

## Ideas for Action 8 – Management of Finances and Purchasing

### Contents:

#### **Introduction**

#### **Finance**

- **Banking**
- **Savings and Investment**
- **Resources on Finance and Investment**
- **Fundraising**
- **Gifts and Charitable Giving**
- **The Minister`s Expenses**

#### **Ethical Purchasing**

- **Equipment and furnishings**
- **Office and kitchen supplies**
- **Food**
- **Clothing**
- **Flowers**
- **Utilities**

#### **Closing the Loop**

- **Recycling and Reusing**
- **Composting**
- **Freecycling**
- **Carbon Offsetting**

## **Introduction**

“Where your treasure is, there will be your heart also.” Matthew 6:21

Many congregations have a management committee or Board which deals with the housekeeping needs of their church. Typically, such committees are responsible for finance, church property, catering, cleaning and ministerial expenses. Ideas for Action 8 suggests ways in which the church can show practical care for God’s creation in these areas. The care of church buildings is dealt with more fully in Ideas for Action 7 – “Greening the Cornerstone” and food issues are also covered in more depth elsewhere, for example on the Churches Together website: <http://www.ctbi.org.uk/542>

Eco-Congregations are concerned to act wisely as stewards of the Earth’s natural resources such as water, soil and fossil fuels, which we consider to be gifts from God. We also need to think carefully about another resource – money. Treasurers will naturally want to use any monetary assets in a way which gives the best possible financial return for their churches, but it is the responsibility of an Eco-Congregation to see that this is also done in line with Christian ethical values and with due concern for the environment.

Whenever a purchase is considered, the congregation should be aware that the way in which their money is spent could have far-reaching consequences. If your bank invests in mining companies, for example, your money might be spent on financing operations which destroy ecosystems and exploit vulnerable people.

Ideas for Action 8 will also consider ‘Closing the Loop’ - what to do with things we have bought but no longer need, and ways to offset the inevitable carbon cost of what we consume.

## **Finance**

### **Banking**

The recent banking crisis has made us all more aware of what happens when we entrust our money to a financial institution. Rather than sitting in a dusty vault, it is used to buy stocks and shares in all kinds of companies, and lent out to businesses and individuals. Historically, as long as a bank delivered a good rate of interest, few questions were asked about how these profits were made. In recent years, however, more customers have wanted to know exactly where their money has been invested and whether it has been used in a way which fits with their own ethical principles. Churches, as well as individuals, have the opportunity to use their financial influence to promote the values which they hold, and banks are influenced by the opinions and choices of their customers.

- **Do you know which bank or building society your church uses?**
- **Does this bank or building society have an ethical policy?**
- **Does it have an environmental policy?**

### **Savings and Investment**

Ethical investment developed from the desire of people and organisations to avoid profiting from certain activities such as the manufacture and sale of alcohol or tobacco, the provision of gambling and the production of armaments.

Some ethical issues which might be of concern to churches when considering where to put their money are as follows:

- **Investment in the Arms Trade**
- **Human Rights and lending to oppressive regimes**
- **Environmental issues**
- **Charitable giving and support for the community**
- **Social and financial exclusion**
- **Third World debt**

Nowadays, it is possible to make positive choices about where our money is invested. For example, if your church wanted its investment to promote care of the earth, it might choose companies which are involved in the development of renewable energy technology, recycling and waste minimisation initiatives or companies with a transparent environmental policy. There is a wide range of ethical funds available – consider exploring some funds and taking a recommendation to a meeting of your church's finance committee – this will enable

the whole church to `own` the decision and also to spread the message of investing where your heart lies..

## **Resources on Finance:**

[www.eccr.org.uk](http://www.eccr.org.uk) The Ecumenical Council for Corporate Responsibility works “for justice, human rights and environmental sustainability”. It is a church-based investor coalition, which aims to raise awareness of ethical investment issues and undertake advocacy worldwide.

