Dear churchwardens



Thank you! Thank you for being willing to be a churchwarden. Thank you if you are doing this for the first time or after many years of service. Thank you for the service, commitment and care you are taking on. And thank you for the servant leadership this will require.

Being a churchwarden is not an easy role and can often feel a thankless one, and yet it is so

important to the life and flourishing of our church communities. You are not only responsible for many practical duties but also in offering a spiritual and prayerful leadership within them. May you know God's Holy Spirit equipping you for the task ahead!

This year I am very mindful of the challenges we face both as a diocese and within our own parishes. Change can be very unsettling at the best of times but even harder when money is tight and the future uncertain. We can feel as if our little boat, just like that fishing boat on the Sea of Galilee, is being overwhelmed by the storm around us. I am conscious that it is for such a time as this that both you and I are being called to offer leadership and care.

As fishermen, the disciples were used to the perils of the sea and yet even they found themselves doubting whether they could cope. It was at one such moment that Jesus stilled the storm.

At another he reached out his hand to Peter as he felt himself drowning. I want to encourage us therefore to keep lifting our eyes to the horizon and to fix our eyes on Jesus and the vision he is giving us: the call to follow him and make disciples.

That isn't an easy task if we are feeling afraid or anxious. We need to remember that we can do so because we are "God's chosen ones, holy and beloved". Chosen, not because you have been elected as churchwarden, but because you belong to God. Holy, not because of any achievements of your own, but because of Christ's righteousness. **Beloved**, not just by your family and friends, but by a Father who invites you to "be loved".

And so, I would like to invite you to share with me, as leaders together, in nurturing a culture where all might know what it means to be chosen, holy and loved. These words from Colossians will help us as we seek to be God's people in his world.

As God's chosen ones, holy and beloved, clothe yourselves with compassion, kindness, humility, meekness, and patience. Bear with one another and, if anyone has a complaint against another, forgive each other; just as the Lord has forgiven you, so you also must forgive. Above all, clothe yourselves with love, which binds everything together in perfect harmony. And let the peace of Christ rule in your hearts, to which indeed you were called in the one body. And be thankful. Let the word of Christ dwell in you richly; teach and admonish one another in all wisdom; and with gratitude in your hearts sing psalms, hymns, and spiritual songs to God. And whatever you do, in word or deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through him.

Colossians 3:12-17, NRSV

Bishop Ruth Worsley





Produced and printed by

Date for your diary



Churchwarden Training sessions will take place this year as follows:

- Tuesday 7th October at 2pm St James' House, L17BY
- Tuesday 7th October at 7.15pm Huyton St Gabriel, L36 5TA

More information will be provided in due course.



Open churches

There is much that churches can do to unlock their visitor potential! For example, should churches be kept locked at all times? The answer is no, provided suitable precautions are taken.

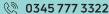
Here are some top tips for being open and secure:

• Carry out a review of security arrangements. You can find information about this on the Ecclesiastical website at:

ecclesiastical.com/churchriskassessment

- Ensure local residents know that the church is operating an open-door policy so that they can observe and report any suspicious activity.
- Encourage local people to visit the church while passing by.
- If possible, create a rota of volunteer stewards to be present in church – but don't forget to consider their personal safety if, for example, they might be alone in a church at any time.
- Create a secure storage area in which all valuables can be locked.

There is no impact on the church insurance premiums if a church is open during daylight hours. If you have any concerns, speak with Ecclesiastical's customer services team on:





Managing volunteers: Health and safety

Volunteers support a wide range of diverse activities, many of which are usually of low risk. However, volunteers may be involved in higher-risk activities. **These include:**

- · completing tasks at height, using ladders and other access equipment
- property maintenance and other construction work
- using power hand-tools, machinery and other equipment
- completing tasks alone.

When using volunteers or employees for a task, their safety is of paramount importance and proportionate action should be taken to safequard this.

