

# Dialogue.

The twice-yearly newsletter from the Methodist Insurance Company

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## Charities braving financial storm

It's no secret that the UK has suffered an economic slowdown caused by conflicts overseas, climate change and the aftermath of the pandemic.

**68%** of the survey said a shortage of volunteers was a key issue<sup>1</sup>



Now, a new nationwide YouGov survey has shown that charities are facing their own financial fight – and Methodist charities are no exception. While rays of optimistic sunlight began to appear among the gloomy clouds as Britain returned to economic growth in early 2024, hinting at brighter days ahead, the survey of more than 250 decision-makers in the charity sector did, however, report some ongoing concerns.

Almost all respondents (93%) were more anxious about increased costs, while nearly three-quarters (72%) were worried about falling funding. With corporate and public belts being tightened, 49% anticipated a drop in grants, 43% a decline in direct donations, and a quarter the loss of public sector contracts.

As revenue falls, staff are under pressure to do more with less – 70% voiced concerns about employees suffering burnout.

Climate change remained a major issue for 64% of YouGov's respondents, and an apparent inability to engage with younger people troubled 62%, perhaps linked to the digital skills gap described by the same number.

Overall, the YouGov report makes difficult reading. But there are also green shoots – including the news that much of the work of tackling these problems has already been done, leaving charities better positioned for the future. The pandemic lockdowns forced them to become leaner, fitter and more adaptable.



We spoke to Methodist charity's 'All We Can' Interim CEO, Angela Zamaere Smith, who said, 'In the face of financial challenges, we see opportunities to innovate and adapt. It is safe to say that the YouGov survey findings won't be surprising to charities around the UK with the financial challenges that have affected households and businesses as a result of

inflation and recession. Our commitment to creating meaningful change remains unwavering, driving us to explore new avenues, continue to forge strategic partnerships and harness the power of innovation. Our inspiring partners continue to champion doing development differently and show that, together, we go further.

'We hope that by working in unison, we will transform challenges into catalysts for progress, ensuring that every gift or donation invested into our partners' work yields maximum impact for the communities they so wholeheartedly serve. We are grateful for the longstanding support and partnership we have with Methodist Insurance; we hope this continues, even through difficult times.'

At Methodist Insurance, our Charity Shield insurance has been purpose-designed specifically to meet the needs of charities and other not-for-profit organisations and provides flexible cover, so you only pay for the cover you require. Our insurance offers a wide range of features not usually found in a standard business policy, such as charity trustee insurance, insuring bequeathed property, covering the death of a patron, and supporting authorised volunteers.

You can find out more at our website:

 [www.methodistinsurance.co.uk/charity-insurance](http://www.methodistinsurance.co.uk/charity-insurance)

If you browse the site, you'll also find useful ideas and tips on fundraising, as well as a link to the Methodist Grants Programme.


<sup>1</sup> YouGov July 2023 – based on 251 charity decision-makers surveyed.

## Save the date Methodist Conference

**Leeds – Thursday 27 June to Wednesday 3 July 2024**

We are delighted to be the main sponsor of the 2024 Methodist Conference, on Thursday 27 June until Wednesday 3 July, in Leeds, at the Royal Armouries and New Dock Hall Armouries Way.

If you are attending the Conference this year, come and visit us and say hi! On our stand, you will find lots of useful information, advice to help with the smooth running of your church and a prize draw.

 [www.methodist.org.uk/about/structure-and-governance/the-methodist-conference/conference-2024](http://www.methodist.org.uk/about/structure-and-governance/the-methodist-conference/conference-2024)



## Protect your property portfolio

At Methodist Insurance, we are dedicated to supporting our customers by continuously reviewing and improving our insurance offering. Our new Property Owners policy is designed with our Methodist customers in mind, to cater for those seeking insurance for commercial or residential buildings let to tenants.

