

# The Money Makes Change Pledge

Our commitment to connecting faith and finance,  
for a fairer, more sustainable world



## The Money Makes Change Pledge FAQs

If you have a question that is not answered below please contact us by emailing [pledge@eccr.org.uk](mailto:pledge@eccr.org.uk)

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## Introducing the Pledge

### 1. What is the *Money Makes Change* Pledge?

The *Money Makes Change* Pledge encourages churches to take a closer look at how money shapes the world around us. The banks we use, the businesses we buy from and the investments we make, all have an impact.

Looking at the [Pledge resources](#) with your church will help you identify actions you can take to help build a fairer, more sustainable world. The actions you choose form your church's Pledge. You can choose up to 4 actions. These could range from switching to a more ethical bank account, looking more closely at where you buy goods and services from or campaigning around an issue like tax justice or the Living Wage.

The Pledge invites you to go on a journey towards connecting faith and finance. We provide ideas and resources to support you but the steps you take are up to you.

The Pledge is part of a [wider programme of Money Makes Change resources](#) developed by the Ecumenical Council for Corporate Responsibility (ECCR) to help Christians make ethical choices around money and to hold businesses accountable for their impact on the world.

### 2. Who is the Pledge for?

The Pledge is for churches of all denominations, shapes and sizes! There are actions you can take, regardless of your context. The Pledge is designed for churches, rather than individuals. When you record your Pledge via the online form, it should be on behalf of your church, rather than your response as an individual.

Your involvement in the Pledge may prompt you to think about your own decisions around money. That's great! If you are interested in exploring the ethics of your personal finances, do have a look at the other resources on our website: [www.eccr.org.uk/learning-materials](http://www.eccr.org.uk/learning-materials).

If you are part of a wider church network that would like to get involved e.g. a Churches Together group, Circuit, District, Synod, Diocese, Area Meeting or another local or regional structure, that's brilliant! The Pledge resources are designed for individual churches but flexible enough to be used in other contexts.

The Pledge was created with UK churches in mind, but you are welcome to take part if you are based elsewhere in the world.

### 3. How can I get my church involved?

You can explore [all the resources](#) on the Pledge page. We also encourage you to let us know that your church is interested in exploring the Pledge. You can do this by emailing [pledge@eccr.org.uk](mailto:pledge@eccr.org.uk). We'll send you a welcome email to help you get started. Then follow these simple steps:

1. Talk to others in your church about getting involved in the Pledge. Download the Pledge Toolkit and start a conversation in your church.
2. Use the Action Area questions at the end of the Pledge toolkit to assess your church's current activities and involvement in connecting faith and finance. You may want to gather a few people together to do this.

3. Agree the steps you want to take as a church to help shape a fairer, more sustainable world. There are lots of ideas in the Action Area sheets. Choose up to 4 actions.
4. When you are ready, record your Pledge via the online form (which you'll find a link to at the bottom of the [Pledge page](#)). Start taking action!

## 4. Why should we get involved?

As Christians we are called to love our neighbours, care for the earth and strive for justice. Jesus often spoke about money and possessions, so we shouldn't shy away from looking closely at how our faith and finances connect.

Our communities are facing huge challenges with increasing inequality and the climate crisis.

What if every church switched to an ethical bank that invested in businesses working for a better society? What if every church supported social enterprises that are investing back into their communities? What if every church considered the ethics and sustainability of the products and services they buy? What if every church gave generously to projects tackling the root causes of poverty?

All of us can use our resources, our voices and our collective power to serve others, protect God's creation and make the world fairer for everyone.

We can commit to simple steps like choosing an ethical bank account, supporting businesses that are doing good in our communities or speaking out against economic injustice.

The way we live our lives, including how we use money, is part of our public witness. By acting with integrity around money, and stewarding God's resources thoughtfully and generously, we can be like salt and light in the world.

## 5. What support and resources are available to help us with our Pledge?

All the resources for the Pledge can be [found here](#). There is a Pledge Toolkit which will help you start the conversation in your church and assess where you are already active.

