

Questions and Answers following Treasurer Briefings:

Payments

- 1. What are the bank details for the DBF for us to make electronic payments?**
Account Name: Worcester Diocesan Board of Finance Limited
Bank: Lloyds Bank – The Cross Sort Code: 30 – 99 – 90
Account number: 02974040 It would be very helpful if Parishes put their Parish name or Parish Code (can be obtained from finance@cofe-worcester.org.uk) in the reference – and 'PS'. Fees can be paid in the same way but just write Fees and Parish Name / Code as the reference.
- 2. Bearing in mind that the Old Palace is closed, is there another address where payments of Parish Share can be sent by post?** Please send to the Old Palace – we are collecting post at least once a week, and the door is nice and thick and secure!

Parish Share and Fees

- 3. Are there any alterations to funeral fees in light of restrictions at the moment?** At this point there are no changes. This is being continually reviewed and we will notify clergy and treasurers should the situation change.
- 4. Will the diocese budget be reassessed, and Parish Share figure revised.** Yes, the diocesan budget is being reassessed – we're looking to reduce costs wherever we can. And no, we're not going to revise Parish Share. Why? Because parishes are in very different situations. Some of you will be able to contribute most or all of it, many of you will not. All we can ask is for each of you in your own situations to carefully monitor and pray through what you are able to contribute and to keep this under review.
- 5. Can you provide future guidance on 2021 PS.** Sorry, but right now we are 100% focused on 2020!
- 6. What percentage of parish share has been received by 31st March?** In the first three months, we have received 16.7% of the overall parish share received in 2019. It should be noted that Parish Share is customarily weighted towards the final months of the year, and the diocese usually needs to provide cash flow to fund stipend payments during the earlier part of the year.

Giving & Gift Aid

- 7. We have discovered that the Parish Giving Scheme is currently closed for new direct debits, as they are not receiving post. Is there any way the system can be opened up again so new direct debit requests can be sent in and started?** Good news! This changed after the Wednesday meeting. We have been selected as one of just three dioceses to pilot PGS donor sign up by phone. After Easter we will send round details of how this is going to work. In the meantime parishes not yet registered for Parish Giving Scheme can download the registration form from the website and send it to Alison Maddocks AMaddocks@cofe-worcester.org.uk
- 8. Where can we find the HMRC reference number we need to register for a website giving account?** This is on the statement that you receive

Text Giving and Online Giving

- 9. Is there a minimum number of people to operate text giving?** Most of the donor sites including Text giving sites involve a small charge per donation so you don't need many donations to make them worthwhile. Avoid the ones that have a monthly subscription charge unless you are anticipating regular high donations to your site
- 10. Can we use SumUp or other terminals to receive donations over the phone ("Donor not present")?** If you have a SumUp card reader (or similar) you will find that you can take donations from people's smartphones via the SumUp App without using the card reader

11. **How should this work when a number of churches share a website?** The donate button will relate to a specific bank account so people can give to a specific church as long as that church has its own bank account. Make sure it is clear where the donation will go.

Furloughing Staff

12. **Are the Diocesan Staff furloughed at 100% or 80%.** 20 of the Diocesan team who are no longer able to do their regular roles because churches or the Old Palace are closed, or their work has become less of a priority during these challenging times have been placed onto furlough. This will mean that the DBF can claim 80% of their salaries back through the Government's Job Retention Scheme. However, the individuals receive 100% of their salaries + pension, and so are not financially disadvantaged.
13. **Can clergy be furloughed?** The short answer is no. Clergy are office holders rather than employees. More importantly though, is that most are as busy as they have ever been engaging with parochial ministry and are likely to need to take significant numbers of funerals.
14. **Is there any help for parishes who are looking to furlough staff?** Contact Jo or Becky on the HR Team who can provide some guidance: hrteam@cofe-worcester.org.uk

Diocesan Finances

15. **What reserves does the diocese have at this time?** During the meeting, we shared information on the finances at 31st March. The DBF had £1 million in the bank account and in unrestricted CCLA deposit accounts. This is equivalent to eight weeks spending on wages and stipends. The national church has made available around £750k of loan funding on clergy stipends (equivalent to six more weeks, but will need to be repaid). We also have unrestricted investments of £1.5m (twelve more weeks, but these had been intended to be used to smooth clergy reductions over the coming four years). We are working on some additional loan funding in case we need it, but loans obviously need to be repaid.