 [www.methodistinsurance.co.uk/propertyowners](http://www.methodistinsurance.co.uk/propertyowners)



## Letter from Becky Oliver

Welcome to the latest edition of Dialogue – our biannual look at insurance as it affects Methodist churches, charities and you.



First things first; I'm writing from our new offices!

We've moved to York Street, a modern, eco-friendly space in central Manchester which is in tune with our journey to net zero, and a great base from which our expert team can continue to deliver excellent service to our customers.

The newsletter's lead story looks at research on charities struggling in a flat economy, but also highlights reasons for optimism.

There's advice on unlocking funding to help your church go green – protecting the environment, whilst also saving money.

As summer approaches, there's information on mitigating seasonal risks – and the chance to meet a key member of our team, underwriter Elias Gionis.

We highlight our Made Simple guides, which provide easy-to-follow tips on the insurance issues associated with everything from community outreach to dealing with unoccupied buildings, to the latest position on digital technology and net zero carbon.

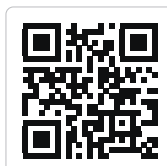


Your feedback on Dialogue is really important to us. If you do have time, please scan the QR code and complete the short survey. It will only take a few minutes and will really help us for the next edition.


I hope you enjoy the read – and, as ever, if you have any questions or suggestions, or need to change policy details, please get in touch.

**Rebecca Oliver**  
Team Underwriting Manager

## Sign up for 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. Scan the QR code or visit:

 [www.methodistinsurance.co.uk/contact-us](http://www.methodistinsurance.co.uk/contact-us)



# Unlocking funding to 'green' your churches' mission

The climate emergency is one of the biggest and most important issues facing the world today – how can churches respond? Given that one key to lowering carbon emissions is reducing energy consumption (and hence bills) this should be a win-win, but where do you start?

Begin by assessing how green your church already is and from that produce a plan for improving it. If you are unsure where to begin, the Methodist Church brings together resources and step-by-step assistance for your church, plus handy checklists on our website ([www.methodistinsurance.co.uk](http://www.methodistinsurance.co.uk)). Alongside this, you can develop your story, demonstrating why it is important to the church and how taking steps to care for God's creation is part of your mission.



Identifying potential actions and creating a supporting story can help unlock green funding towards the costs:

- The Government launched its £25.5m VCSE Energy Efficiency Scheme in December 2023, which will fund energy efficiency assessments on charitable property, then provide capital funding towards improvement work.  
**[www.gov.uk/guidance/vcse-energy-efficiency-scheme](http://www.gov.uk/guidance/vcse-energy-efficiency-scheme)**
- Many local authorities have grant schemes to assist community buildings, including churches, with reducing their emissions – check at county and district level if applicable.
- Community Foundations cover specific geographic areas.  
**[www.ukcommunityfoundations.org](http://www.ukcommunityfoundations.org)**
- Most grants are thematic and often include carbon reduction funding programmes.

- Many national funders have aims to improve energy efficiency – both National Lottery Community Foundation and Garfield Weston Foundation stress this.
- Look at particular activities or partnerships that could attract relevant funding, e.g., grants focused on improving energy efficiency in buildings hosting winter Warm Spaces.
- Methodist Insurance, via The Benefact Trust Methodist Grant Programme, encourages applications that give environmental benefits. **[www.benefacttrust.co.uk/methodist-grants](http://www.benefacttrust.co.uk/methodist-grants)**

The competition for 'green' funding can be fierce, so start with proper evidence of need and a clear plan then cast your net as wide as possible and focus on the community benefits to the church's reduced carbon emissions.

To support you in unlocking funding, find easy-to-use guidance and tools via our fundraising hub. Discover a wide range of topics such as understanding the grants process, telling your story and access a free list of church funders providing grants.

 **[www.methodistinsurance.co.uk/churchfundraising](http://www.methodistinsurance.co.uk/churchfundraising)**



# Insurance made simple!



Insurance can seem daunting and complicated, but it really doesn't have to be. We've created a range of Made Simple guides – concise, clear and easy-to-understand information on the key issues we get asked about the most – from events to building works, and from community outreach to legal expenses.

