



The Leeds City Credit Union Mobile Unit brings advice and affordable loans and savings services out into the community

The Credit Paradox_

Despite the lowest interest rates for 25 years, it is the poorest people who pay the most for credit to buy essential items such as school clothing, heating or kitchen appliances.

Those living on benefit, on low incomes or with a poor credit history are targeted by thousands of doorstep moneylenders with single parents particularly vulnerable. Levels of financial literacy are low and not enough financial information and advice is available for those who need it.

'Doorstep lenders are successful because they meet a need among low income groups for loans at a low weekly cost. However, a six-month loan from a doorstep lender can typically have an annual percentage rate of 200 per cent,' explains a recent Government report.

One local initiative from a group of Sheffield churches is Yorkshire Moneyline launched in October. Affordable loans are available to all along with money advice and support. In Leeds, there is already a strong city-wide Credit Union, which also offers advice, debt management and budgeting assistance.

CRC's response has been to initiate developments at a regional level beginning with a seminar on financial exclusion in October hosted by Leeds Metropolitan University and attended by councillors, MPs, regional agencies, church groups, credit unions and other money advice initiatives. Presentations, research and discussions culminated in action points which CRC will take forward with financial institutions, government agencies and councils in partnership with organisations already active in this area. Speaking after the event, Carol Cooper-Smith Director of Neighbourhood Renewal and Communities in Government Office commented: "It is useful hearing about people's personal experience and how policy makers need to be much more engaged in terms of solutions. This event has shown us very effectively the types of solutions which work and what more needs to be done." The BBC Politics Show featured a follow up to the seminar interviewing participants and discussing the issues with the Minister for Consumer Credit Gerry Sutcliffe.

A briefing paper will be published by CRC in the new year which sets out a regional perspective on the problem, identifies where progress has been made and proposes action points for strategic change.



"CRC believe that effective solutions such as credit unions, money education and advice, and school savings schemes can only make a significant impact if government agencies, public and financial organisations come together to build on existing work done by local initiatives," comments Graham Brownlee, CRC's Chief Executive.

The CRC briefing paper is free and is designed to inform churches and regional partners on the key issues and required action to make a significant impact on credit extortion in this region. Visit the CRC website to download a copy in the new year from www.crc-online.org.uk, email info@crc-online.org.uk or tel. 0113 244 3413

Carol Cooper-Smith Director of Neighbourhood Renewal and Communities in Government Office for Yorkshire and the Humber contributes to the panel discussion

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Celebrating Black Churches_

A joyful evening of celebration was held at the New Testament Church, Leeds in October which officially launched the Black Majority Churches (BMC) Directory for the region.



Gloria Hanley WYACCC Chair reviews a copy of the new BMC

Bishop Barrey Allen of the New Testament Church of God, Halifax was keynote speaker at the event and features as one of six stories in the BMC Directory.

He spoke of his journey towards establishing a focus for the community that provides so much more than church service. This journey has seen him remortgage his own house, lose his source of income, face the threat of



repossession, suffer malicious damage and come face to face with a man with a gun. However, signs such as a local glass company offering to replace the windows for free, indicated that he was doing the right thing.

The publication of the Directory and the recent appointment of Mo Elliott as Regional Development Coordinator are the result of a partnership between the West Yorkshire African Caribbean Council of Churches (WYACCC) and CRC to encourage black churches across the region to work together to develop action which makes an increased contribution to the life and vibrancy of all communities in the region.