[www.neiw.org](http://www.neiw.org) National Ethical Investment Week usually takes place in the 3<sup>rd</sup> week of October. It is “a campaign to ensure that everyone knows that they have green and ethical options when it comes to their finance and investment decisions.” There is a useful part of the website specifically aimed at charities and churches, with a downloadable Action Guide for Churches, which has advice, resources, bible readings and worship material.

[www.christian-ecology.org.uk](http://www.christian-ecology.org.uk) Christian Ecology Link has a downloadable leaflet about ethical investment.

[www.eiris.org](http://www.eiris.org) EIRIS is “a leading global provider of research into corporate environmental, social and governance performance”. Their website has specific areas for charity investors..

[www.youethicalmoney.org](http://www.youethicalmoney.org) This website (an initiative of EIRIS) has a useful section for consumers which looks at the green and ethical performance of various banks, pensions, mortgages, insurance products and credit cards. It also lists financial advisers who give advice on ethical investment.

[www.co-operativebank.co.uk](http://www.co-operativebank.co.uk). The Co-operative Bank has its roots in the co-operative movement as a way of creating a fairer model of capitalism through shared ownership. It is the only High Street bank which gives its customers a say in how their money is used. The bank has had an ethical policy since 1992 and since this time, has turned away over £900 million of loan applications because they did not fit with its ethical criteria.

[www.smile.co.uk](http://www.smile.co.uk) The online banking division of the Co-operative Bank

[www.triodos.co.uk](http://www.triodos.co.uk) Triodos Bank is a specialist ethical savings bank which only invests in businesses with social and environmental objectives and is open about all its loans. Its motto is “More green, Less Greed”. Services include business and charity accounts as well as personal savings.

[www.shared-interest.com](http://www.shared-interest.com) Shared Interest is an ethical investment co-operative – “We lend money but we’re not a bank. Justice, not profit, is our bottom line”. The money invested in its Share Accounts (£100 up to £20 000) is used to fund Fair Trade businesses. Money can be withdrawn by post at any time.

[www.ecology.co.uk](http://www.ecology.co.uk) The Ecology Building Society “puts people and planet first”. It uses the money deposited by savers to offer mortgages on properties and projects which help the environment, such as energy-efficient housing or renovating derelict properties. A range of accounts is available, with investments from £25 up to £125 000.

[www.charitybank.org](http://www.charitybank.org) The Charity Bank – “a different bank for people who want a different world” – uses investments to finance social enterprises, charities and community organisations. A range of savings and investment accounts are available and the website has a project portfolio which shows details of every organisation to which the bank currently lends money.

## **Fundraising**

The jumble sale is a tried and tested way for churches to raise money while encouraging recycling! It also makes goods available to people on low incomes. Plant sales, promise auctions and book fairs are other good ways to link fundraising and care for the environment.

Fairtrade coffee mornings or Soup and Sweet lunches are enjoyable occasions where congregations can socialise and donations can be asked for to benefit the church or an appropriate charity.

## **Gifts and Charitable Giving**

Instead of buying gifts from the usual sources, why not buy them from a charity catalogue such as Oxfam Unwrapped or Christian Aid’s Present Aid?

Other ideas include:

- a hamper of Fairtrade or locally-sourced produce
- Gift certificates for local services or ethical stores
- Subscription to a wildlife magazine or membership of a wildlife or environmental organisation.
- Seeds, plants or trees.

Be creative in your giving!

Many churches give money to charities and some choose to support a Christian Environmental organisation.

**Dumfries Baptist Church** gives regularly to A Rocha – an International Christian conservation charity – and also prays for A Rocha’s work. [www.arocha.org](http://www.arocha.org)

**St John’s Church in Hamilton** gave the £2234 raised through their Harvest Appeal and Craft Fayre to Floresta (now renamed Plant with Purpose) – a Christian charity which helps

tropical subsistence farmers to move away from `slash and burn` agriculture towards more sustainable farming practices. [www.plantwithpurpose.org](http://www.plantwithpurpose.org)

- A list of Christian Environmental organisations can be found in Module 10 `Green Choices`.

