



These **Go-Deeper resources** are designed to be used alongside the **Money Makes Change** leader's notes handbook. They could be used to explore an issue in more depth or to expand the handbook content if you are running a series of conversations.

[Conversation 2: Family and friends stories](#) (1 page)

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[Conversation 4b Pensions: Letter to the future](#) (1 page)

[Conversation 4d Consumer power: Plastic challenge](#) (2 pages)

If you have any questions about how to use these resources with your group or church, then please get in touch via info@eccr.org.uk

We'd like to develop more **Go Deeper resources** so let us know if there's something you would find helpful!

Go Deeper Resources for Conversation 2

Here is another story you could share during the Friends and Family discussion.

Connie's story

I grew up in Hackney, in a household of seven; my parents (who were originally from Antigua in the West Indies), myself and four siblings. Mum and Dad would both say, "Look after the pennies and the pounds will take care of themselves". They were both hard workers, doing shift work respectively but one parent would always be home with us during the day or night.

As a regular churchgoer, I remember hearing the Bible reading about tithing - giving a tenth of your income to Church. This is something I put into practice when I first started working. My faith keeps me strong, healthy and happy. I know God is with me in good times. When money was hard to find, and on several occasions when my husband was made redundant, my Mum used to say: "God will provide". It's true, someone would give us a lift home in their car, family or friends would invite us to dinner, or we collected household goods from St Saviour's Priory without having to pay to help furnish our home.

I like to share what my family taught me and will often quote my parents, who are no longer with us, to my girls. Also, my in-laws who were brought up during the Second World War taught me to "never get credit, only buy something if you have the cash to buy it".

In the last ten or more years we have become more aware of everyone getting a fair wage for work/produce they have provided. I look for Fairtrade items where I can. I collect loose change in a box for Charity and empty it yearly. I'm an unemployed carer but I volunteer my time as a Girl Guide Leader, by singing with infant children at our Church School and leading a preschool music group as my way of giving to our Church on a weekly basis. I also help to recycle Christmas and Birthday cards to remake them and sell again to help fundraise. Mum used to say, "Charity begins at home". So, if I can't use something, I pass it to family or St Saviour's Priory who help to feed, clothe or provide for those who are homeless or in need.

We are looking for more stories! If you have a story you would be willing to share about the ways your family background and upbringing have shaped the decisions you make about money then please get in touch via info@eccr.org.uk

Go Deeper resources for Conversation 2

Personal spirituality exercise (10 mins)

A chance to think about how our spirituality connects with our decisions around money.

Corinne Ware identifies four different spirituality ‘types’ (Head, Heart, Mystic, Kingdom). Which of the following types best describes your experience of faith?

To make this more interactive you could display the four types in the four corners of the room and ask people to go and stand near the type that they feel best describes them and how they encounter God. Then encourage them to go and speak to someone in a different corner!

Head Preaching, teaching, theology, reading... connection to God through right teaching
Heart Fellowship, relationships, inspiring worship (in song), connection to God together
Mystical Prayer, meditation, contemplation, creation spirituality, inner connection to God
Kingdom Mission, social justice, development, practical ... connection to the world through action

Conversation starter: how might your experience of faith affect your decision making around money? What different attitudes might there be in your group or church?

Further reading

Ware, Corinne: 1995: Discover Your Spiritual Type: A Guide to Individual and Congregational Growth. Bethesda, MD: The Alban Institute.

Go Deeper resources for Conversation 2

Collage of influences (15 mins)

A creative exercise to explore the influences in the world around us.

You'll need: a selection of magazines and newspapers, scissors, glue, some large sheets of paper, pens

Split your group into smaller groups of 3 or 4.

Ask each group to look through the magazines and newspapers and create a collage (through cutting out pictures/words/headlines and gluing them on to the larger sheet of paper) that illustrates how the media around us influences our views on money.

Encourage them to be as creative as possible. They could also draw or add comments around the images.

If you have time, you could ask each group to talk through their collage – or simply display the creations for people to look at during or after the session.

Go Deeper resources for Conversation 4a

Banking values ranking exercise

You'll need: The cards (see below) printed and cut out – one set for each group

Banks often talk about their values and principles in their marketing materials. It is one way of attracting customers to their products and standing out from the crowd. They might say “Yesterday, today, and tomorrow, we have been and always will be by your side” or “We keep banking simple and easy for everyone”.

What do these values look like in real life? What is the impact of a bank's values and behaviour on our local communities and the wider world? What is important to us when choosing a bank?

Print and cut out the cards on the following two pages and lay them out on a table.

