**Frequently asked questions:**

*Q. How do we help people give money to the church when we don’t have offerings?*

A. The Church in Wales is able to set up new Direct Debits but will not have the capacity to send out letters to confirm new arrangements or write to treasurers.

You can download the forms from the Church in Wales web site which has clear instructions of what to do. <https://www.churchinwales.org.uk/en/clergy-and-members/gift-direct/>

Don’t put it off do it now.

Parishioners can set up their own standing order or transfer from their Bank. If they are finding this difficult, offer a telephone help line or ask them to ring the Parish office for help.

*Q. The Church in Wales has more in reserves that Parishes, why don’t you suspend the parish share or give out grants?*

A. This is not correct. In fact, parishes together have more unrestricted reserves than the total reserves of the Diocese, by a considerable margin. Diocese across Wales have been spending more than they receive for many years, to give parishes time to focus on mission and reaching out.

Q *Should we use our cash reserves?*

A. The Money saving expert Martin Lewis was recently asked a similar question, he said reserves are for a rainy day…it is raining hard, you need to use your savings now.

Q. *We have reserves in the form of investments should we cash these in, or sell property?*

A Selling property or cashing stock while the market is depressed is not the immediate answer. Seek advice before you do this. We don’t know how long this crisis is going to last and must take each day at a time. We will take each step of this journey together.

Q. *We provide support to families in need and we may need to stop if we don’t get any income, can you help?*

A. We want to help you. Get in touch with the Diocesan office and explain your situation. There are National grants being made available to help.

Q. *Should we handle cash?*

The Church of England have issued the following advice;

*‘There is currently no recommendation not to handle cash and as long as banks remain open you should aim to bank it. There is evidence that coronavirus can stay on surfaces for several days, so you should take the following precautions when handling cash:
• Wash your hands before and after counting cash (coins or notes) or wear disposable gloves
• Be extremely careful not to touch your face or lick your fingers during the counting process
• Clean surfaces regularly with disinfectant
• Store cash securely in sealed plastic bags before banking’*

We would add that, if you wear disposable gloves, you need to must ensure you do not touch your face. The Covid virus is not spread through the skin but through contact with eyes, nose and throat. Take care that you do not contaminate your skin, when you take the gloves off. If you are not used to using disposable gloves (and other forms of personal protective clothing), it is safer to rely on hand washing alone.

*Q: We rent out our building (church or hall) and the tenant / user group has said that they are unable to pay rent. What can we do?*

A. Serving notice to quit for non-payment of rent at this time will not work, so even if a tenant fails to pay, our options will be limited. We need to be prepared to allow a deferment of rent but look at each on a case by case basis, asking them to outline a business case and plan for making up rent payments at a later date, or offer flexible terms such as a deferment of rent or monthly (rather than quarterly) payments to ease cashflow.  Whether we can later recover rent not paid, will have to be reviewed later.

We need to respond with sensitivity, recognising the difficult situation tenants are in, but also point out that we are a charity and the rent we receive contributes directly to our work.  With our places of worship closed, income streams are drying up for us also. At this stage in the pandemic we cannot be sure how long things will last and the true nature of the impact on our tenants.  We should look to how we can work together in partnership to survive this crisis.

*Q: We employ staff who cannot work due to the lockdown, such as cleaners or organists. Should we stop paying them?*

A: Many people are suffering through lack of income, and also increasingly the stresses of isolation and lack of work. If we can keep people usefully employed and can afford to do so, then we should. If their job cannot be done, then take advantage of the government’s job retention scheme and put these workers on “furlough”. You can claim back 80% of their normal salary from the government.

<https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme>

We understand that Clergy are not eligible, as they are not employees of the Diocese.

*Q: Will our insurance be affected by temporarily closing the church?*

A: Ecclesiastical Insurance Group have assured us that all of their underwriting and claims teams are now safely working from home and are available to help, and have put some advice online about [Unoccupied churches during Covid19](https://www.ecclesiastical.com/risk-management/unoccupied-properties-during-covid-19/church/). This includes safety measures such as turning off electrical equipment and the main fuse board, draining down or at least turning off water supplies, and making sure they are secure, as well as protecting the building by removing rubbish and bins, and checking on the church regularly if possible, such as by a rota of people who might pass it on the way to shop for essentials. Turning off power and heat will also save utility bills!