All of the above Made Simple guides are available at our website via this link:

 [www.methodistsinsurance.co.uk/madesimple](http://www.methodistsinsurance.co.uk/madesimple)

Be sure to click through – they're brief and very easy to read, and we're sure you'll find them interesting, thought-provoking and relevant as you review your church insurance needs going forward.



## Unoccupied buildings

Sadly, churches occasionally close. But they still need to be cared for – and insured. They can be at greater risk of fire, malicious damage and general wear and tear. In this guide, we advise on both the correct processes to go through to mitigate these risks and the cover you'll require.



## Church events

Nowadays, churches are used for so much more than worship, and this creates potential insurance and Health and Safety implications. Your existing cover could well be sufficient, but it's important to check – as our guide shows, the type of event and your involvement may make all the difference.



## Building works

If you're planning building work at your church, insurance is key and the scale and type of job you're considering makes a difference. The guide covers what you need to tell us and when, and also covers common features: scaffolding, 'hot works' such as welding or open flames, and even the particular building contract you're negotiating. These are all really important factors to be considered.



## Community outreach

The work of the church is constantly evolving beyond the boundaries of a traditional congregation to embrace wider society – but what insurance issues arise from running foodbanks and cafés, or going out into the community as street pastors and running dynamic Fresh Expressions events? This guide covers what you need to know.





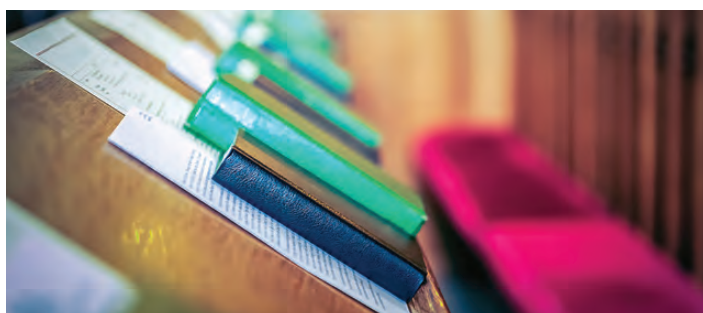
## People on church premises

You have a duty to ensure that everyone on your premises is safe – churches are remarkable buildings, but you will need to make sure that you comply with any relevant Health and Safety laws. We have a range of guidance available on the steps you might need to take to do this.



## Legal expenses

Our church insurance policies contain legal expenses cover to help ministers, employees and volunteers who find themselves embroiled in civil or criminal legal action. It's important to understand the cover and how to deal with such matters or seek confidential advice – this guide is a good place to start.



## Church property

You're responsible for your church buildings and what happens at the property. Damage from fire, flood, or theft is heartbreaking – and injury to people or property from a simple slippery footpath or overgrown tree roots can be serious. In this guide, we look at how you can nip potential problems in the bud.



## Digital technology

Computers and the internet have opened up your church to the world – but while this brings amazing potential benefits it also creates whole new fields of insurable risk. We help with everything from cyber crime to data protection, safeguarding to licensing software, and protecting the equipment itself.



## Administering insurance

It's important that any requirements or conditions of your church insurance policies are properly complied with. In this guide, you'll find help with everything from what documents you need to hold and display to how to pay or how you can reduce your premiums, to notifying us of relevant changes or new activities in your church and making and processing claims.



## Net zero carbon

Although we are moving towards a net zero world with lower carbon emissions, we are already seeing more volatile weather which may create risks that your insurance will need to reflect. But new, cleaner technology for heating and lighting your church will bring future benefits and cost-savings, too.

# Empowering Methodist churches across the UK and Ireland

Benefact Trust's Methodist Grants Programme is providing funding to enhance the mission and ministry of Methodist churches. In a recent wave of Methodist Grants, a total of £411,650 has been awarded to 12 inspiring Methodist projects.