If you are an employer, you may want to:

- seek the advice of your competent person
- include volunteers as part of your risk assessments, planning activities accordingly
- implement suitable precautions to protect volunteers and others, based on any risk assessments you have made
- provide any necessary information, training and supervision for them, matching tasks to individual capability
- provide personal protective equipment
- provide adequate first-aid facilities and arrangements for dealing with any accidents should they occur
- provide adequate welfare facilities
- · periodically check that your precautions remain adequate
- keep any necessary health and safety records
- include your arrangements for protecting volunteers in your health and safety policy.¹

If you are not an employer, you may want to:

- check your premises are safe, along with any access to them
- make sure any equipment or substance you provide for use by others is safe
- ensure that any lifting equipment is properly installed, maintained and checked
- take suitable precautions where you supply equipment or are looking after people completing tasks at height
- plan events to identify suitable precautions
- think about any necessary precautions if tasks involve individuals completing them on their own.1

¹These lists are not exhaustive. Find the full guidance with links to supportive material on the Ecclesiastical website at:

ecclesiastical.com/risk-management/volunteer-guidance

Support and resources for Churchwardens from **Ecclesiastical**

Ecclesiastical understands that volunteering for the role of Churchwarden and supporting your church can be a demanding job. Managing a treasured building and ensuring that it's a safe place for your congregation to worship, visit and enjoy can be daunting, but you don't have to do it alone.

Ecclesiastical church support managers

At no additional cost, Church Support Managers are there for their Ecclesiastical church customers. Providing tailored help and training to support church insurance needs, they can offer guidance on risk management, health and safety legislation and direct you to online resources. They can also deliver online and in-person group training sessions around topics including the basics of insurance, fire safety, fundraising, climate change and net zero, open churches and theft of metal.





Heather Ford

Joseph Davies

Heather Ford - Church Support Manager for the North.

Heather has roots in the Church, having previously worked for the Diocese of Manchester, and understands the demands of church life. Heather is passionate about supporting churches to understand how insurance can help, rather than hinder, to enable people to focus on their ministry and thrive.

Joseph Davies - Church Support Manager for the South.

Joseph is very much part of the Church family – his father was a parish priest, his mother a hospital chaplain, his wife was recently ordained as a curate, and he spent nine years as a verger at Salisbury and Ely Cathedrals.

Fundraising is crucial for sustaining church activities and initiatives. I am always delighted to offer quidance on effective fundraising strategies. We have an excellent online Fundraising Hub which has lots of information about how to get started and how to keep going on your fundraising journey.



ecclesiastical.com/church/church-support-managers

Fundraising hub

Fundraising plays a key role in boosting finances for your church. Ecclesiastical's fundraising hub offers user-friendly support guides which take you from 'where to start' through to 'key factors for successful fundraising' and everything in between.

If you have an Ecclesiastical policy, you can also contact their fundraising helpline, to arrange a call back from their expert team.

© 0345 601 9959





Ecclesiastical's plain English guides

If you are looking for help in areas such as legal expenses, building work, or outreach, Ecclesiastical has a range of easy to understand Made Simple Guides to help, and their comprehensive document library is full of useful tools like risk assessment templates and Guidance Notes.

 ecclesiastical.com/ church/#madesimple

Ecclesiastical church insurance team

Do you have questions about your Ecclesiastical policy?

0345 777 3322 – lines are open 8am – 6pm Monday to Friday, excluding Bank Holidays

churchteam@ecclesiastical.com

Risk Advice Helpline

Are you looking for advice on how to minimise risks as you manage your church?

0345 600 7531 – lines are open 9am – 5pm Monday to Friday, excluding Bank Holidays

□ risk.advice@ecclesiastical.com

A claims team that really cares

Ecclesiastical's claims team are experts.

0345 603 8381 – 24-hour reporting service

ecclesiastical.com/claims/claim-online

Ecclesiastical would love to hear from you

Do you have a story for Ecclesiastical? Perhaps you overcame a fundraising problem or found a way to get your local community more involved with your church. Sharing 'a day in your life' could really help other Churchwardens and members of the PCC.



meetus@ecclesiastical.com

Contains proportion

Month-by-month support

To help you plan maintenance and manage your church and its grounds, Ecclesiastical has created a calendar to keep you organised and on track – you can download your copy using this link:

ecclesiastical.com/risk-calendar



Get monthly tips straight to your inbox



Join the community of church leaders who receive Ecclesiastical's monthlu e-newsletter. It's packed with valuable advice about church security, event planning, fundraising and more.

Many of Ecclesiastical's customers already benefit from this e-newsletter, and we hope you'll join them.

Feel free to share the sign-up link with others in your church community who might be interested.

