



Diocese of Canterbury

# archdeacons' visitation news

## Dear Churchwardens

The season of Easter is still fresh for us, the season of Annual Meetings, but also the season of new life, the season of rejoicing. The Good News which the Church proclaims is rooted in new life: specifically in the resurrection of Jesus from the dead. When Jesus rose again, he won a victory over death itself: a victory shared with us in the promise of eternal life. Our Easter readings from the Bible, our Easter hymns and our Easter prayers are all about the promise of new life. In the Resurrection, that which was dead is alive again – it is revived, revived, revitalised.



The Diocese of Canterbury is on a journey with three bold outcomes or destinations: revitalising every church in the diocese; at least doubling the number of children and young people as active disciples; and forming two hundred new Christian communities. These three are all linked by the common thread of revitalisation – of breathing new life into the Church.

At first glance, these outcomes may seem daunting, and they are bold, after all. However, we believe that revitalisation is possible, not just in a few places, but in every church and parish, in a way that's authentic to each place. We are sure that in each place and each community there are things that can be done differently to increase the number of people engaging with the faith and deepening the discipleship of all; to reach out in acts of service; deliberately to engage with the opportunities that are there to work with children and young people through church and school. As we know from the early days of spring, it only takes the appearance of a small shoot to know that new life is on its way.

The Archdeacons and the various specialist officers and advisers in the Diocese of Canterbury are here to support you, your parishes and deaneries, in preparing and planning to make these bold outcomes a reality – to build on the great legacy of worship and discipleship over centuries and to breathe new life into the Church.

Thank you for all that you are already doing in God's service in the parishes of the diocese. And God bless you in your ongoing ministry of giving life and sharing life in the name of Jesus Christ.

**The Venerable Andrew Sewell**  
Archdeacon of Maidstone

**The Venerable Darren Miller**  
Archdeacon of Ashford

**The Venerable Will Adam**  
Archdeacon of Canterbury

## Visitations

Churchwardens and others are invited to attend these services for prayer, worship and the formal admission of Churchwardens. The visitations will be held at 7.30pm on the following dates:

**Wednesday 14 June** – Canterbury archdeaconry, Canterbury Cathedral

**Thursday 15 June** – Maidstone archdeaconry, St Mary's, Eastling

**Tuesday 20 June** – Ashford archdeaconry, Canterbury Cathedral

**Thursday 22 June** – Ashford and Maidstone archdeacons combined service, St Nicholas, Sandhurst

These are NOT ticketed events and there are no restrictions on numbers attending.

## Training opportunities

Upcoming training sessions for new Churchwardens will include opportunities to network and socialise with one another:

**Canterbury Archdeaconry – 4 July from 3pm – 5pm** (afternoon tea included) at St Paul's Church hall, Canterbury

**Maidstone Archdeaconry – 18 July from 6pm – 8pm** (supper included) at the Maidstone archdeaconry.

**Ashford Archdeaconry – 20 July from 3pm – 5pm** (afternoon tea included) at Charing Barn, Charing

Produced and printed by

## Ecclesiastical and Benefact Trust

We are very grateful to Ecclesiastical for its help in producing this newsletter at no cost to the diocese. We would also like to express our sincere thanks to Benefact Trust (formerly Allchurches Trust) for its grant of £129,000 in 2022, which greatly benefits the mission of our diocese.

## The Bishop of Dover writes...

### Where may life be found?

**One of our 'bold outcomes' for 2023 (see Stephen Taylor's contribution) is to see the revitalisation of all of our parishes – in whatever form that may come.**



As I travel around our diocese, visiting churches and schools, I am often encouraged and excited by the signs of life that I see springing up all over the place. God is good – all the time! And, of course, this life looks different in each place. I see it where ministers – lay and ordained – are willing to take risks, to move out of their comfort

zone, for the sake of the gospel. I see it where worship is being reimagined to be accessible to those who wouldn't ordinarily set foot in a church. I see it where children and young people are listened to, encouraged and empowered to pursue their callings. I see it in dozens of big and little stories that are bubbling up from our churches.

I am writing this in the season of Lent – when we recall that we are mere dust. And yet we also recall that we worship a God who breathed life into such dust, a God who loves us in defiance of all our fragility, in spite of our failings and vulnerabilities. We worship a God who is concerned not just with our survival but with our thriving – a God who promises us life in all fullness, grace and mercy without end.