For ideas for each Action Area then you can take a look at the individual resource sheets: Where your treasure is, Learning and Sharing, Spending Power, Speaking Out. You may want to explore some of [our other Money Makes Change resources too](#).

If you'd like to invite a speaker to come and talk about the Pledge with your church, in a service or meeting, then please get in touch. This could be virtually, via Zoom or pre-recorded video, while Covid-19 restrictions are in place.

We will also be running occasional webinars and events to support churches engaging with the Pledge.

Please get in touch via [pledge@eccr.org.uk](mailto:pledge@eccr.org.uk) if you'd like support in exploring the Pledge with your church, or in taking action after you have made your Pledge.

## 6. What is the link with Ethical Consumer?

We are partnering with [Ethical Consumer](#) to help churches make more ethical decisions with their finances through the Money Makes Change Pledge.

Ethical Consumer is an independent, not-for-profit co-operative founded in 1989. They research over 40,000 companies, brands and products to produce ethical shopping guides and company profiles based on an ethical ratings system. Ethical Consumer Magazine is the UK's leading alternative consumer magazine, published 6 times a year.

One of the barriers we've identified for churches who want to make more ethical decisions around money is access to information. Which is the most ethical bank account? Who should we choose as our energy supplier? How ethical is the brand of tea and coffee that we buy? Ethical Consumer's resources are easy to use and give you the information you need to help you make decisions around spending on goods and services.

The first 5 churches to record a Pledge via our online form will receive a free subscription to Ethical Consumer. This will give a church unlimited access to the Ethical Consumer website and digital issues of the Ethical Consumer Magazine for a year plus one paper copy of the magazine per issue per church. Using this subscription, you can have up to 40 users using a single login at any one time. One person from the church will need to be the admin/named person on this account. **We will be in touch with you to arrange this. Please do not contact Ethical Consumer directly.**

We are also delighted that Ethical Consumer have also offered discounted subscriptions (14 months for the price of 12 months) to all churches that record a Pledge. **We will send you further details about how to redeem this discount once you have recorded your Pledge.**

You can read more about Ethical Consumer here: <https://www.ethicalconsumer.org/about-us>

## 7. Is the Pledge an award scheme? Are there different levels?

The Pledge is not an award scheme and we do not currently assess the work you do towards fulfilling your Pledge, although we love to hear what you are doing! We are open to feedback as to whether this would be helpful in the future, but we don't currently have the capacity to run an accredited scheme with awards.

If you are interested in working towards an accredited award and are particularly interested in environmental issues, Eco Church is a scheme that equips churches to work towards an Eco Church Award at Bronze, Silver or Gold level. Find out more about Eco Church [here](#).

You may find that you can fulfil your Pledge actions through your involvement in other schemes e.g. by becoming an accredited Fairtrade Church or exploring Eco Church resources on green energy and ethical investment.

## 8. How can I help more churches take action with The Money Makes Change Pledge?

Please tell people about the Pledge and help us grow the movement of churches taking seriously the connections between faith and finance! You can direct them towards the [webpage](#) or share the online resources with them.

If you'd like to invite a speaker from ECCR to come and talk to a group of churches about the Pledge – whether in person or online – then please get in touch via [pledge@eccr.org.uk](mailto:pledge@eccr.org.uk)

We can also let you have text or articles for church newsletters and websites.

Making a donation to ECCR is a way of supporting the Pledge and our wider work. It is very much appreciated and enables us to develop further resources. There's more [information on our website](#) about making a donation.

## Recording your Pledge and using the online form

### 9. How do we record our church's Pledge?

Once you have discussed the different Action Areas, assessed what you are already doing and identified the actions you want to take as a church, go to [the bottom of this page to fill in the online Pledge form](#). You may find it helpful to watch the video on that page which explains step-by-step how to complete the form.

To use the form, you'll need to register by choosing a username and password.

