

## **Giving Initiative Campaign 2019**

Please take time and trouble to read this booklet very carefully. I should, as a priest, couch it in theological or biblical terms, but feel that plain speaking about money is the best approach. So please forgive the directness and urgency of this appeal.

### **Background**

Ten years ago, the year after I started as vicar of St Mary Sandbach, we launched a giving initiative campaign. This was in response to what was a fairly uncertain financial situation that the church was facing in 2009. There had been a very large drain on historic reserves as a result of replacing the chancel roof without any support from English Heritage or any other funding bodies. The effect was to wipe out all the historic reserves. The reserves at that time were also being used to prop up the general church expenses as general giving week by week was at a very low state. The really encouraging and good news then was that general giving rose by about 60% which put the church's finances on a very reasonable keel for many years and with several external funding streams, we have been able to replace the boilers, replace the sound system, update the kitchen and lavatories in the church hall and continue to re-roof the entire church.

In the last 10 years there has been a considerable movement of people coming and going in the church and many of you will not remember that initiative those years ago. So the new Parochial Church Council (PCC) think that it is now time to launch another initiative.

Here are some more observations about the state of the finances. General giving in all collections week by week has slowly been eroded not only by inflation but also in less general giving. This is for a complex set of reasons, not least that in the last ten years many people now do not go around with cash in their pockets or purses. The erosion in value of a weekly nominal giving which has remained unchanged since 2009 is profound and using the example of a first class stamp costing 39p in 2009 and currently costing 62p means that a weekly donation of £1.60 would be necessary now to match £1 given in 2009. We are now faced with a precarious monetary position. If we were to spend simply the

amount we have as outgoings, we would be insolvent in a little over three years - and that is just to keep the church open for Services. As it is, we have no money for any big projects or any emergency projects let alone any aspirational projects.

### **The Parish Share**

As you may know, the way that the “Parish Share” is paid to the diocese changed a few years ago and rises every year. There is no help for the Chester Diocese from the Church Commissioners as there was a generation or so ago. Their main role now is to support the pensions of retired clergy. Unlike many European countries, who give state support to their churches, there has never been direct support for the Church of England from the national government or local authorities. What we spend as a diocese we have to find through the collection plate. And the main expense, by far, is maintaining a full time ministry at a parochial level – ie. Full-time stipendiary clergy. Clergy receive as a stipend in the region of £25,000 a year, and taken with the other costs such as pensions, National Insurance, maintenance of the vicarage, legal and other support of the ministry in the parish, the diocese asks for £66,000. This figure represents a fair assessment of the work for mission and the maintenance of a basic ministry within a parish. This is the “Parish Share” which we have a duty to pay.

### **Other Expenses**

To run the GENERAL expenses of the church for the year (lighting, heating, cleaning, maintaining the services, insurances etc.) we estimate £32,000 for this year. This figure is in no way extravagant and represents a base line but like all other costs, rises every year. The figure of £32,000 also EXCLUDES any money for refurbishing or improving the church buildings. At present those figures are staggering and there are another series of urgent projects that will need financing, especially the electrical and lighting system, provision for easy access via the pathways and in church, toilets, refurbishing the central heating pipework. And of course we have the aspirational hopes of a modest re-ordering.

### **Budget for 2019**

The Parish Share is £66,000 and General Expenses of £32,000 equal a total of £98,000.

In round terms this is £1,900 a week. Excluding special appeals and occasional services, at present the income from general giving (bank standing orders, envelopes and general plate collections) is just over £1,000.

**This is a shortfall of about £900 a week!**

### **Our response**

This might at first sight be a daunting prospect, but should be a simple challenge to meet.

The Church of England has suggested for a number of years a modification of the biblical idea of “tithing”. This should be the norm for most people and amounts to a tenth (10%) of the net amount of earnings, that is, all income after paying income tax. Christians are naturally very generous and were we to tot up all the money we give to the very many charities calling upon our help during the year, I guess it would amount to 5% of our income.

The other 5% should then be given to the church.

### **How does that look in practice?**

Follow the line in the following table calculating your income as a weekly, monthly or annual amount. The 5% rule for giving is applied in the next two columns as a weekly or monthly figure.