Insurance

16. **Will the diocese allow its legal team to look at ecclesiastical insurance policy to see if there is a clause that we can claim against and work with all churches in the diocese to bring a claim for loss of income.** Sorry, but we know that their business interruption policy doesn't cover it – it focuses on losing the building e.g. through fire.
17. **Does each parish need to notify its insurer that the Church is now closed, and are they required to carry out regular checks?** Ecclesiastical and Trinitas are aware that all churches are closed. They have issued guidance recently which suggests: "If possible, arrange for someone to visit the church property on a weekly basis to check it remains secure, whilst following the latest government guidelines on travel/movement of people. This can be completed from the outside, without entering the premises. Could people taking their permitted daily exercise or shopping for essentials pass by the church to complete these checks?" <https://www.ecclesiastical.com/latest-news/coronavirus/>

APCMS, PCCs and Treasurers Powers

18. **Annual meetings can be postponed, with the deadline pushed back until the end of October. Does this extension cover the need to have the annual accounts approved at these meetings and/or the usual deadline of 31 May for filing annual returns?** Essentially, accounts are received by the APCM not approved. They can be submitted to the Charity Commission if the PCC is registered, once the PCC has approved them (which can be done by email, telephone conference etc). We are finding out what is needed for the Finance Returns.
19. **Treasurers Powers – What can treasurers do without a resolution from the PCC/DCC?** What I would recommend is a telephone conference call – we will circulate details with the Q&A of how you can get your standing committee together whilst still in your own homes.

20. **What is the current CCLA deposit rate at 31/3/20? What has happened to investments?**
At the end of March the deposit rate was 0.4%. The unit price of a unit in the Investment Fund has dropped by 12.5% between 30/12/2019 and 31/3/2020.

Information on Grants, Government Help & raising income:

21. Here are two links that will be useful. We will keep this under review, and circulate anything else that will be useful in due course. A very comprehensive page from the Charity Tax Group is available at: <https://www.charitytaxgroup.org.uk/news-post/2020/coronavirus-information-hub-charity-tax-finance-professionals/>.
22. Parish Resources has helpful resources on encouraging giving and income: <https://www.parishresources.org.uk/coronavirus/>

Some additional tips submitted during the meeting:

23. Consider asking regular hirers to pre-pay future bookings to aid cash flow.
24. DONR is easier to set up and use than you might think.
25. Use this time to get up to date with Gift Aid claims and any fees that are due to be passed to the Diocese.

Contacting Diocesan Staff – key contacts for treasurers:

Giving, local income and Parish Share:

Alison Maddocks amaddocks@cofe-worcester.org.uk 07930 853433

Financial issues:

Helen Archer- Smith harcher-smith@cofe-worcester.org.uk 01905 732804

Church building issues:

Mark Carter mcarter@cofe-worcester.org.uk 01905 732809

Parsonage Issues:

Ruth Beard parsonages@cofe-worcester.org.uk 01905 732806

Safeguarding:

Hilary Higton HHigton@cofe-worcester.org.uk 07495 060869

Delia Stokes dstokes@cofe-worcester.org.uk 07376 374380

Parish employment issues (including furloughing and redundancies):

Jo Hyrons & Becky Lowe HRTeam@cofe-worcester.org.uk 01905 732818 and 01905 730730

Technical advice for conference calling:

Doug Chaplin DChaplin@cofe-worcester.org.uk 01905 732817