You will need the following information to complete the form:

- Name and email address of key contact (if this is not you then you will need their permission)
- The name of your church as you would like it to be displayed on your Pledge poster.
- Your responses to the various Action Area sections. The form will ask you to choose from the four options:
  - We haven't considered this yet
  - We've started to explore this
  - We are taking some action but would like to do more
  - We have addressed this and/or we are active in this area
- The actions you have identified. These will form your Pledge and be displayed on your Pledge poster.
- A date for review of your Pledge – this is up to you to choose but might be 6 or 12 months from now. This is when you plan to review your Pledge and the progress you have made.

**Don't forget to press Submit on the final screen of the form!** This will send your form to us and a copy of it by email to the email address you've entered. Once you've done this you will also see options for sharing your Pledge via social media.

### 10. What happens after we've recorded our Pledge?

Once you've completed your form online you will receive a copy of your Pledge via email. The Pledge Poster will be attached as a PDF. Please keep this for your records and, where appropriate, display it in your church.

We will send you occasional emails notifying you of new resources and sharing inspiring stories from others who are taking part in the Pledge, but you can opt out of these emails at any time. Your contact details will be held securely, and we will not share them with anyone.

Once you've recorded your Pledge, it's time to take action! Some of the actions you've chosen may be simpler than others, others may take longer to achieve. Depending on the structure or your

church, some actions may simply require a decision by your church's leadership. Other actions may need the involvement of a wider group of people e.g. a working group or the whole congregation.

You can contact us via [pledge@eccr.org.uk](mailto:pledge@eccr.org.uk) if you would like to talk through your Pledge actions and how to get started. We would also love to hear what you are doing!

## 11. Do we have to choose an action for each Action Area?

No, the actions you choose are up to you. You may choose more than one topic to focus on within an Action Area. You can record up to 4 actions on the online form.

## 12. What is the Pledge poster and what should we do with it?

Once you've completed your form online you will receive a copy of your Pledge via email. The Pledge Poster will be attached as a PDF.

Where appropriate, we encourage you to print off and display the poster in your church as a reminder of your Pledge and to raise awareness within your congregation and the wider community. Perhaps you could include it within a larger display that creatively shows the actions you are taking. You may also like to display the Pledge on your church website or via social media. Please contact us if you need any graphics for this.

## 13. Can I save/edit my form once I've started it?

It is best to wait until you have decided on your Pledge actions before starting your form as the information in your form will only be saved when you press Submit on the final page. However, once you have done this you can then edit your form as often as you need.

When you are ready to log-in again – go to the [Pledge page](#) and click the Log-in button towards the bottom of the page. This will take you to a page where you can enter your username and password. You will then see your form containing all the information you have previously entered.

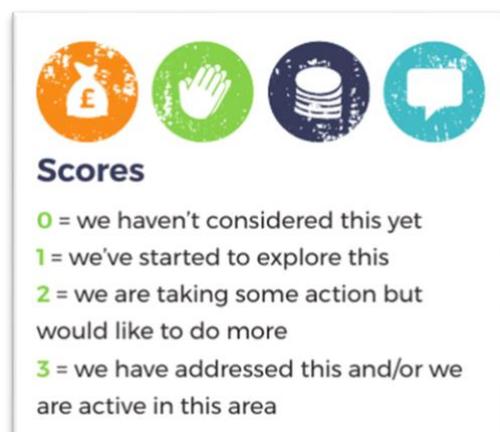
Each time you edit your form and press Submit you'll receive an email with your updated Pledge.

## 14. What do the Action Area scores mean? What do the Pledge arrows mean?

In the Pledge Toolkit there are scores associated with your Action Area responses. Depending on what you are already involved in you could score between 0 – 15 in each Action Area.

These scores are for your own reflection and analysis. For example, you might find that you score particularly highly in one Action Area but not in another. This may help you decide which actions to take as part of your Pledge. You can also use the scores to track your progress over time.

We hope you'll want to improve your scores in each Action Area, but don't worry if your scores are 'low' – the aim of the Pledge is to identify where you want to make progress.





