



Welcome to the November edition of "LINK". Autumn is well and truly over and winter is upon us with all that entails in these straitened times. As always, we have a variety of subjects, some informative, some challenging and some with that feel-good factor! We hope you will enjoy the selection, and look forward to your company in 2014.

## **Calls for 1 hour guaranteed energy to avert a cold Christmas and winter: business social responsibility?**

Peter Sellick, CI&GB's Development Director writes ...



According to the latest figures from the Department of Energy and Climate Change over 15 per cent of households in Birmingham are facing fuel poverty – one of the worst affected cities in the country .

Birmingham Settlement, one of Birmingham's oldest charities, is backing a radical idea: "Our suggestion, which has been well received by many, is to provide one hour of electricity or gas a day every day for all customers from 12noon-1pm – the technology is there via digital smart meters. This proposal will mean one simple thing: every person is able to cook themselves at least one hot meal a day."

"Our debt advice service is stretched to the limit. We can't cope with demand, we've seen well over 2,000 people since April and fuel poverty is becoming more and more prevalent as an issue. We work with other agencies including food banks and our advisers have noticed a significant increase in the number of people telling us they don't have the facility to cook because they've no power – isn't the facility to cook at least a meal a day a basic human right?", CEO Richard Holcombe comments. "Political proposals for the future are all well and good, but the people we're working with are so marginalised that these promises have little relevance," he continued. "If your income has reduced and your electricity or gas has been cut off and costs are rising now – you need action now – what chance have you got for the future? And switching is not really an option for those with severe debt or whose supply has been cut off." Ofgen recently reported that while household income between 2009 and 2013 rose by 2.9 per cent; fuel bills have risen by 24 per cent.



During the recent 'Ministry in Birmingham' day course I quoted from Birmingham's famous civic pioneer and Liberal MP, Joseph Chamberlain, in the 19<sup>th</sup> Century: "*It seems to me absolutely certain that what [is] called 'the power of life and death' should not be in the hands of a commercial company, but should be entrusted only to the representatives of the people.*"

The changes Chamberlain wrought were dramatic. He obtained Acts of Parliament empowering the Corporation of Birmingham to take over the private gas and water companies in 1870's and proceeded to reinvest the profits they made in public works. Dramatic improvements were made in water supply and sewerage. After the first World War, in 1919, Birmingham became the first and only city to set up its own 'Municipal Bank' in order to encourage local savers , and in the face of inadequate private banking facilities.

In the Big Issue, at the beginning of this month, the editor discussed Nationalisation as a political option. "Hyper-efficient" EDF, one of our current gleaming saviours for Nuclear Generation is virtually a nationalised company (in France). Simon Walker, Director General of the Institute of Directors, has recently noted that public opinion of 'business' and 'capitalism' is pretty low at the moment, despite the fact that business that has 'pretty much made the country as it is'. The famous Birmingham 'Revolutionary Players' of the Industrial Revolution were business people.

The vast majority of working people that our churches and workplace chaplains engage with are courageous, honest, faithful people who are doing their bit to change the world, but nevertheless Chamberlain's words remind us of the impact that today's business decisions can have on individual's very lives.



**24th  
NOVEMBER**

## **Annual Commissioning Service**

**Will be held at 3.00pm at Trinity United Reformed Church  
14 Etwall Road, Hall Green, Birmingham B28 0LE  
Please come and join us at this service of commissioning and re-dedication**

**supporting the workplace, caring for people**

### **Taking on the Payday Lenders**

The Church's public stance on Credit Unions received high praise at a recent conference organised by the Centre for Responsible Credit ([cesi.org.uk/takingonlenders](http://cesi.org.uk/takingonlenders)). Speakers like Lord Collins of Highbury and Paul Bloomfield MP repeatedly cited the Archbishop of Canterbury's statement on payday lenders and credit unions.

The conference heard from Citizens Advice that they were seeing a rise in complaints about aggressive collection techniques from high-cost lenders. Many of these loans are 'unsecured', so often the only way such lenders can get their money back from defaulters is by persistence and, sometimes, intimidation.

The national charity Step Change reported that High-Cost lending issues have 'exploded' in the last 12 months, from a survey of their 400,000 clients. Demand for debt advice had been tailing off after the high of 2008/9 but is now increasing again. In particular, the case load of Pay Day loan disasters has 'exploded': an increase 8-fold since 2009. They estimate 3m UK people are struggling with 'hard to manage' debt – many of them are in the 'squeezed middle' income bracket.