So friends, as we survey the landscape – as we take in all the challenges and acknowledge our weaknesses and our fears in the face of such challenges – may we lift our eyes to God, the author and finisher of our faith. May we put our trust in him to breathe life into the very dust of our lives – and to lead us on as we seek to be faithful to him.

**Bishop Rose**

Bishop of Dover and Bishop in Canterbury

## The Diocesan Secretary and Strategic Programme Manager write...



In the Diocese of Canterbury – as in the rest of the Church of England, we continue to grapple with the challenges of changing times and cultures. In particular, we face the ever-present question of how we grow our churches, so that we may share God's good news with ever-more people and build a movement for God's kingdom. The Senior

Staff Team, together with our Area Deans and Lay Chairs, continue to make this our priority. Through prayer, worship and discussion, we have developed the following three bold outcomes that describe what we'd like to see in our parishes by 2030:

- **Doubling the number of children and young disciples;**
- **200 new Christian communities;**
- **Every church, parish and benefice revitalised.**

### Doubling the number of children and young disciples

We are hugely blessed by the older members of our churches – without them, much of our worship and mission would be simply impossible. But we also know that our churches are impoverished when they lack a wider range of ages – God calls children and young people to faith, witness and service just as he does the rest of us. This is why we would love to see a demonstrable increase in new children and young people engaging in worship and discipleship through our parishes.

### 200 new Christian communities

The establishment of new Christian communities across our diocese will enable us to minister with and to people who might not ordinarily be found in our churches. While 'new Christian communities' will include church plants and fresh expressions, it's so much broader than that – Messy Church, new discipleship groups and more. Let's be inspired to try new things, engage with new people in our parishes and explore faith afresh together.

### Every church, parish and benefice revitalised

Our goal is to be a flourishing and sustainable diocese and everyone is included in that. We want to see every church, parish and benefice revitalised and re-energised for mission. We'll be looking for 'signs of new life' that fit with the contexts, needs and resources of our parishes. These could be closer working with schools, progress made in a commitment to carbon net zero etc, restructuring of worship... the possibilities are endless.

And, of course, as we seek to achieve these ambitious goals, none of us will be working alone. Parishes will have the support of their deaneries and Archdeacons, as well as the expertise of our diocesan team. It is our hope that these outcomes will shape and give focus to our work over the coming years, as we seek the growth and flourishing of all our churches.

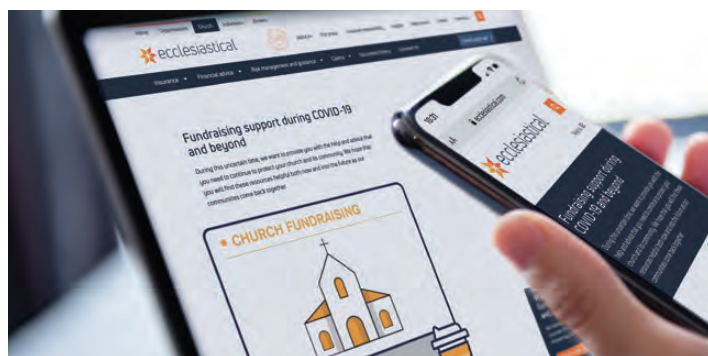
**Stephen Taylor**

Diocesan Secretary

**Colin Evans**

The Strategic Programme Manager





## Fundraising hub to support your church

Fundraising has always been vital for churches, from the traditional, well-loved flower festivals and cake sales to the world of digital fundraising opportunities that the internet has opened up. But it can be daunting to know where to start, so Ecclesiastical's easy-to-use online fundraising hub is here to help with great ideas and simple advice.

Drawing on the advice of experts and our own 135 years' experience in working with churches, we've pulled together a range of top tips to help you boost existing income streams and develop new ones. There's help with researching sources of funding and writing professional grant applications that can make all the difference to the answer you receive. There are great video webinars with fundraising specialists offering their insights into key fundraising issues.

Other guidance includes fundraising in less affluent areas, fundraising in rural parishes, how to build a fundraising team and more to keep your congregation and the wider community informed and engaged.

**There are plenty of useful resources and handy templates for all types of churches on our Church Fundraising Hub at [www.ecclesiastical.com/churchfundraising](http://www.ecclesiastical.com/churchfundraising)**

## Nominate your church for a chance to win



The Movement for Good giving programme is back with awards of £1,000 to give to charities helping those in need. Ecclesiastical is proudly part of the Benefact Group, and together they are giving away over **£1 million** to charities in the 2023 Movement for Good Awards.