"Partnership is the best way forward. We are all God's church, we are all going to the same place, we all have the same aims," explains Bishop Allen. *"The stories and information in the Directory are important especially for the young ones who don't understand that they are suffering in a way, but that the blessings are many times over."*

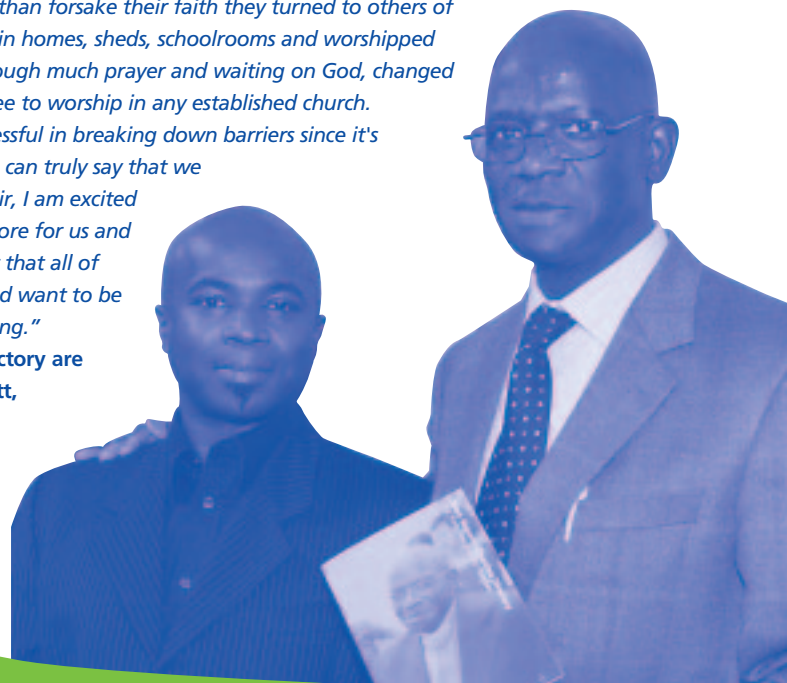
The event also coincided with black history month, and the Chair of WYACCC, Gloria Hanley, reflected on the experience of black Christians in Britain. *"In the 1950's and 60's when SS Windrush brought the Caribbean immigrants here to Britain, the established churches were less than welcoming. The Caribbean immigrants encountered widespread rejection on racial grounds when they attended mainstream churches. I am so happy today that they were not discouraged, but rather than forsake their faith they turned to others of the same faith and met in homes, sheds, schoolrooms and worshipped God. That situation, through much prayer and waiting on God, changed and now they/we are free to worship in any established church. WYACCC has been successful in breaking down barriers since it's inception 10 years ago. I can truly say that we are on the move. As chair, I am excited as to what God has in store for us and it is my hope and prayer that all of you gathered here would want to be part of this new beginning."*

Copies of the BMC Directory are available from Mo Elliott, tel 0113 245 0970 email mo.elliott@crc-online.org.uk

Directory author Paul Robinson (left) with Bishop Barrey Allen.



Liz Carnelley, CRC Policy Officer (left) welcomes Mo Elliott, Regional Development Coordinator.



Tourism Initiative Triumphs



Visitors on the Towers, Tours and Treasures trail admire locally crafted quilts at St Hilda's Church at Egton.

Timed to coincide with both the Civic Trust's national Heritage Open Days event and the Yorkshire Historic Churches Trust annual sponsored cycle ride, Towers, Tours and Treasures was billed as "A weekend of events and entertainment in North Yorkshire's churches".

The timing of the event meant that it benefited from the publicity generated by the Civic Trust for Heritage Open Days and inconvenience to churches was minimised by the event taking place over a weekend when many had already planned to be open and staffed to welcome cyclists taking part in the sponsored ride.

"As always North Yorkshire's churches did us proud," comments Zoe Kemp, of the North Yorkshire Tourism Initiative. "The weekend was celebrated with a whole host of events and activities including guided walks, tower tours, bell-ringing sessions, arts and crafts demonstrations, exhibitions, flower festivals, lectures and concerts."

Many churches seized the opportunity to boost church funds by selling refreshments, guidebooks and produce. St Mary's Church, Thirsk, served teas in the crypt while St Hilda's Church at Egton used the event to launch their new guidebook. Cake stalls and home-made produce also proved a hit with visitors.

For several churches this was an opportunity to attract new audiences. St Gregory's Church at Bedale hosted a mosaic-making workshop, in association with Rural Arts North Yorkshire, which attracted 20 children, and the United Reformed Church in Robin Hood's

Bay was visited by a young musician who was delighted to be able to have a go on the organ!