Signing up is simple, and you can unsubscribe at any time.

Why should net zero be a focus for churches?

A Q&A with the Church of England





Julian Atkins

In 2024, our Group's charitable owner, Benefact Trust, pledged £1.5m towards the Church of England's ambitious goal of reaching net zero by 2030. Benefact Trust's funding is focused on equipping and inspiring churches across the UK to start their journey to net zero and reduce their impact on the environment.

Benefact Trust sat down with Julian Atkins, Net Zero Programme Director for the Church of England, to talk through some of the most commonly asked questions about the Church's net zero goal.

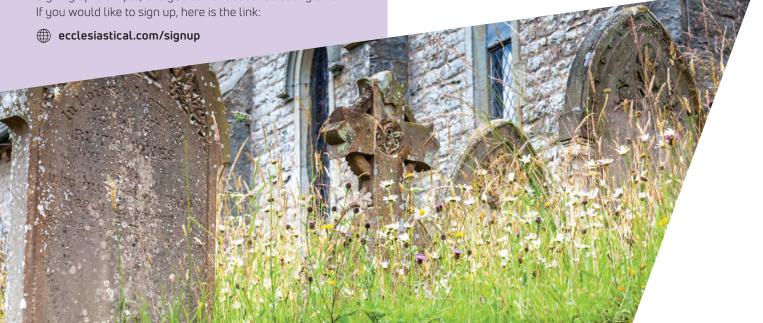
Whilst many of us want to play an active role in tackling climate change, the prospect can seem overwhelming due to the scale of the issue, the urgency to take

action and the abundance of complicated information. In Benefact Trust's short Q&A with Julian, he emphasises how important it is to keep things simple and start small.

Julian discusses what net zero actually means, why the Church has a responsibility to reduce its impact on the climate and low-cost ways to get started. Watch 'Net Zero and the Church' on Benefact Trust's YouTube channel:

youtube.com/@benefacttrust

Here you'll find a host of helpful videos, including a full podcast with Julian Atkins.



Ecclesiastical supports sabbaticals

Ecclesiastical aims to support Anglican clergy by offering financial assistance for life-affirming sabbaticals through their Ministry Bursary Awards (MBAs).

Established in 1987, these awards have distributed over £1.4 million, benefiting more than 1,500 clergy members. An MBA can rejuvenate and enhance the ministerial development of clergy, offering them opportunities to engage in extended study, travel, or other enriching activities that can have a lasting impact on their personal growth and to the ministering of their congregations.



St. Paul's Anglican Cathedral in Kolkata, West Bengal, India

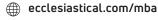
The Revd Adam Dickens is a recent recipient of such an MBA and he told Ecclesiastical:

II I was very grateful for the MBA grant as it facilitated my sabbatical visit to Kolkata and wider West Bengal where I spent a month engaging with projects run by the Cathedral Relief Service of Kolkata Cathedral, as well as visiting various establishments that came under the ambit of the Diocese of Calcutta; these included churches, schools, colleges, a TB clinic, an AIDs hospice and a residential home.

It was an extremely rich time as I was offered a window into the joy and despair of life for people living in the city (as well as some of the rural areas in the state of West Bengal) and the creative ways in which church communities were responding. It provided interaction with a very different culture to the one I'm used to inhabiting, with all the challenges and growth that comes with it.

The application window for the 2026 MBA programme opens in spring 2025 and closes in September 2025. In 2026, we are particularly keen to see more sabbaticals which aim to support the drive for carbon net zero.

If you would like to find out more about the Awards, including eligibility criteria and application details, please visit:





Give yourself a financial health check

In today's world, with the high cost of living and rising taxation, it's more important than ever to ensure your finances are in top shape.

Expert advice for clergy



Ben Dabbs

Ben Dabbs, an independent financial adviser with Ecclesiastical Financial Advisory Service (EFAS), emphasises the importance of financial planning for clergy. "With little time available for clergy in their busy lives to focus on themselves, it's important for them to seek expert advice to manage their finances effectively and ensure their personal well-being and that of their

dependants is planned and catered for," he explains. "Too often, clergy members will delay financial planning until the twilight of their ministry, which can lead to unnecessary hardship."