Instructions: in pairs or small groups, put the values in order from top to bottom according to how important those values would be to you when choosing a bank (or a building society or credit union).

There are some blank cards so feel free to add in another value that is important to you!

You may find this a tricky exercise, but the conversation is more important than the end result.

Banking and values ranking exercise (cards)

Has a positive impact on my local community

Supports small businesses and social enterprises

Is transparent in its governance and reporting

Treats its staff fairly

Is committed to equality and diversity in its senior leadership

Provides information to customers in a clear and accessible way

Is committed to reducing its own environmental footprint

Raises money for charity or has its own charitable foundation

Is supportive towards customers who find themselves in financial difficulty

Has committed to not financing fossil fuels

Provides high quality customer service

Manages risk effectively

Keeps my/our money safe and secure

Go Deeper resources for Conversation 4b: Pensions

Divestment campaign case study

Read this inspiring story from a local campaigner in the West Midlands.

Present at an arms trade protest in my eighties! I was just congratulating myself when I met a woman of 96! We were both part of a protest in London organised by Campaign Against the Arms Trade (CAAT) at the DSEI¹ arms fair. People from various faiths were taking part with music, prayer, drama and some very patient police were watching over us. But how did I get there?

It all started in 2015 when I attended a protest outside a factory in Shenstone that made engines for drones exported to Israel. In conversation I discovered that the West Midlands Pension Fund (WMPF) indirectly invests, as pensions contributions, large amounts of council tax money in arms manufacturers. Disturbed that this money led to wounding, killing and the destruction of homes and hospitals I decided to do more.

Over the following months I wrote letters, interviewed a local councillor, and joined a local Peace, Justice and Green Group. Together we wrote to various members of the WMPF asking them to divest from the arms trade and invest in ethical programmes such as green energy.

The response was that officials prefer a policy of engagement with the arms firms. I recognise that this matter is very complex, but consider that however good an arms firm becomes, the end-product is a death dealing weapon.

We continued to write to a variety of people and organisations including a trade union, a Member of Parliament, an exhibition facility, and a local newspaper. We addressed a full session of Birmingham Council. Local churches were kept aware of the campaign.

Our group and others pressed WMPF for divestment from Hanwha - a South Korean manufacturer of cluster munitions. These weapons, banned by UN Convention, stay on battlefields for a long time and include small bomblets which attract children who, if they pick them up, can be badly hurt.

What success has there been? And how does one measure success?

*Well, the WMPF is making some investment in green energy but **most importantly WMPF divested from Hanwha in 2018 after a period of engagement in 2017.***

Do you have a story to share? Get in touch with us by emailing info@eccr.org.uk

¹ DSEI is an arms fair held every two years in London attended by arms company representatives and military delegations from around the world.

Go Deeper resources for Conversation 4d: Consumer power

Supermarket plastic challenge (15 mins)

There is growing awareness of the problem of single-use plastic and the damage it does to wildlife.

- Only 9% of all plastic waste has ever been recycled.
- 12 million tonnes of plastic enters the ocean every year.



Collins Dictionary named “single-use” as word of the year in 2018, after a four-fold rise in its use over five years.

For many people, David Attenborough’s Blue Planet II played a big part in raising awareness of the issue of plastic pollution.²

In a small group, read the following case study and discuss how you might respond – individually or as a group or church.

You have become increasingly concerned about plastic pollution and its damaging effect on wildlife. You are pleased to see that major supermarkets have signed up to the UK Plastic Pact which includes the ambition to remove “problematic or unnecessary” single-use plastic by 2025, but it’s a voluntary agreement and you are not sure that it goes far enough. You’d like to keep up the pressure on supermarkets, ensure they keep their promise and encourage them to take a step further and phase out all non-essential plastic packaging, not just single-use plastic.

Where would you start? What do you think would have the most impact?

There are some ideas on the next page if you get stuck!

² <https://www.bbc.co.uk/news/uk-46121787>



Here are some ideas that you could use as part of your response or campaign:

- Unwrap packaging at the checkout and leave it behind
- Send packaging to head office
- Talk to the local store managers about your concerns
- Write to head office or collect signatures for a petition
- Research which supermarkets are making the most progress and switch where you shop
- Stop buying single-use plastic
- Take your own containers and bags when you go shopping
- Write to your local newspaper
- Find out who else is campaigning on plastic locally e.g. Friends of the Earth, and team up with them
- Get other people involved e.g. churches, schools, community groups

Let us know your ideas by emailing info@eccr.org.uk or getting in touch on Twitter @ECCR1