## **The Minister`s expenses**

Churches have a responsibility for ensuring that their minister`s work-related expenses, including travel costs, are met. Some churches just pay a mileage or car allowance, which doesn`t give an incentive for the minister to use more environmentally-friendly forms of transport.

- Why not consider offering cycling allowance/expenses in addition to car mileage? This may save the church money and encourage the minister to cycle.
- Remind your minister that the Inland Revenue gives tax allowances on a per mile basis for journeys undertaken by bicycle for all work-related business – cycling really can save money!

## **Ethical Purchasing**

As consumers in a free market, congregations can use their purchasing power to say “no” to unethically produced goods and services and to make positive choices which benefit both people and the environment. This applies whether we are choosing a brand of coffee to drink after church services, paper for the photocopier, or a new fridge for the kitchen.

Many organisations (and some churches) have an ethical purchasing policy in place. This can be referred to by the management committee when considering purchases but should also be made available to the whole congregation, so that it is followed even when buying small items and becomes part of the ethos of the church.

It is possible that some ethical alternatives might be more expensive, and this should be discussed at the time that the policy is implemented.

- **Does your church have an ethical purchasing policy?**
- **What criteria (apart from cost) are considered when money is spent on goods and services?**

**Queen`s Cross Church in Aberdeen** has an Ethical Purchasing Policy which covers the areas of Hospitality, Travel, Communication, Energy, Maintenance of Buildings and Investments.

## **Resources for Ethical Purchasing**

The Church and Society Council of the Church of Scotland has produced leaflet called “Money Matters – Christian Reflections on Consumerism” with reflections and Bible passages which might be useful for a church considering the reasons behind ethical purchasing. This can be ordered from the Church and Society Council, 121 George Street, Edinburgh EH2 4YN. Tel: 0131 240 2267

[www.ethicalconsumer.org](http://www.ethicalconsumer.org) This website has information on the green credentials of Alternative clothing companies, wireless routers and a multitude of things in between, with ratings tables using criteria such as animal and human rights, pollution and corporate behaviour.

## **Equipment and Furnishings**

Around the world, old-growth forests are disappearing fast, taking with them important wildlife habitats and resources for indigenous peoples. Check that any wooden furniture or flooring carries the FSC (Forest Stewardship Council) mark, which guarantees that the timber has come from a sustainably-managed forest.

**The Grow Project** in Edinburgh is a social enterprise which uses wood from old church pews to make furniture. Two lecterns and a table were made for the 2011 General Assembly, using oak from Tranent Parish Church in East Lothian. They also make the award plaques for Eco-Congregation Scotland. [www.growgreyfriars.com](http://www.growgreyfriars.com)

- When buying electrical appliances such as fridges or kettles, look for those with the highest energy rating – A being the most and G the least efficient (fridges now have ratings up to A+++)
- Electric lighting burns up 25% of the average household bill. When replacing lightbulbs, save electricity and money by buying low-energy alternatives. Modern low energy bulbs are quicker to warm up than they used to be and they come in all shapes and sizes. [www.low-energy-lighting.com](http://www.low-energy-lighting.com)

- Before you buy carpets, curtains, paint, etc – search for the most environmentally – friendly alternative.

## **Office and Kitchen Supplies**

**Kirkwall East Church** use only recycled paper to print their weekly Order of Service and their church magazine. They use only Ecover cleaning and washing product throughout the premises. The hand soap dispensers contain a product supplied by the Shetland Soap Company and are refilled from 5 litre drums.

Here are some places to look when sourcing environmentally-friendly supplies:

[www.ethicalsuperstore.com](http://www.ethicalsuperstore.com) Sells `green`cleaning products, and kitchen supplies, eg recycled toilet tissue, kitchen towels and photocopier paper, recycled aluminium foil. Also energy-saving lightbulbs, energy-efficient kettles and `smart` electricity meters. In order for a product to be sold, it must adhere to 7 key ethics – Fairtrade, organic, eco-friendly, education, health and wellness, locally produced and charity (10% of total sales go to charity).

[www.thegreenoffice.co.uk](http://www.thegreenoffice.co.uk) products include recycled inks and toners, 100% recycled paper, FSC compliant pencils, and biodegradable cups.