To advertise the event, the North Yorkshire Church Tourism Initiative produced Towers, Tours and Treasures, a leaflet listing the churches taking part and including a free prize draw, entered by collecting stickers at participating churches. The lucky prize draw winner received a free family pass from English Heritage giving two adults and three children six months of unlimited access to English Heritage sites in Yorkshire.

"This year's Church Heritage Weekend was very much a pilot to see whether organising an event of this type and on this scale was feasible," concludes Zoe, "It is now hoped that it will become an annual event."

Find out more about the North Yorkshire Tourism Initiative and the Towers, Tours and Treasures weekend by visiting www.yorkshirechurches.com or contacting Zoe Kemp on 01977 614764. Details of the Initiatives annual conference to be held on Saturday March 12th 2005 will also be available shortly. Spirit Level will return to tourism and culture as a key theme for the Spring issue with a report on the regional launch of Building Faith (see Events on the back page) and key developments in the region.

Different Ways of Being Church

As part of its aim to promote good practice, CRC have launched a region-wide initiative to help churches identify what to do to achieve an effective presence in their communities.

There are a number of existing initiatives such as *Presence* published by the Methodist Church, which focuses on promoting and sustaining an effective Christian presence in rural communities and draws extensively on CRC's own *Sowing the Seed* report. In the forward of *Presence* Jenny Carpenter the URC and Methodist Rural Officer comments, "Its aim is to help local churches, circuits and districts to explore different ways of being church in a rural setting and to dare to experiment in order to reach out to a wider constituency... It is not only about 'being there' but about being there in creative ways, living out *Our Calling*."

CRC are committed to ensuring that church

efforts in the region serve their communities and society as a whole rather than simply form a re-organisation. CRC have appointed Michael Moynagh, author and co-director of the *Tomorrow Project* to meet with a range of initiatives from across the region and assess the feasibility of going forward with a learning development programme to benefit all churches. This is to be a flexible approach, open to discover the positives and negatives in church practice. Findings should be available for dissemination from the autumn of 2007.

CRC's Chief Executive Graham Brownlee explains, "We can expect insight into best practice of community engagement and new

expressions of church, practical information for churches and public partners, and a clear outline of what new expressions of churches bring to community activity."

Look out for more information in future editions of *Spirit Level*, or contact CRC for more information.



"An effective Christian presence? St Michael's Youth Project which was born from St Michael's Parish Church to support Children and Young People, as featured in *Angels and Advocates* (see publications feature overleaf)."

Book review_

Enterprising Faith: Faith and the social economy

Liz Carnelley, Policy Officer for CRC, has produced a document which will be of enormous use to those grappling with issues relating to the social economy and of the role and contribution by the Faith communities.

Although most public agencies now recognise the essential contribution and potential of Faith communities towards the 'social economy' and to 'social capital', such contributions and resources are not always acknowledged by the Faith communities themselves. But, as this document reminds us, 'Every church, mosque and temple is a social enterprise and part of the social economy'.

The Faith communities are social enterprises which deliver both bridging and bonding social capital and, as Liz reminds us, they are particularly good at 'Brave' social capital. In this document language about the social economy is explained, issues are identified, difficulties are discussed and opportunities presented. Theory is well illustrated by practice and, as with all of the CRC publications, encouraging examples are provided.

The substance of this Keynote report represents an encouragement to potential partners but it is also a useful resource and

Advent Studies

With preparations underway for reflection during advent, CRC are offering the *Angels and Advocates* bible studies leaflets at a special rate.

The *Angels and Advocates* report provides a measure of the significance of the churches in the region and a benchmark for church leaders and partners in moving forward. Stories from around the region highlight good practice, but areas of weakness and opportunities for development are also identified. The report contributes significantly to our understanding of the economic and social life of the region.