### £1,000 draws are now open for nominations

- You can nominate your favourite charity or church at any time for the £1,000 draw.
- It's one nomination per charity, per person, so if you have more than one favourite, get them in the running today!
- There are three £1,000 draws this year giving away between £120,000 and £150,000 in each.
- Once you've nominated, share your nomination and get your network to support too.

**Get nominating and find out more at [www.movementforgood.com/ecclesiastical](http://www.movementforgood.com/ecclesiastical)**

### Did you know?

**In 2022, 15 churches each won a £1,000 grant.**

There were thousands of nominations for these churches. The more nominations received, the greater their chance of winning.



Contains promotional material



# Rebuilding the historic Church of the Ascension in Salford

**In February 2017, a fire broke out at the Grade-II listed Church of the Ascension in Lower Broughton, Salford, Greater Manchester. Six crews from Greater Manchester Fire and Rescue Service battled for hours to contain the blaze, which ultimately devastated the building.**



Many members of the local community gathered outside the church building to survey the damage, some reduced to tears. Much used and loved by young and old, the building plays an important role in both spiritual and social terms as an inclusive community space accessible to all. The church had recently undergone a £250,000 restoration project which people in the community had helped to fund.

Immediately following the fire, Ecclesiastical carefully assembled the right team of experts to attend the site as soon as the fire service authorised it.

Repair work began in October 2018 with teams of carefully selected experts appointed to complete the works. Phase one included reinstatement of the structural elements of the building,



such as columns, roof structures and slate coverings; stone and brick repairs; stained glass window and window guard replacements; and ceiling finishes.

Phase two began in September 2021, focusing on preserving the historical features of the church. As part of the restoration, Ecclesiastical worked with customers to build in modernisations to enable them to make the space better serve the requirements of today's use.

Restoration of the building was completed by the end of September 2022.

In November 2022, the church and community came together to mark the completion of the £5m restoration project with a rededication ceremony.

**Read the story in full and see more pictures at**  
[www.ecclesiastical.com/church-of-the-ascension](http://www.ecclesiastical.com/church-of-the-ascension)

// It has been a long five and a half years since the fire... we can now look forward to the future with a beautifully restored church which is fit for the 21st century. //

**Shirley Kehoe**, PCC Secretary at the Church of the Ascension



## Take our advice – for a brighter future

Ecclesiastical is well-known as a leading insurer of churches and other heritage buildings. But many people aren't aware that we also have a stand-alone financial advice arm here to help you make the most of your money.

Ecclesiastical Financial Advisory Services (EFAS) provides fully independent advice on pensions, investments, life assurance and mortgages for the clergy, church community and PCCs.



You don't have to be an insurance customer to use the service – we're happy to help anyone – but we obviously have specialist knowledge of the church sector, as IFA Kieran Harper explains.

'I've been in the industry for seventeen years and with Ecclesiastical for all but two of those,' said Kieran, who's based in our Gloucester office. 'When it comes to

providing regulated financial advice to the clergy and the wider church community, that experience helps.

'Many of our customers are clergy – we understand their pension scheme, we know about the issues with living in tied accommodation such as vicarages – so when it comes to retirement planning, we're already ahead of the game. We also have a deep understanding of ethical and sustainable investing – as you would expect of a company with such strong links to the church – and this area is getting ever more popular with a lot of our customers.'

Please get in touch to find out how Kieran and his colleagues could help you.



0800 107 0190



[getadvice@ecclesiastical.com](mailto:getadvice@ecclesiastical.com)



[www.ecclesiastical.com/financial-advice](http://www.ecclesiastical.com/financial-advice)

## Have you signed up for Ecclesiastical's monthly e-news?



This monthly email is full of tips and information for all Ecclesiastical's church customers and anyone in your church community. Signing up is easy and, if at any time you decide you no longer want to receive it, you can click the 'unsubscribe' button at the

bottom of the email. Feel free to pass the sign-up link to anyone you think would like it.

Sign up at [www.ecclesiastical.com/signup](http://www.ecclesiastical.com/signup)

## Support for your 2024 sabbatical

### Are you planning on taking a sabbatical in 2024?

Did you know that there may be support available for you through Ministry Bursary Awards? Ecclesiastical's Ministry Bursary Awards provide financial support for members of the clergy taking extended study leave, and we are now accepting applications for sabbaticals taking place in 2024.

The experience of a sabbatical can be life-changing and have a long-lasting impact on your church and community.