[www.ecoverdirect.com](http://www.ecoverdirect.com) for eco-friendly cleaning products.

## **Clothing**

Making new clothes takes precious resources. Cotton, especially is a pesticide -hungry crop. Consider buying from charity shops, or making your own clothes. Recycle where possible and research the wide variety of Fairtrade clothing available. There is even Fairtrade apparel for your minister:

**Fairtrade Clerical Shirts** : [www.fairtradeclergyshirts.co.uk](http://www.fairtradeclergyshirts.co.uk) 100% Fairtrade cotton shirts. The company also donates shirts to clergy in developing countries, and some of their profits to Home of Hope Orphanage in Malawi.

**Fairlie Church** held a `Swishing` event where everyone who attended was asked to bring at least one good quality item of clothing or accessories such as bags, scarves or jewellery. The items were arranged on clothes rails and refreshments were provided by the Fairtrade



Group. Donations were made by guests to cover the food and for the clothes and accessories which they wished to take home.

Or..why not team up with your local school, nursery or club and take part in `Rag Bag` recycling? Collections are made from schools or you can have a textile bank on your premises. You will be paid for every kilo of textiles you collect ([www.rag-bag.co.uk](http://www.rag-bag.co.uk))

## **Food**

When buying food or drink, use the acronym LOAF, developed by Christian Ecology Link ([www.christian-ecology.org.uk](http://www.christian-ecology.org.uk))

**Locally produced** – supporting local and national farmers and producers strengthens local economies and communities and lowers carbon emissions.

**Organically grown** – organic farming prevents the loss of biodiversity, soil depletion, water pollution and agrochemical resistance caused by industrial farming.

**Animal-friendly** – Will you consider using only free range eggs, and meat from free range, outdoor-reared or organic animals? Also think about shifting to a higher proportion of vegetarian/vegan cooking since meat and dairy production requires more land and water and is responsible for 18% of greenhouse gas emissions.

**Fairtrade** – whilst it is good to reduce food miles, not all of our food can be grown in the UK. Tea, coffee and sugar cane are all imported, and in order to ensure that producers receive a fair deal and work in reasonable conditions, choose goods which carry the Fairtrade mark.

- Use Fairtrade tea, coffee and sugar after services and at church events and tell people why you are choosing to do so.
- Consider becoming a Fairtrade Church (find out how to do so at [www.fairtrade.org.uk/getinvolved](http://www.fairtrade.org.uk/getinvolved))
- Could you run a Traidcraft stall to enable your congregation to buy Fairtrade goods? [www.traidcraft.co.uk](http://www.traidcraft.co.uk) or Tel 0191 491 0591
- Host an event for Fairtrade Fortnight (held in March every year).
- Use Fairtrade Communion Wine – organic and vegetarian South African fortified wine, available from [www.poterionfairtrade.co.uk](http://www.poterionfairtrade.co.uk)

**Flowers** – Cut flowers are typically grown with large amounts of pesticides and fertilisers and transporting them, refrigerated, to Europe, uses fuel and generates climate-changing gases.

- Encourage your flower arrangers to use flowers and foliage grown in gardens, rather than flown in from overseas. Or use pot plants, which can be taken home or planted outside after use.
- After the service, why not take the flowers to someone in your community who would appreciate them? Or if the flowers are no longer fresh, compost them.

## Utilities

Most of the UK's electricity comes from fossil fuels, including coal, gas and oil. Just under 30% is derived from nuclear sources, and 2% from renewables.

Even if your church does not have solar panels or a biomass boiler, it is still possible to support renewable energy

- Consider switching your electricity supplier to one which guarantees to use your money to generate 100% renewable energy. Companies and their prices can be compared at [www.greenelectricity.org](http://www.greenelectricity.org)

A Green tariff may cost slightly more, but why not also invest in a smart meter, which will measure your electricity use? If you can find ways to cut down on the electricity you use (for example, by using low-energy bulbs) this will pay for clean, renewable energy and will also cut your carbon footprint.