The study pack aims to explore some of the issues raised in the report and provide resource material from the Bible and the Christian tradition to help you think about social action within your local church. There are six sessions in all covering:

1. A Christian vision for the world around us
2. It doesn't have to be this way – what on

'I have been enormously impressed by Enterprising Faith. It is very clear in its descriptions of some complex issues, it has just the right number of interesting stories, it is reader-friendly, it tackles some tricky areas, and it is forward-looking. I reckon this is excellent and very helpful, and Liz has offered a real service to the churches and beyond. Many thanks for this. Wonderful!'



The Ven Robert Freeman
Archdeacon of Halifax

support to those of us who are working to help our Faith communities both recognise their contribution and to realise their enormous potential.

The Revd Canon Sam Randall
Bishop's Officer for Church in the World
Bradford Diocese

Enterprising Faith: Faith and the social economy is available from CRC priced £4 + 50p postage and packing. Tel. 0113 244 3413 or email info@crc-online.org.uk.

earth is the prophetic church?

3. **You've gotta have faith!** What part does faith play in social action
4. **God with us** – working with your local community
5. **Partners in mission?** Making effective partnerships
6. **Visions of Glory.** Revelation and the renewal of things

A pack of six leaflets and user notes costs just £1 when you buy a copy of the *Angels and Advocates* report for £3.50. The total cost of the full report and 6 study leaflets is £6 including postage and packing. Summaries of the report are also available at £1 for 10 copies plus £2 postage and packing. Use the order form provided here or contact CRC with enquiries for larger orders or other queries.

"This is really useful stuff." Professor Robin Gill, University of Kent and Canterbury.

"It is a stunning piece of work." Revd Canon Dr Martyn Percy, Director, Lincoln Theological Institute.

CRC Publications order form_

I would like to order:

copies of the *Sowing the Seed* at £3.50 plus £1.00 p+p (Yorkshire & Humber church) £5.00 plus £1.00 p+p (Standard price).

copies of *Angels & Advocates* at £3.50 plus £1.00 p+p (Yorkshire & Humber church) £5.00 plus £1.00 p+p (Standard price).

copies of the *Angels & Advocates Summary* at £1.00 for 10 copies plus £2.00 p+p.

copies of the *Angels & Advocates Bible Study Packs* at £1.00 plus 75p p+p

copies of *Sticking Together_ Community cohesion: a response to the debate* £4 plus 50p p+p

copies of *Enterprising Faith_ Faith and the social economy* £4 plus 50p p+p (available July 2004)

Your Name

Address

Post Code

Tel No

Email

Please post or fax to:

Churches Regional Commission
for Yorkshire and The Humber
20 New Market Street,
Leeds, LS1 6DG.

t_ 0113 244 3413 f_ 0113 243 2038

Chair Moves to the Countryside Agency_

The Revd Dr Stuart Burgess, former Chair of the York and Hull District Methodist Church has been appointed to chair of the Countryside Agency and the Government's new Rural Advocate.

Stuart was a valuable member of CRC's Church Leaders' Reference Group and promoted real connection with the Methodist church, linkages with Hull and the East Riding and connection with rural activity.

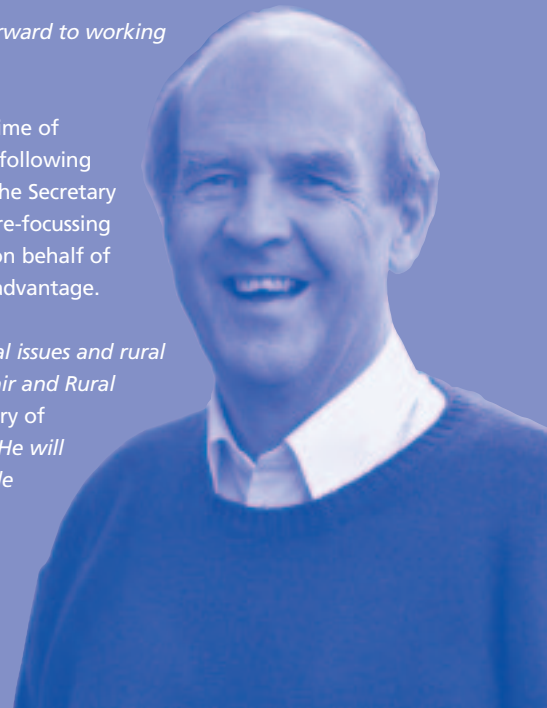
CRC vice-chair and Rural Renaissance Task Group Convenor Howard Petch comments, "CRC is delighted with the appointment of Dr Burgess to this crucial and challenging position at a time of such significant change in the rural sector and economy. We are fully