The Financial Conduct Authority has taken over regulation of high-cost lenders and are consulting on how to regulate consumer credit ([fca.org.uk/firms/firm-types/consumer-credit](http://fca.org.uk/firms/firm-types/consumer-credit)). Speakers at the conference challenged their initial proposals as too weak. There should be a cap on the interest rate, strictly enforced affordability checks (which makes high-speed lending almost impossible) and better rules on 'roll-over' loans (from which lenders make 50% of their profits), speakers argued. In some countries there are 'real-time' loan databases that all lenders are obliged to update and consult before issuing credit: this might prevent multiple unpayable loans.

On the other hand, the FCA argue that since the payday loan business itself is estimated to be worth £2.2bn per annum (and the entire high-cost lending industry to be worth £8bn per annum), there is clearly a need/demand for this sort of lending: who would 'plug the gap' if this source of income is restricted too much? 'Not all credit becomes bad debt' A representative from a high street lending business argued that the Government would be better advised tackling the Banks who will not lend at reasonable rates to the people that credit unions and high street lenders are servicing. "The alternatives to the high-cost lenders need to expand and market themselves better".

# Transform WM

**Introducing an *amazing* project which is set to transform entire communities and model an inspiring and ethical way of working.**

Transform WM is a Community Interest Company set up to create employment opportunities for young people, offering them the skills and experience that are vital in today's job market. At the same time we will be improving housing stock, and helping communities to regain confidence and pride in their local area.

This is an exciting and worthwhile project that we know is going to change lives, and we want a chance to convince you of how important it is going to be.

We would like to invite you to our launch event, which will be held at

**Lozells Methodist Community  
Centre on Thursday 28th November  
at 7.30pm until 8.15pm**

(refreshments served from 7pm.)

We're going to be holding our very first event in the heart of the community with which we hope to begin our journey, and we very much hope you will be able to join us.

We hope this will be the perfect opportunity for you to get to know a bit more about us, what we're about, and what we're hoping to do.



Looking forward to meeting you there!

To find out more, please contact  
[rowena.wilding@gmail.com](mailto:rowena.wilding@gmail.com)

**The guest speaker for our Annual Commissioning Service is Carole Parkes, Course Director in Business at Aston University, and lead of their Corporate Social Responsibility programme, and a valuable member of CIGB's Management Council. Carole will speak on 'Workplace, Wealth: Worship?' We anticipate that the service will last for approx. 45 minutes and will be followed by light refreshments.**



QUOTABLE QUOTE

“A dwarf on a giant’s shoulders sees the further of the two.”

George Herbert



“MINISTRY IN THE CITY OF BIRMINGHAM”

Thirty-five people representing several denominations met in the opulent surroundings of Birmingham’s Council House and began the day with a time of worship.



Final preparations

Surrounded by fascinating pictures of Birmingham as it was in the early 20th century we heard from a number of people in strategic positions in the council about the city as it is now with all its cultural diversity. It was particularly interesting to hear from Stephen Hughes, CEO of the Council as he seeks to guide the city through times of austerity and budget cuts. Richard Beard CEO of the Jericho Foundation social enterprise group spoke of the entrepreneurial work of the foundation as it seeks to find new niches in the business market and give young people not only a job, but also a future.

Including an ‘open-top bus tour as part of the programme for the day was a risk, but we were blessed with a lovely sunny afternoon – albeit a bit chilly. Peter Sellick provided an amusing and factual running commentary as we travelled to Longbridge where, parked outside the



Just leaving



Bournville College



Members of the Lozells team

new Bournville College, we heard from chaplains Colin Corke (Longbridge Parish) and Stephen Plant (Longbridge Construction) about the death and resurrection of Longbridge. Onwards to Lozells where we were greeted with hot soup by members of the multi-faith Lozells Project. Arriving back in Victoria Square comments like “Inspirational!” “A brilliant way to be introduced to Birmingham!” and “I would definitely recommend this to anyone new to the city” flew around, and evaluation forms received from participants all reflected these comments. It is hoped to present a similar course in October next year ... watch this space!

News from Jaguar Landrover

Colin Corke, chaplain to Jaguar in Castle Bromwich, gives an overview of a successful year.