Established in 1987, the Ecclesiastical Ministry Bursary Awards have supported over 1,400 members of the clergy to finance a wide range of extended leave projects and plans. The application window runs between April and September. Judging will take place in November 2023, with the awards made in December 2023.

**If you would like to find out more about the Awards, including eligibility criteria and application details, please visit [www.ecclesiastical.com/mba](http://www.ecclesiastical.com/mba)**



## Have you visited the Ecclesiastical website recently?

It's full of information to help you run your church, such as the **Made Simple Guides**, which cover these key topics:

- Church insurance made simple
- Administering your church insurance
- Building works
- Church events
- Church property
- Community outreach
- Legal expenses
- People on church premises

You will also find information about church, home, commercial and legal insurance and how to make a claim. **Explore the website at [www.ecclesiastical.com/church](http://www.ecclesiastical.com/church)**



# Protect your home and support your church with £130 donation



As part of a financial services group that exists to give its available profits to good causes, one of the ways in which Ecclesiastical do this is through the Trust130 Home Insurance offer. For every new direct home insurance policy taken out, Ecclesiastical offer to donate £130 to an Anglican church or cathedral of the policyholder's choice.<sup>1</sup>

Originally launched in 2017 to celebrate the 130th anniversary, Ecclesiastical has since donated more than £460,000, helping to support over 2,500 churches. A donation of £130 may not sound like much, but churches and congregations have used the donations in many creative ways to fund all sorts of things.

In the **Parish of Harpenden**, the donation will be used to support Cornelia's Coffee Shop, which is a community resource that enables them to engage with local people, offering fellowship and raising funds for charity.

It needs some new equipment – not least, a new freezer – and the donation will help in this general regard. It does great work to benefit the community and other great causes. One of our recent events at Cornelia's was to help our local Ukrainian arrivals.

**Kevin Featherstone**, Parish Warden

**St Mary's Church, Wythall**, used their donations to offer a weekly hot meal to families struggling with the increase in the cost of living.

This happens directly after school and includes activities for children and a Bible story or video. £130 will pay for meals for about 20 families, funding the food for about two weeks, which is a great boost financially, but also to the step of faith which this venture is.

**Pam Miller**, Treasurer

## Award-winning home insurance



As well as supporting your church, when you take out a home insurance policy with Ecclesiastical you are joining the most trusted home insurance provider with the happiest customers.

Ecclesiastical continued to top the Fairer Finance league table in spring 2023 for home insurance for a record 17th consecutive time, retaining the gold ribbon status.<sup>2</sup> Ecclesiastical was also voted the best home insurance provider in the Times Money Mentor Awards in 2022.<sup>3</sup>

For more information about Trust130 and Home Insurance, visit [www.ecclesiastical.com/trust130](http://www.ecclesiastical.com/trust130)

Call us for a home insurance quote on **0345 777 3322** and mention code **TRUSTPA**.

<sup>1</sup> Terms and conditions apply. <sup>2</sup> [www.fairerfinance.com/ratings/customer-experience-ratings/home-insurance](http://www.fairerfinance.com/ratings/customer-experience-ratings/home-insurance) <sup>3</sup> [www.thetimes.co.uk/money-mentor/article/times-money-mentor-awards-2022-winners](http://www.thetimes.co.uk/money-mentor/article/times-money-mentor-awards-2022-winners)



## Car insurance

Our Clergy Motor Insurance is tailored specifically for the clergy and includes benefits such as business use, no admin charges and up to £500 cover for church goods in the car.<sup>1</sup>



**0345 450 9396**



[www.ecclesiastical.com/church/car-insurance](http://www.ecclesiastical.com/church/car-insurance)

<sup>1</sup> Subject to terms and conditions.



## Funeral planning

Ecclesiastical can help you make financial provision for your funeral, reducing the worry for your family and ensuring your wishes are provided for. Terms and conditions apply.



**0800 055 6503**



[info@epsfunerals.com](mailto:info@epsfunerals.com)



[www.funeralplans.co.uk](http://www.funeralplans.co.uk)



## The Director of Mission and Ministry writes...

One of the really exciting projects the Mission and Ministry team has been working on recently is something called **Action Learning**. This is a learning and development technique we have been adapting for use for ministry teams and almost any other group of people who get together to work on a project or ministry issue.