aware of his drive and commitment and look forward to working with him on issues relevant to this region"

The appointment in September comes at a key time of change in rural strategy and in the agency itself following the launch of the Rural Strategy announced by the Secretary of State in July. The Countryside Agency will be re-focussing on acting as an expert watchdog and advocate on behalf of rural communities, especially those suffering disadvantage.

"Dr Burgess's knowledge and experience of social issues and rural communities will be invaluable in the role of chair and Rural Advocate," comments Margaret Beckett, Secretary of State for Environment, Food and Rural Affairs. *"He will bring fresh insight to the work of the Countryside Agency."*

To find out more, visit www.defra.gov.uk, the website for the Department for Environment, Food and Rural Affairs, or www.countryside.gov.uk, the website for the Countryside Agency.



Faiths Forum Takes Shape_

The development of a region wide Faiths Forum is well underway after 2 years of discussion, research and consultation.

The Regional Faiths Forum (RFF) aims to ensure that all faiths have the opportunity to have their voices heard on issues in the region, particularly through the Faith seat on the Yorkshire and Humber Assembly and interfacing with other key policy makers in the region such as Yorkshire Forward and Government Office for Yorkshire and the Humber. It will also seek to build stronger networks between the diverse faith communities in our region and promote action leading to social justice.

CRC's ethos compels us to promote justice, hope and equality for all, particularly the marginalised in our society and to work collaboratively for stronger practical outcomes. In addition, the Christian Churches share common cause with other faiths in their commitment to justice, hope and equality, which is founded upon the specific traditions of each faith, our life as communities in society and our openness to one another.

CRC are therefore committed to eradicating all forms of discrimination and injustice against persons or groups of people and embracing diversity in our policy work and delivery.

Since CRC was formed in 1998, it has provided Faith representation on the Yorkshire and Humber Assembly (YHA) through holding the Faith Seat on the full Assembly and through seeking faith representatives on all their Commissions. CRC now actively encourages diverse faith involvement through the Multi Faith Steering Group. The first stage was to commission research with the University of Leeds to look into the feasibility of a Regional Faiths Forum and secondly ran Information events with over 200 participants organised with YHA. The information gathered and discussions in other regions such as with the West Midlands Faith Forum have enabled CRC and YHA to move forward. The appointment of a development worker should now take place in the spring.

As the RFF is established, it will take over the Faiths seat and other roles with the YHA and CRC will act as a strategic link for Christians into regional life and the RFF itself. The CRC will retain a commitment to advocate the significance of all faith.

"CRC supports the integrity, voice and activity of each specific faith in a way which collaborates with other faiths and partners with public agencies and private bodies," explains Graham Brownlee, CRC's Chief Executive. *"To this end, CRC promotes the positive activity of diverse faith communities and partnership, as an approach which reflects the range of religious identities and promotes a cohesive society in which all people contribute to well being and opportunity."*



Coming soon from CRC...

Keynote report on Wellbeing.

The third keynote report from CRC due out in the Spring will reflect on the role of Christians in improving the quality of life and sense of wellbeing, how individuals can reach their potential and creating spiritual fulfilment. As well as concisely reviewing government policy on wellbeing from a Christian point of view, the report will draw on initiatives across the region.

Building Faith in our Future Regional Launch

9th December 2004 7:00pm

St Peter's Church Crypt, Huddersfield

Building Faith in our Future is a report that aims to celebrate church buildings, raise awareness of their contribution to local communities and to seek partnerships to sustain these achievements.