Jaguar Land Rover’s good fortune in recent times and their contribution to manufacturing in the UK has been frequently referred to in the media. It is good to be Chaplain to their Castle Bromwich manufacturing facility at this exciting time. Building work goes on dominating the site; at all their midlands sites car parking has come to be at a premium!

Currently all Jaguar cars are assembled at Castle Bromwich. Although Land Rover is a brand in the right place at the right time with its pure 4x4 product heritage, Jaguar’s new model range has been well received as well. Recently the XF Sportbrake and F Type sports car have been launched from the factory. The disruption of these new products has been handled well, alongside continuous product upgrading.

Issues of assembly in China – vital to break through in that market – and the harsh fact that even with the present success under Tata of India’s ownership JLR is still a small outfit compared with the resources available to many of its global rivals puts huge pressure on both design and manufacture. There is an opportunity to widen the model range, but this must be done with care, and not compromise the quality that is expected rightly of such premium products.

JLR’s use of aluminium and other advanced technologies is extensive and gives them a competitive edge. The hope is that this company, with British based engineering skills can move swiftly to capitalise on recent success. But the pressures on the staff are great. At such a time to offer confidential support is a privilege. On the way to the factory I recently drove past a poster encouraging skilled folk to apply to the company for work. I have been privileged to be part of the diversity council at the plant exploring the issues of poverty and foodbanks and dignity in the workplace.

The commitment and passion of many at the plant has been inspiring.



The Jaguar C-X16 concept - upon which the aluminum-bodied 2013 Jaguar F-Type is based.



### Anecdotes from a Construction Chaplain

Stephen Plant, chaplain to the Longbridge development tells some stories ...

“Being a Chaplain to a large construction project, the new Longbridge Development, can bring you into contact with a varied group of workers who can have interesting reactions.

The most common one is of bemusement ‘a chaplain on a construction site? I’ve never seen one of those.’ True we are a rare breed! Sometimes the very word ‘Chaplain’ can illicit an unusual response; it’s as if the brain says ‘there can’t really be a *Chaplain* on site, so who are they?’ Here are a couple of examples.

Once when I approached a group of quantity surveyors poring over site plans one of the group looked up and asked ‘Chaplains, are they the designers?’ This was an open door waiting to be stepped through. ‘Yes I replied, my Boss is *the* designer. He designs everything!’



Stephen Plant & Colin Corke, part of ‘God’s Heart For Longbridge’ on the site of Bournville College

Or the time when I spoke to a new arrival on site. He looked up from a hole in the ground and asked ‘Chaplain Construction, who are they?’ and in a moment that I can only describe as divine intervention, I replied, with a straight face ‘they are the oldest construction firm in the world. They were formed over 2000 years

ago by a carpenter.’ He nodded sagely and then when I could no longer suppress a smile, the penny dropped and we had a good laugh. But I had made a connection and every time I saw him he would ask ‘where’s the carpenter?’ to which I replied ‘Oh, he’s around here somewhere!’

Then one day he came to me with a serious look on his face and said ‘Stephen can you talk to the carpenter, my Mum is very ill.’ I said of course I would, but told him that he could talk to the carpenter too. I do not know what image of our Lord he came to site with, but I believe he left with one that was more accessible to him.

These conversations are not always one way traffic. One day I was chatting to a builder working on a house. I asked him ‘what are you building?’ I expected his reply to be something like ‘a three bedroomed semi’ but no his response was. ‘Me, I’m building a home.’

This not only put me in my place, but also showed that to him his work was more than just bricks and mortar. What **he** was doing was contributing to the building of a family’s home and the building of a community. Sometimes I am asked ‘have you brought God on site with you today?’ My response is always ‘No He was here already, I’ve just come to work with him today.’ It really is a privilege and a humbling experience to go to work with our God on site.”

Stephen recently married Angi , so we just had to include a wedding photo with Stephen’s comments about their wedding car ...

“We took it back to the place where it was built in 1933 and in 2013 it transported the Chaplain to Longbridge and his bride to the new town centre.”



Stephen & Angi and their vintage wedding car in the new town centre at Longbridge.

### “May I shine as a bright light in the place where I work”

**HOPE** (hopetogether.org.uk) is working towards a year of mission in 2014. Their *daily prayer countdown* to 31 January 2014 includes prayers for workplaces and work colleagues, especially during the first and second weeks of Advent when the prayer focus will be: “Hope for my neighbours and work colleagues”.