Benefact Trust's Methodist Grants programme – funded by donations from Methodist Insurance PLC – supports building development and maintenance projects that will bring about church growth, increased community engagement and better accessibility. The programme also welcomes projects that have an environmental benefit.

Get inspired by some of the recent projects to receive a funding boost:

## Up Holland Methodist Church, Lancashire

Up Holland Methodist Church provides vital support for its community, hosting a thriving free toddler group which is supporting families from a range of backgrounds. Often vulnerable mothers come to the group for support, advice and signposting.

A £5,000 grant from the Methodist Grants Programme will help to refurbish the vestry, making it a private, comfortable and welcoming space for one-to-one support.



## Launceston Central Methodist Church, Cornwall



Launceston Central Methodist Church is set in the heart of the town and plays an important role in serving its community. The church has ambitions to do more and is undertaking a multistage project to make the building more inclusive, accessible and eco-friendly – creating deeper connections with the community.

A £32,850 grant will help the church with phase one of its ambitious project to make the main sanctuary a more flexible space and install energy-efficient heating and lighting. The funding will also help to install a new heating system in its crisis food hub, which is in more demand than ever.

## Lymm Methodist Church, Cheshire



Lymm Methodist Church was established in 1985 and has a long history of community work. The church has a separate two-storey hall adjacent to the main church building from which it delivers its community services.

A £100,000 Methodist Grant will see the installation of a new glazed connecting area, which will provide a welcoming

entrance, a new kitchen and accessible toilets. The work will provide space for a community café, a local performance area and a community advice point.

To find out more about the Methodist Grants Programme, visit:

 [www.methodistinsurance.co.uk/grant-giving](http://www.methodistinsurance.co.uk/grant-giving)

## Meet Elias, an underwriter at our Manchester office



Meet Elias Gionis, an underwriter in our Manchester Head Office team. Elias joined us in 2020, a few years after moving to the UK from sunny Kalamata, in beautiful southern Greece.

He had never worked in insurance before but has already gained his Chartered Insurance Institute Certificate in Insurance – and has loved every moment of both the training and the work.

'My job is to answer customer enquiries on matters such as policy renewals and amendments, quotes, and to advise on cover and support the church people,' said Elias. 'It's a fascinating job. I deal with customers all over the country, and they're so lovely. Most of the people I talk to are volunteers helping out the church – I think this is so beautiful. Every day is a school day – I'm always encountering new issues and situations and learning and progressing all the time. I was new to insurance when I joined the company, but I can honestly say I never want to work anywhere else now.'

Even though Elias' Mediterranean home – famous for its black olives and its picturesque Old Town – sees summer temperatures in excess of 40°C, he loves the cooler, damper climate of Manchester and, when he isn't socialising, cooking Greek dishes for his friends or going to the cinema, he likes spending his days off hiking in the Peaks or Lakes.

'I came to visit friends who were studying here and fell in love with the country,' he said. 'We all went on a road trip across the Scottish Highlands and I was hooked. I absolutely love snow, and even the rain. All my holidays are going north, not south!'

 0345 606 1331

 [enquiries@micmail.com](mailto:enquiries@micmail.com)





# Spring has sprung!

With summer just around the corner, your thoughts might be turning to events, which are a great way to welcome new members into our church community. With Methodist Insurance, you'll find that cover for most church events is already included in your policy, giving you peace of mind for your gatherings; but we would always advise that you check!

## So, what church activities are covered by your policy?

These include church fetes and coffee mornings; they're already covered by your public and employer's liability insurance. Plus, your policy goes the extra mile to cover prizes, donated goods, hired property and even events held away from your church premises. You can also double the cover for cash both before and after the event, there is no extra charge for these extensions and though some conditions may apply, we are happy to chat this through with you if needed.