Excellent examples from Yorkshire and the Humber feature in the report to demonstrate the contribution of churches to cultural and voluntary activity, cohesion, regeneration, tourism and education, and how church buildings touch the lives of whole communities. This region and CRC are also held up as a model of good practice and responsiveness.

Hosted by Rt Revd Stephen Platten, Bishop of Wakefield, he invites us to "Share and celebrate these often underrated achievements – but also seek your help in moving towards a more confident future."

Contact CRC for more information on the launch. Info: t_0113 244 3413
e_info@crc-online.org.uk

Building Faith in our Future is published by Church House Publishing ISBN 0 7151 4067 1 and can be downloaded free from www.cofe.anglican.org/about/builtheritage/buildingfaith/report.pdf

Events_

Praying in Communities

Trish Sandbach

Tuesday 23rd November 12:30pm – 2:00pm,
Leeds Church Institute £Free

Explores aspects of prayer in a twenty-first century city using a variety of learning styles.
Info: t_0113 245 4700

Praying Pictorially – the Lord's Prayer

Margaret Halsey

Tuesday 30th November 12:30pm – 2:00pm,
Leeds Church Institute £Free

Explores aspects of prayer in a twenty-first century city using a variety of learning styles.
Info: t_0113 245 4700

Jewish Interpretation of the Scriptures

Jonathan Gorsky

Sunday 5th December 3:15pm – 7:00pm,
The Mirfield Centre £7

How do Jewish believers relate texts and modern life? And do they read the Hebrew scriptures very differently from Christians?
Info: t_01924 481920
e_centre@mirfield.org.uk
w_www.mirfield.org.uk

Faith Matters CRC

Thursday 27th January 10:00am – 1:00pm,
Scunthorpe £25

A practical seminar looking at: why it is important to know about the region's faith communities; examples of good practice and the new legislation – key implications. Find out about the different faiths communities in our region, understand the issues involved for your organisation and be ready to develop action steps for the future.

Info: t_0113 244 3413
e_info@crc-online.org.uk

The Methodist / Anglican Covenant

David Deeks with Jenny Bond

Saturday 29th January 10:00am – 4:00pm,
The Mirfield Centre £10

A practical day of consultation for all who want to know if the Covenant marks and shift and what it allows.

Info: t_01924 481920
e_centre@mirfield.org.uk
w_www.mirfield.org.uk

Worship and Life

George Guiver CR

Sunday 6th February 3:15pm – 7:00pm,
The Mirfield Centre £7

What is worship about? And how does what we do in Church help change our society and bring in the kingdom of God?

Info: t_01924 481920
e_centre@mirfield.org.uk
w_www.mirfield.org.uk

United We Stand?_

The Evangelical Alliance report 'United we stand: building trust' is a review of Christian social action in the UK by churches, organisations, networks and individuals in the UK. The report draws on data produced by CRC in Angels and Advocates and acknowledges Yorkshire and the Humber as leading on progress in this area.

"With the increase of this integral and holistic approach to mission there have also come challenges. These challenges revolve around deeper issues of partnership, trust and collaboration," explains Joel Edwards General Director of the Evangelical Alliance. *"The challenges it raises are opportunities for the Christian community to stand together to serve those who are on the edges of our society."*

This report recognises core issues such as opportunities for collaboration, avoidance of unnecessary competition, working together and a shared vision that face the church at this time. CRC believes these issues are fundamental and need to be addressed by church and partners as we move forward in order to maximise the impact of churches in the future and ensure the most inclusive process.

"Across Yorkshire and the Humber, Christians work best when organised with a clear task which is held to prayerfully and thoughtfully; we are at our worst when we are preoccupied with who is in control or nervous about those who share our concerns," comments Graham Brownlee CRC's Chief Executive.

United We Stand is available from the Evangelical Alliance tel 020 7207 2100 email info@eauk.org or is available as a downloadable pdf from www.crc-online.org.uk. (click on the link under the scrolling 'Latest' section).