## Closing the Loop

### Recycling and reusing

- **Could your church become a hub for recycling?**

Try contacting your local council to ask how they are supporting community groups wanting to set up recycling initiatives.

Find out what can be recycled in your area : [www.recyclenow.com](http://www.recyclenow.com)

Facilities exist to recycle/reuse the following:

**Computers** – ReBOOT in Forres recycle IT equipment and sell refurbished computers [www.reboot-forres.co.uk](http://www.reboot-forres.co.uk) . A list of other facilities in Scotland can be found at: [www.cvsfife.org/greenoffice/computers.htm](http://www.cvsfife.org/greenoffice/computers.htm)

**Mobile phones and printer cartridges** – many organisations collect these, including Oxfam, Action Aid, Christian Aid and the Red Cross.

**Spectacles** – 670 million people – 10% of the world's population – are disabled or disadvantaged through lack of access to glasses. Vision Aid Overseas ([www.vao.org.uk](http://www.vao.org.uk)) has an arrangement with High Street opticians who will take these and refurbish them to use where needed.

**Stamps** – Many charities, including Oxfam, RNIB (send to RNIB stamp recycling, PO Box 185, BENFLEET SS7 9BH) . It helps the charity if you cut the stamp off the envelope, leaving 1cm margin, and sort into British/overseas. The Church of Scotland also has done this for many years see: [http://www.churchofscotland.org.uk/data/assets/pdf\\_file/0007/2986/how\\_stamps.pdf](http://www.churchofscotland.org.uk/data/assets/pdf_file/0007/2986/how_stamps.pdf)

**Tools** – these can be donated through Tools for Self-Reliance ([www.tfsr.org](http://www.tfsr.org)), Tools with a Mission ([www.twam.co.uk](http://www.twam.co.uk)) or Workaid ([www.workaid.org](http://www.workaid.org)) – also collects bicycles, sewing machines and typewriters.

**Tetrapak cartons** – [www.tetrapakrecycling.co.uk/recyclable.asp](http://www.tetrapakrecycling.co.uk/recyclable.asp)

Other useful websites include:

- [www.alupro.org.uk](http://www.alupro.org.uk) Information on aluminium recycling
- [www.zerowastescotland.org.uk](http://www.zerowastescotland.org.uk) helps individuals, businesses and communities to reduce waste, recycle more and use resources sustainably.

Why not set up a Green Corner in your church where small items can be left for recycling, or, if you have limited space, information about waste reduction and local recycling facilities.?

**New Machar Church** has a recycling point in the church for batteries, stamps, printer cartridges, aluminium foil, telephones, glasses, glass, plastic, paper and drinks cartons.

**Composting** one third of the food we buy goes into the bin! If you have space, why not have a compost bin for food/garden waste? Or even a wormery... ([www.wigglywagglers.co.uk](http://www.wigglywagglers.co.uk))

**Cults Church** in Aberdeen have a café called the Hub in their outreach centre. After receiving guidance about recycling waste, they used compost bins and local authority food recycling schemes to ensure that virtually no waste food went into the `black bins` for landfill.

## **Freecycling**

If you have unwanted goods, don't put them in landfill... they might be wanted by someone else!

**Dunscore Church** set up a local Freecycle scheme where people can donate stuff or ask for things they need. The list is circulated by email and a paper copy is put up in the church. Many items have found a new home, including manure and office furniture. The list is growing and the scheme has spread from the congregation out to the wider community.

Existing Freecycle networks can be found at [www.freecycle.org](http://www.freecycle.org)

## **Carbon Offsetting**

Offsetting CO2 emissions can raise awareness of the cost of what we do, but is not an excuse for `business as usual`

With A Rocha`s Climate Stewards programme, £15 a month plants 36 trees a year in Ghana, and as these trees grow, they absorb 10 tonnes of CO2, which is equivalent to the average UK household`s CO2 emissions. The trees also help people with better crops, restored land and increased income as well as providing habitat for wildlife.

[www.climatestewards.net](http://www.climatestewards.net)