Action learning can be useful for Churchwarden gatherings, Area Deans and Lay Chairs, and Ministry Leadership teams to work on projects and dilemmas people have. It works like this: a group of individuals get together (the technical name for the group is a 'set' hence we call it an 'Action Learning Set') under the auspices of a facilitator. Someone has come prepared to share an issue they are working on or have in mind, maybe a dilemma or specific church project, and they speak for 5 minutes to the group. Whilst listening to the other group, participants write down on a Post-It note questions that come to mind that they will read out and offer to the presenter after they have finished speaking. The questions must NOT be advice. The facilitator asks group participants in turn to ask their question and hand over the Post-It note, and upon receiving the question the presenter may simply accept it with thanks or provide a brief response. Generally, there is time for each group member to ask 2 questions. At the conclusion, the facilitator asks the presenter to identify 3 actions they will now commit to do as a result of hearing the questions and their brief reflection on the questions. Another person writes these actions up on a flipchart as the presenter composes them, along the lines of 'I will...' At the end, the flipchart sheet and all the Post-It questions are taken home by the presenter for further reflection and action.

**The power of the Action Learning Set is (at least) threefold:**

1. The presenter has time and space for colleagues to listen carefully to their issue, this is a gift.
2. The questions almost always provide the presenter with lines of thinking about their issue and about themselves that they haven't previously considered.

3. The sharing is absolutely confidential. People are not allowed to raise the issue outside the room with anyone, not even with the presenter, so the issue and details are able to be talked through in the set with open-mindedness and without fear.

The Mission and Ministry Team is developing this Action Learning technique for use by groups of Churchwardens, for their ongoing training and development in role. More details to follow.

**Canon Dr Neville Emslie**

Director of Mission & Ministry

## The Head of Media & Engagement writes...



One of the very best things about working in Church Communications is that we get to hear so many encouraging stories from our parishes. One priest in our diocese has got into the habit of calling me semi-regularly to share the latest happenings on her patch: "Anna, you'll never guess what God's done now!"

That call is – without exception – the highlight of my working week. It's a reminder of why we're all toiling away, of the fact that God is on the move, breathing new life, creating new opportunities for his Kingdom to grow. Of course, we hear the challenging stories too – where things have gone wrong, or people have fallen out with one another. But, thankfully, those are much fewer and farther in between. If I take time to look carefully and pay attention to what's going on, I somehow find that the joy always – *always* – outweighs the challenges.

And working in Communications means that we get the great privilege of helping to share some of those wonderful stories. Like the story of the church in Ashford that's being revitalised through prayer, partnership and community action. Or the story of 150 young people attending a brand-new youth worship event, run in collaboration with the Diocese of Rochester. And – my personal favourite – how, one of our church schools in Margate hosted the world premiere of a brand-new short film from Aardman Animations, inspired by the real-life stories of children who have fled Ukraine, Afghanistan, Yemen and Syria...

As I prepare to move on to another role in a different diocese, it's these stories of joy and life that I'll carry with me. And it's my prayer that these little joys, God's 'trail of grace' will always continue to catch our eyes, to hold our attention, to inspire and enliven us for the mission to which we are called.

**Anna Drew**

Head of Media & Events



# The Director of Communities and Partnerships writes...



The big news for 2023 for us is the exciting prospect of our framework merging with the diocesan charity, Together Kent, to form The Social Justice Network. Our work is at the heart of the diocesan vision that we are 'changed lives changing lives', as we help to revitalise our churches and deaneries by expressing our faith in God through social action. The expertise of the core team will continue to work with the diverse, knowledgeable, and passionate people in our parishes and deaneries, through campaigning

and community engagement, as well as encouraging, supporting, and advising on parochial and deanery projects and plans that seek to help the most vulnerable in our society. The team also run a portfolio of projects working with the poor and homeless, people released from prison, refugees and asylum seekers in Kent and France, victims of trafficking and slavery, rural communities and those living with disabilities, and community initiatives of various kinds.

The Social Justice Network will bring people in the diocese together to share best practice and build capacity in Christian social action. We will deliver work through innovative partnerships with other charities, voluntary organisations, and local authorities. We aim to improve access to resources, make local work more effective, and help us all to respond to the social challenges in our diocese.

