled by researching and cross-checking multiple lists of funds.

Don't forget that although many funders state they don't fund projects that 'promote religion', they may consider a church 'community' project that benefits a wide group of people locally. These could include renewing church facilities for parent and toddler groups, offering housing advice, or running a food bank.

As the lists of open funds reveal, there is a wide range of funders open to applications from churches, and there is a range in the value of grant, duration and intended use. It is a great way to increase and diversify income streams to boost financial resilience.

For support on fundraising and grants, visit: methodistinsurance.co.uk/churchfundraising



19 Methodist projects receive over £300,000!

Benefact Trust's Methodist Grants programme has awarded over £300,000 in the latest round of grants.

Funded primarily by donations from Methodist Insurance, the programme is supporting a variety of different building development and maintenance projects that will help to bring about growth, increased community engagement and improved accessibility for Methodist churches and organisations.

See a few of the inspiring projects The Trust is supporting, making a huge difference in their communities.

Cardiff Methodist Circuit

Trinity Centre, formerly Trinity Methodist Church, is the base for one of Cardiff Methodist Circuit's flagship projects, providing outreach to refugees and asylum seekers in Cardiff – one of seven UK cities recognised as a 'City of Sanctuary' for those seeking refuge.

Trinity Methodist Church closed for worship in 2013, and the Circuit saw an opportunity for the church to continue as a base for outreach, partnering with the Welsh Refugee Council and other organisations to provide vital support to the most vulnerable in the area.



A £50,000 grant will help to renovate, reorder, and improve this Grade II listed building so that it can fully meet the needs of its new community.

Bugle Methodist Church, Cornwall

Bugle Methodist Church is situated in an area of high deprivation. The church comprises of a main church building and an adjacent Sunday School building. In 2017, the Sunday School building was at risk of being lost, but a local mum stepped in to establish a youth group to justify the need for the space.



From the offset, the youth group had 60 children attending, and over the years this has continued to grow, and now the Sunday School is home to many varied groups and activities to support the community. A fantastic achievement, but it has become evident that the building is no longer fit for purpose.

A £60,000 grant from Benefact Trust's Methodist Grants Programme will support the refurbishment of the Sunday School to provide a modern, welcoming, and eco-friendly space.



Jesmond Methodist Church, Tyne and Wear

Jesmond Methodist Church is in the heart of Jesmond – serving a mixed community of older, established residents, young families, students, asylum seekers and those experiencing homelessness. The church runs a wide range of activities for all members of the community to alleviate some of the issues faced in the area.

A £12,000 Methodist Grant will help the church to improve its facilities, including redeveloping the cramped kitchen, so that the church can provide more hot meals and cooking classes for those struggling to feed their families.

Monaghan Methodist Church, County Monaghan

Monaghan Methodist Church was built in 1840 and from the outside looks in good condition but this is not the case internally. The building needs serious renovation work to replace crumbling plaster, old gas heaters, and for general repairs. The improved building is part of a larger mission and redevelopment plan, which includes the employment of a street minister who is making connections with local people.

A £14,000 grant from Benefact Trust's Methodist Grants Programme will enable the church to complete phase five of its six-phase plan, and make the church an inviting space for new, and existing, members of the community.

To find out more about the Benefact Trust's Methodist Grants programme, visit:
methodistinsurance.co.uk/grant-giving