Plan ahead with confidence

To help you review your financial arrangements, such as life assurance, pension savings, investments, mortgage options¹ and retirement planning, it's worthwhile seeking expert advice from an independent financial adviser who understands your circumstances and can put in place a plan to help give you peace of mind for the future.

If you would like to arrange a financial health check or receive a brochure providing information about the advice and services available, please contact EFAS at:

(2) 0800 107 0190

ecclesiastical.com/financial-advice

¹Your home may be repossessed if you do not keep up repayments on a mortgage. The value of your investments including pension investments can fluctuate, and you may not get back the amount you invested. Your capital is at risk.



Join the Movement for Good



Ecclesiastical is part of the Benefact Group and we do financial services differently – we give all available profits to charity and good causes. It's thanks to our customers that we can make this happen.

The Movement for Good Awards is our annual giving programme and

anyone can get involved. The Awards give you the opportunity to nominate the charitable causes that matter most to you.

We're proud to have supported churches, Scouts groups, food banks, hospices, heritage charities and more, all nominated by their supporters.

How to nominate a charity or church to win £1,000

- 1. Visit movementforgood.com/ecclesiastical
- 2. Nominate before 15 December 2025. Your nomination will be included in all the remaining £1,000 draws in 2025, so the earlier you nominate, the more chances you have. It's one nomination per charity, per person, so you can get as many as you like in the mix.
- 3. Further down the page, there are resources you can personalise and share with your colleagues and congregation to encourage more nominations.
- **4.** Keep scrolling to sign up for notifications, including special £5,000 draws and larger awards through partnership funding.

You'll also find more information about the Awards, including the terms and conditions at:



movementforgood.com/tc

Best of luck!

Trust Ecclesiastical to insure your home and give back to your church!

As a church official, your home could serve as both a living space and a place for your ministry. You might host prayer meetings and counselling sessions from your home, or even help parishioners plan weddings and funerals. You will be supporting your parishioners throughout the years, and Ecclesiastical Insurance is there to support you, with their tailored home insurance policies.

A home insurance policy from Ecclesiastical Insurance can be adapted to suit the needs of the clergy in your work on behalf of the Church, or the general needs of your congregation and communitu.

Ecclesiastical Home Insurance

Ecclesiastical Home Insurance provides up to £750,000 for buildings and £75,000 for contents as standard. This cover includes protection for your home, personal belongings and even contents away from home up to £3,500. Additionally, 24-hour home emergency assistance and legal expenses are included, helping to ensure you are covered in unexpected situations.

But there is more!

When you take out a new home insurance policy with Ecclesiastical, they will donate £130 to an Anglican church or cathedral of your choice¹ – this programme has already contributed over £500,000, to churches across the country.



You can trust Ecclesiastical. They regularly win coveted awards for their home insurance products. In November last year, they retained their top spot in the Fairer Finance Home Insurance league table for a record twentieth time and remain the UK's most trusted home insurance provider! 2 Importantly, in today's online world, they also have an 'Excellent' score on Trustpilot too.³





When you talk to the friendly experts at Ecclesiastical's UK-based Head Office, they will work with you to make sure that your home and its contents are well-protected against a variety of risks. By choosing Ecclesiastical, you're not just insuring your home; you could also be helping your church. Call us today!

0345 777 3322 and quote CHOPS25



¹Terms and conditions apply. Visit ecclesiastical.com/trust130terms. ² Fairer Finance Home Insurance customer experience rating, spring and autumn 2015 – 2024. ³ Trustpilot reviews – 419 between 1 February 2023 - 14 April 2025. Correct at time of going to print.

The Service Register App: The best way to submit your attendance data



Easy, quick and convenient: the Service Register App is where you can enter and record the attendance for any of your church services and worshipping communities through either the app on your phone/ tablet, or by using the website on your laptop or community. Using the Service Register App prepopulates two-thirds of the Statistics for Mission form

for you. Your data is uploaded to the Cloud and can be accessed easily by you and the diocese throughout the year, which enables us to support you with the most up-to-date information. In 2025, we are encouraging every church and parish to begin using the app/website to enter their regular service attendance so we can move away from paper data entry.