We hope that this year you will join us in this vital and vibrant work so that as a church we can be revitalised to better serve the socially and financially deprived in our communities. To find out more, suggest a project, seek advice, or to volunteer, please do not hesitate to contact me: [jarnold@diocant.org](mailto:jarnold@diocant.org)

**Rev'd Dr Jonathan Arnold**  
Communities & Partnerships



## From the DAC...

As a diocese, we hope that each of our parishes and chaplaincies will be in some way revitalised. This basically means that all of us will find again for these times the life our faith gives us and be able to share that with our communities. In each place, this will be different – reflecting our own histories and ways of serving God. However, one thing that is common to every parish context is the church building which can play a large part in local revitalisation. It may be reordering to help worship in more accessible ways, providing better facilities to serve the different groups that could use the building, or finding better heating solutions for the needs of today. Whatever building revitalisation you wish to undertake, the Diocesan Advisory Committee (DAC) is there to assist, working alongside PCCs, to help your plans come to fruition. It can be challenging, as the CoFE is subject to quite particular planning regulations, but the DAC has the expertise to advise parishes and give that advice to the Commissary General who is empowered to give final permission. It has also been challenging for the DAC itself over the last few months with the service we provide being slower than we would have liked because of staff turnover and lack of resources. We are trying hard to improve matters to better assist you in your revitalisation of the mission of your churches.

In all of this, the work of the Churchwardens and PCCs is 'vital' – life-giving to our churches and what they can become, so we would like to thank you for all that you do to maintain and improve your buildings and we hope to work closely with you in your plans for revitalising your churches in the coming months and years.

**Darren Miller**  
Archdeacon of Ashford, DAC member on behalf of the DAC

### For more information

**Call:** 0345 777 3322 **Email:** [churches@ecclesiastical.com](mailto:churches@ecclesiastical.com)  
**Facebook:** Ecclesiastical **Twitter:** @churchmatters

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# The Director of Children, Schools and Young People writes

Revitalising the church speaks of transformation. Our aspiration is that through a life-enhancing encounter with Jesus, children and young people know that they are greatly loved and known by God. Moreover, they experience inclusion and belonging at every level of leadership and ministry, because it is second nature for the church to see every decision through the lens of what it means for them.

So how might we see a significant increase in the number of children and young disciples served by every church and parish and expressing an enriched sense of belonging? Consider four areas key to transformation:

1. A transformational, genuine welcome by the *whole church community*; an authentic, collective desire to provide a hospitable environment for children and families. This means envisioning and implementing both practical adjustments and appropriate worship and nurture programmes, enabling everyone to feel at ease and able to share their stories of spiritual encounter.
2. Harnessing the transformational impact of children and young people's ministers. In partnership with Youthscape, the 'Launchpad' programme gets underway with 10 parishes this autumn, supporting leaders to restart youth ministry in churches that currently have no or very few secondary school-aged young people. We are also seeking funding to employ more children and youth ministers and championing forward-thinking initiatives to enhance their training and deployment.



3. Transformational missional relationships between schools and parishes, in which church and school leaders engage deeply in theological conversation about their shared community, forming and implementing different expressions of church.
4. Transformational positioning and development of children and young people as leaders; leading worship and on social justice issues, and being represented clearly within the decision-making bodies of the church.

For support and guidance on these areas and equipping yourselves further to work meaningfully with children and young people, please do get in touch.

**Quentin Roper**  
Director of  
Education

**Ben Hatfield**  
Children and Young People's  
Ministry Adviser



## The Property Department write...

**An important part of the Property Team's role is looking after the parsonages, not only when they are occupied by clergy, but when they become vacant too.**

At the start of an interregnum, our team visit the property which will either be prepared for a let or the occupation of a new minister. We are grateful to the vacating ministers and Churchwardens who ensure the house is left clean and empty ensuring a swift turnaround. We seek the help of our Churchwardens who kindly care for the properties whilst they are vacant and carry out weekly checks to comply with our insurance. When a new appointment is made, a member of the team will meet our new minister at the property as many times as necessary and ensure the house is ready for their occupation so they may move into their new role comfortably.

Another important matter is a parsonage garden, many are large and need the help of our Churchwardens and parishes to maintain when both occupied by clergy and vacant which is gratefully appreciated, especially in the current economic climate. Where necessary, we will employ a gardener to help. When clergy are in occupation, the Property Team are on hand to help with any issues which arise in our parsonages and have a trusted team of contractors who often attend at short notice. Many are familiar with the houses having been instructed by us for many years. The joint effort of the Property Team and our Churchwardens ensures our clergy can concentrate on the mission within the parishes to revitalise parishes to create growth.

**Sarah London**  
Property Director

**Kelly Burnell**  
Senior Property & Lettings Officer