If you're holding an event that involves a large number of people, unusual or hazardous activities, such as clay pigeon shoots, firework displays or rock climbing, please get in touch with us so we can make sure you are covered. If you're letting the premises to an outside organisation, such as a Scout group, check that they have current public liability insurance themselves, perhaps ask to see a copy of their insurance schedule. We want your event to be a success and we know it's not just insurance you need to think about.

## Things to consider when planning an event

So, now you know you have insurance cover in place, take time to plan for your event. Without proper planning, an otherwise successful church event could be affected by unforeseen incidents. There are lots of things to consider, but the first step in planning any event is to carry out a review of current safety arrangements, even if you are planning a small event, such as a bring-and-buy sale.

Slips and trips are a particular issue to be aware of. Remember to check for any damage and debris that the winter months might have left, like broken paving slabs, fallen branches and even gates that have swollen and are too stiff to open. For more information on slips and trips, please visit our website:

 [www.methodistinsurance.co.uk/slipsandtrips](http://www.methodistinsurance.co.uk/slipsandtrips)

You can download our full guidance for planning your event by visiting:

 [www.methodistinsurance.co.uk/events](http://www.methodistinsurance.co.uk/events)

If you have any questions, feel free to talk to our team on

 **0345 606 1331**



## Working at height


If you are thinking of cleaning or making repairs at height in your church this summer, take a look at our guidance before doing so. It is full of helpful tips on the precautions you can take to make sure everyone stays safe.

 [www.methodistinsurance.co.uk/height](http://www.methodistinsurance.co.uk/height)



## 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](mailto:risk.advice@micmail.com)



## Support month by month!

On our website, you can find a useful easy-to-view calendar which can help you plan maintenance activities throughout the year, so you can look after your church and congregation. You will find hints and advice on when to check lagging on your waterpipes through to how to prepare for Christmas and everything in between; Methodist Insurance has you covered.

 [www.methodistinsurance.co.uk/risk-calendar](http://www.methodistinsurance.co.uk/risk-calendar)

# Home insurance

When you are thinking about home contents insurance, it is important to make sure you consider the current values of your treasured belongings, to ensure you have the right level of cover.



By using our Contents Checklist as a guide, simply walk around your home and make a note of the replacement value of your belongings. The process will help determine the total sum insured needed, ensuring you have the right level of contents cover should the worst happen. You might find the total amount to be higher than expected.

 [www.methodistinsurance.co.uk/home-insurance-checklist](http://www.methodistinsurance.co.uk/home-insurance-checklist)

*A good tip is to also take photos of your valuables; this can help make sure that you don't forget anything during the claim process.*

With our home insurance, you can enjoy cover for both buildings and contents. We believe in making our insurance count, which is why we'll also donate 20% of your first year's premium to a church or charity of your choice.<sup>1</sup>

Our customer services team, who are dedicated to the Methodist Church and its extended community, are happy to help.

Our customer service lines are available Monday to Friday, 8am to 6pm. To get a quote, call:

 **0345 606 1331** or email us at

 **enquiries@micmail.com**

<sup>1</sup> Terms and conditions may apply.



## We have moved

After 10 years of being based in St Ann's Square, Manchester, we're pleased to announce that we've moved, three minutes along the road, to a new, exciting space in York Street.


The new office is in a modern, energy-efficient building, which is cost-effective to run and targeted to achieve a BREEAM® Excellent rating. BREEAM® (Building Research Establishment Environmental Assessment Method) is one of the global leading green building rating systems that is used to measure the environmental performance of new and existing buildings, and supports Methodist Insurance's move towards net zero carbon.

Our new address details are below – and please remember to update your records so that you can always find us.

**Methodist Insurance PLC**  
**11 York Street**  
**Manchester**  
**M2 2AW**

## 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**

 [www.methodistinsurance.co.uk/claims](http://www.methodistinsurance.co.uk/claims)

## Read me online



Did you know you can read this newsletter online and even download a copy which you can share with friends, family and other church members? Scan the QR code or visit:

 [www.methodistinsurance.co.uk/signup](http://www.methodistinsurance.co.uk/signup)