April Money Matters

In this issue we will cover matters relating to the impact of COVID-19

- Resources available
- Funeral Fees
- Parish Giving Scheme Update
- Common Fund
- Annual Returns

Resources available

The LDF has a webpage that is regularly updated to provide guidance relating to COVID-19 matters, including finance-related updates: [LDF Coronavirus Guidance](#)

The National Church Institutions are also providing regularly updated guidance: [CofE Coronavirus Guidance](#)

Parish Resources is providing guidance on finance-related matters, including Government schemes, furloughing staff, and FAQs. Including in the FAQ section is guidance on online and mobile phone giving, which may be helpful with church buildings being closed.

Funeral fees

What are current funeral options?

At present the only options for funerals are:

- a service at the crematorium
- a service and burial at a cemetery
- a graveside service in a churchyard

What are the fees for these services?

For a cremation or burial in a cemetery the fee is £199 (and this is all a diocesan fee).

For a graveside service in a churchyard the fee is £413 (and the fee is split £305 to the PCC and £108 to the diocese).

Can fees be waived?

The diocese have given clergy authority to waive all fees (diocesan and PCC) for all funerals between 6th April 2020 and 30th June 2020, when the matter will be reviewed.

Do clergy have to waive fees?

It is entirely up to each cleric whether they waive fees, but the expectation is that most, if not all, funeral fees will be waived.

Our neighbouring Dioceses of Southwark and Chelmsford have also authorised the waiving of all funeral fees.

Can the diocesan fee be waived, and the PCC fee be charged?

The expectation is that if the diocesan fee is waived the PCC fee will be waived as well.
Does the PCC need to agree the decision to waive fees?

The decision rests with the clergy, but it would be good to inform the treasurer and the PCC about what is happening.

What about travel costs?

These would normally be added to the statutory fees and charged to the family by the funeral director. Whilst not covered by the diocesan decision to authorise clergy to waive fees, it may well be that time taken to deal with travel expenses outweighs the actual amount involved.

Should a record be kept of services where fees are waived?

A record should be kept of all funerals taken (either in the service register or a separate record). There is no specific requirement to record when fees have been waived.

Should funerals where fees have been waived be included on the quarterly fees return?

There is no need to record such funerals on the fees return but any funerals where fees have been charged should be included and the fees remitted in the usual way.

Parish Giving Scheme Update

The London Diocese now has nearly 90 churches with over 1,700 donors using the Parish Giving Scheme each month for regular giving. This means that, even in these uncertain times, those churches continue to receive one monthly credit for the donations and one for the Gift Aid.

The Parish Giving Scheme recently emailed all statement receivers about a way for new donors to give via the telephone (instead of the need to complete a paper form). This will be an especially good way to sign up new donors (perhaps those who gave cash when they came to church) and will start from the week of 20th April. If your statement receiver has not received the letter, please contact your Finance Adviser who can supply a copy.

Most churches are now seeing a drop in income and this is one way to improve the situation. Whilst requests to support the church financially at this time will need to be carefully worded, in the knowledge that some of our congregation will be facing financial hardship as a result of the pandemic, it is a chance for people to, even on a temporary basis if necessary, increase their giving, or become part of the regular giving scheme.

If your church is not yet registered with the Parish Giving Scheme now may be a good time to join it. If you would like further information, please contact your Finance Adviser.

Common Fund 2020 Giving

As previously communicated, the LDF recognises that reduced income is impacting many churches and parishes and stands ready to provide support. If, after PCC or Standing Committee discussion, you feel that you might need support and would like to discuss the possibility of a temporary reduction in your Common Fund giving, please contact your Area Finance Adviser. We would ask that you be prepared to be open about your financial position, and that you consider carefully matters such as use of reserves. If you give by direct debit, please do not cancel the mandate.

Further information can be found in this document sent to parishes on 27 March 2020.
Common Fund 2021 Process

The meetings to discuss 2021 Common Fund giving that were scheduled for May and June 2020 have been postponed. We will be in touch later in the year with an update on the process for 2021 Common Fund giving.

Annual returns

Finance return and uploading of Annual Report and Accounts

At this time of the year you would usually be finalising the process of your PCC agreeing accounts for the previous year and having these examined or audited before submitting the finance return and uploading the accounts to the annual return portal. We realise that a lot of you may not have got to the point of having examined or audited accounts and that there are many other priorities at this difficult time.

However, if your accounts have already been agreed by the PCC and examined/audited, please proceed with submitting the finance return on the annual return portal and uploading the accounts in the usual way.

If your accounts have yet to be agreed by the PCC and examined/audited, the finance return can be completed, and the Annual report and accounts can be uploaded, as soon as the PCC have agreed them and they have been examined or audited. The APCM (which can happen this year up to 31st October) simply receives the examined or audited annual report and accounts so there is no need to wait for that meeting to happen first.

The date for closing the annual return portal remains under review by the National Church and when we have any further information we will pass this on.

Questions

If you have any questions relating to this mailing or any parish financial matter, please contact your relevant Area Finance Adviser:

Mary Spredbury 020 7932 1245 for Kensington
Martin Hornbuckle 020 3837 5018 for Stepney and Two Cities
Bruce Rickards 020 3837 5014 for Willesden
Julie Churchyard 020 3837 5015 for Edmonton

E mail addresses are: firstname.lastname@london.anglican.org

Additional questions and answers are available on the Diocesan website:

https://www.london.anglican.org/support/parish-finances/