The scores are also captured in the online form and produce the Pledge arrows which you'll find on your Pledge poster once you've recorded your Pledge.

The higher your score, based on your responses, the more the arrows will be 'filled' with the darker colour.

In the example (left) the church is most active in the **Speaking Out** area but is currently not taking any action in the **Where your treasure is** Action Area. They are partly active in the two other Action Areas.

## 15. I'm having problems recording our Pledge via the online form. What do I do?

If you can access the form but are encountering difficulties, then you may find it helpful to watch [this video](#) which explains step-by-step how to complete the form.

If you need further support or are unable to complete the form online then please get in touch with us via [pledge@eccr.org.uk](mailto:pledge@eccr.org.uk) and we can help you make an offline Pledge.

## 16. I've forgotten my username and/or password for the online form. What do I do?

There is a 'Forgot Password' option on the Log-in page. Clicking this enables you to enter your email address to receive an email with a link to reset your password. The email will also include a reminder of your username.

## 17. One of the topics in the Action Areas is not relevant to my church. What do I record as our response?

The four options for responding on the online form are:

- We haven't considered this yet
- We've started to explore this
- We are taking some action but would like to do more
- We have addressed this and/or we are active in this area

The Action Area scores and the way you record them via the online form are for your own use and reflection. Choosing 'we haven't considered this yet' may be the best option as it leaves open the possibility that it may become relevant in the future.

Another approach would be to think more broadly about the topic and think of other ways you could respond. Here are a couple of examples.

Church A's response to the Banking and Savings topic in the **Where your Treasure is** Action Area: *We are a new church plant and don't have a bank account of our own yet so are wondering whether the ethical banking topic is relevant to us. What we've decided to do is to raise awareness about ethical banking for individuals and to publicise tools that help people make a switch to a more ethical bank. When we come to choosing a bank account for our church, we'll research the most ethical option. We chose 'we haven't considered this yet' as our response and will act on this as part of our Pledge.*

Church B's response to the Young People topic in the **Learning and Sharing** Action Area: *We are a small church and don't currently have any children and young people in our congregation. There is however a parent and toddler group, organised by an outside group, that meets in our hall. Several times a year we hold a joint Fairtrade coffee morning with the group, for young and old. We picked the 'We've started to explore this' response and will build on our work in this area by introducing some fun activities at this coffee morning around the Fairtrade theme, and publicising it more widely in the community. We are also going to talk to the group about donating some Fairtrade tea and coffee to them to serve to parents every week, as we have a wholesale account and can buy in bulk.*

## Reviewing your Pledge

### 18. How do we review our Pledge?

We encourage you to give a timescale to your Pledge Actions and to review them after this time. For example, you might choose 6 or 12 months. At this point, take a look at the progress you have made and celebrate where you have been able to take action. You may also want to reflect and pray about any actions that have been challenging or where you have made slower progress than you hoped.

You can edit your Pledge using the online form at any time. We recommend that when you have reviewed your Pledge as a church that you go back into the form and make a new Pledge. This could include some of the original actions that you still want to make progress on but may also involve some new actions.

We hope you will want to keep using the Pledge resources again and again! If you have any feedback on using the Pledge that would help us improve things, then please contact us via [pledge@eccr.org.uk](mailto:pledge@eccr.org.uk).

### 19. We've made progress on our Pledge, how do we let you know?

You can get in touch at any time via [pledge@eccr.org.uk](mailto:pledge@eccr.org.uk) to share what you are doing, and we would love to hear from you! If you have tips for other churches or have found a resource or campaign that has helped you make progress on your Pledge actions, then do let us know and we can share it with others.

We receive a copy of your Pledge every time you submit or re-submit your form so we will automatically be alerted when you review your Pledge to change your responses or add new Pledges. You can also leave us a message in the comment box on the page where you add your Pledge actions.

If you are sharing your progress on social media, please use the hashtag #MoneyMakesChange and tag us so we can share your story too.

If you have any other questions, please contact us via [pledge@eccr.org.uk](mailto:pledge@eccr.org.uk)