HOPE’s vision is for the whole church praying for the whole country, for the whole year.

Full details on HOPE’s prayer diary from: [hopetogether.org.uk/Groups/224333/HOPE/Prayer/Join\\_us\\_in/Join\\_us\\_in.aspx](http://hopetogether.org.uk/Groups/224333/HOPE/Prayer/Join_us_in/Join_us_in.aspx)

HOPE’s recent book “HOPE the Heartbeat of Mission” has a chapter on how Churches can see Work as part of their Mission.

At an event with Mark Greene of LICC in October, a number of churches spoke about how their church lives



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had been injected with new energy after affirming people in their work. They found that facilitating more conversations about working life had got their congregations talking and sharing more, and deepening personal faith.

Revd Peter Sellick, Development Director CIGB, is available to work with churches on enabling their ministry with Workplace agendas.



Introducing David Butterworth ...

In our last issue we welcomed David to his new post as lead chaplain at the NEC (amongst other things). We're pleased that David is now able to introduce himself properly!

So this is Birmingham... several years ago it didn't look like this. Now, so much more pedestrian concern, no sprawling Longbridge, a big posh Library and no iridescent starlings flying everywhere but so many people from so many more world communities. Folk with roots in so many wonderful places now living cheek by jowl with those who have been here for generations. Wow! What an opportunity for the Church and its Faith partners to reflect Gods' love and grace! And what a pace of continual change is needed! In the Methodist Church of Great Britain I am a Minister with responsibility in the wider Birmingham District for 'Mission in the Economy', encouraging Chaplaincy. Part of that role is that I am Lead Chaplain - Interfaith Chaplaincy, NEC Group. The NEC Group alone includes the staffing of over a 1,000 posts, supports 22,000 jobs in its daily business and greets hundreds of thousands of visitors. Its generates an economic boost to the West Midlands of £1.3 Billion every year - equating to £10 expenditure in the region for every £1 spent at the venue. Then recognising it is also a catalyst for business-tourism, generating 100,000 jobs and £6bn expenditure across the whole region, I say, Wow! And Chaplaincy has a place in all that??? With a global impact??? Yes it does.

Privileged, I sit in NEC/ICC meetings and meet senior management; I encounter people working at several jobs to keep the wolf from the door on zero-hour contracts. I meet



folk who are happy to be alive and some asking 'what's life about? I meet Hindus, Jews, Muslims Sikhs and others, here and there, and folk regularly using the Prayer rooms at the NEC Group locations.

I meet two ladies who have a combined loyalty of employment to the NEC of 74 years! I encounter a young woman on her way for an all-important interview. Then hundreds of families supporting graduation ceremonies. It is my privilege to 'be there' as Chaplain, representing the widest Christian family and Faith relationships and in some small way, reflect something of God in the cathedral-like labyrinths of the ICC/NEC/NIA. We might encounter 15,000 people visiting the Grand Designs Show or 30,000 visiting the Horse of the Year Show.

Or 100,000 passing through the SKILLS Show. Possibly 90% of these lovely people rarely attend Church or a Gurdwara, Mosque, Synagogue or Temple but God created them in His image asking us to love Him with the imperative to 'love all'. That's what Chaplains try to do! And we do it, where we can, with others... Muslim women and men, Anglican Ordained/Lay Chaplains, Catholic Priests and Lay folk, Rabbis and Lay folk, all joined in a spirit of prayer and faith - encountering God through a stranger - vulnerable.

Amidst the changes and increasing pace, the changing shard-like skylines and increasingly complex diversity, do recall Jesus spent most of His time in the community at markets, city-gates, wells and crossroads where people lived and sought work - encountering folk like you and me from everywhere.

LAST WORD ...

All around us we see the world's idea of Christmas. Here's a prayer with a different slant ...

Let the just rejoice,
for their Justifier is born.
Let the sick and infirm rejoice,
For their Saviour is born.
Let the captives rejoice,
For their Redeemer is born.
Let slaves rejoice,
for their Master is born.
Let free men rejoice,
For their Liberator is born.
Let All Christians rejoice,
For Jesus Christ is born.



Wishing you a peaceful and joy-full Christmas!

DON'T FORGET ...

Send us your news, your stories, your pictures, your quotable quotes and your jokes and stay in touch:

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