Find out how to download and use the Service Register App here:

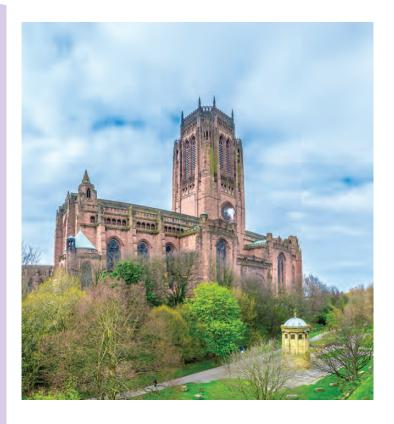
liverpoolcofe.org/governance-matters/statistics/ attendance

Please contact the Resources Team if you need any support or have any requests:

© 0151 705 2180

Resources.Team@liverpool.anglican.org





The Parish Giving Scheme: The best way to give to your church



Safe, secure and simple to use, the Parish Giving Scheme (PGS) is the most helpful and efficient way to give, both for you and for your church.

If you've got a bank account you can give and manage your PGS giving online, over the phone or by post. You choose and change your gift. You decide to Gift Aid, if you can. You decide if you want to link your gift to inflation. With the PGS you are in charge - always.

Giving through the PGS is good for you and it helps your church and the people who look after its finances. When you use the PGS it saves people time, simplifies administration, claims Gift Aid monthly and helps with cash flow.

In the Diocese of Liverpool alone there are over 4,000 givers using the PGS and gifting over £4.2million to their local churches, every year. Those numbers are still growing. When you give through the PGS you are joining a community of generosity, releasing ministry and mission.

One other thing: the PGS is free to use. It won't cost you or your church a single penny. Every gift you give goes to your church: in full, always.

It's easy to give through the PGS: visit the website, find your church, and you are good to go.

parishgiving.org.uk/donors/find-your-parish

Managing energy costs

The rise in energy costs is of great concern to many and you may be looking into lower-cost ways to heat and light your church.





Central heating

If you're planning on reducing your heating output to just a few areas of the building, it's worth considering that reduced heating can cause damp and mould to form in unused areas.

Many radiators are fitted with thermostatic valves that control the heat output, giving better energy efficiency. We recommend turning the valve down to a lower setting in unused areas to help keep the area damp free rather than turning heating off. This will also significantly reduce the risk of water pipes bursting. Water leaks can cause major property damage and enormous inconvenience. Radiators in occupied areas can be set at higher temperatures, as desired for comfort.

Important items, such as paintings and rugs, may be susceptible to damage in colder conditions. These items should be relocated to warmer parts of the property or suitably protected by appropriate coverings where there is a risk of damage.

Portable heaters

The use of portable heaters may be considered as an alternative. If you are considering using portable heaters, we recommend the following checks before usage:

• Before purchase, check the heater is not included on published recall lists. Defective heaters are a known common cause of fires and even death

- Use of portable gas, paraffin and other flammable liquid heaters should be avoided, they significantly increase the risk
- Ensure heaters are maintained as recommended by the manufacturer and kept in good working order - only a competent person should undertake servicing or repairs.
- Heaters must be kept away from combustible items including timber furniture and altar frontals.
- Before moving any heater ensure it is turned off and has cooled
- Do not leave portable heaters operating unsupervised.

Candles

Candles are, of course, synonymous with churches but are not recommended as an alternative form of lighting. Battery-powered torches or candles that are pre-charged should be considered as an alternative. If candles are used, they should be kept in holders designed for purpose and sited well away from furnishings, especially curtains. They must be extinguished before leaving а гоот.

By planning ahead and taking sensible precautions, it is possible to reduce energy costs and minimise risks to your property and your congregation and volunteers, avoiding the enormous inconvenience and financial impact of property damage. Find out more at

ecclesiastical.com/risk-management/energysavings-guidance



For more information

Call: 0345 777 3322 Email: churchteam@ecclesiastical.com

Facebook: Ecclesiastical



Whilst Ecclesiastical has used reasonable endeavours to ensure that the information in this newsletter is correct at the time of publication, please note: (a) the information is not intended to constitute a definitive or complete statement of the law on any subject, (b) the information may over the course of time become incorrect or out of date; and (c) neither Ecclesiastical Insurance Office plc. nor its subsidiaries or parent company can accept any responsibility or liability for action taken or losses suffered as a result of reliance placed on the information provided in this newsletter.

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