<b>Band</b>	<b>Annual income</b>	<b>Monthly income</b>	<b>Weekly income</b>	<b>5% giving a week</b>	<b>5%giving a month</b>
1	5200	430	100	5	20
2	10400	870	200	10	45
3	15600	1300	300	15	65
4	20800	1730	400	20	85
5	26000	2170	500	25	110
6	31200	2400	600	30	130
7	36400	2800	700	35	150
8	41600	3200	800	40	170
9	52000	4000	1000	45	200

## **The Plea**

I ask you most seriously to consider your own giving to the church. Some may only come infrequently. I would ask you to consider an annual sum and bringing a proportion when you come to church. Unfortunately many still think that the loose change at the bottom of their purse or pockets is sufficient, or that the weekly amount applies only to the Sundays that they come to church. Still copper and 'silver' amounts are grudgingly put in the plate. It may be that the pound coin is still the norm for your giving. We easily forget that its value has depreciated considerably since it was introduced.

So I would ask you to review your giving. It may be that you have not done this in a number of years. Some may be able and willing to give more than 5%, others may find that a struggle. A few may find they have been giving more than they should or can afford, but there will be the vast majority more who can and should pay more.

I ask this boldly. I ask knowing you are to be trusted with the present work of St Mary's church and for its future. I ask knowing that there are some very pressing and anxious personal financial issues about at the moment. I ask knowing that the church here in Sandbach gives a valuable and caring ministry to the community and to its congregation personally. I ask because I know that this is our main missional work in Sandbach - to keep the rumour of God alive for another generation!

## **Reflection from the Vicarage.**

Until we started this exercise ten years ago, Catherine and I were paying a gift-aided amount in our envelopes of £5 a week. This was then about the same amount as a few packets of crisps or a bottle of fairly cheap wine. This figure had not changed for years. Looking at the 5% rule, we fell between band 3-4 and our joint income has not significantly changed in nearly 20 years. We felt it important to raise our giving to £25 a week. Transferring our giving from our previous parish, ensuring that it is "Gift Aided", our contribution to St Mary's has been worth about £1,500 a year. We have also made the whole process simple by issuing a "standing order" mandate from our bank on the internet.

# Methods of Giving

## Standing Order

The most efficient way for the church to receive money is by way of a bank transfer from your account to that of the church. It means also that when you do not come to church your giving is equally spread throughout the year and it is much easier to manage the budget.

If you use “internet banking”, this instruction can be organised electronically on-line very easily, and this form is not needed. Otherwise fill the form in this pack and send it to your bank or building Society.

## Envelopes

If you do not have a bank account or do not wish to use a Standing Order the envelope scheme is the other method of responding to regular giving. Empty envelopes can be filled week by week with your pledged money and offered at the next visit to church.

If you would like to join this scheme please let the Giving Initiative Secretary know.

## “Giftaid”

Both methods of giving, Standing Orders and Envelopes, make it easier for the Treasurer and Giving Initiative Secretary to deal with “Giftaid” money. Just a quick reminder of this scheme. If you pay income tax it is possible for the church (with no effort from you) to recover 25pence extra from HM Revenue and Customs for every pound you give. If you have not made a “Giftaid Declaration” please find enclosed in this pack a form for you to sign, and could you renew a Giftaid Declaration if you are already part of the scheme. On the reverse of the Declaration, you will find more details about what Giftaid means.

### **Cash on the plate**

Unfortunately this is the least successful way of managing the church finances. There is a tendency to give to the church only when present rather than consistently over the year. Furthermore it is very time-consuming for several people a week to count, record and then bank the money. It can take several hours every week and we should remember that their time is given freely. Most of the local banks have now decided not to receive coins and other loose change so it means a trip out of Sandbach with the money to somewhere that will deal with it.

This is wholly unsatisfactory.

### **Electronic giving by Card Reader or Mobile Phone**

It is true that most people now don't go around with cash in their pockets. Unfortunately, as yet, the church is unable to receive money by "chip and pin" methods of money transfer. In the future the technology should make this a possibility but for now we can only receive money into our account by Standing Order, the Envelope Scheme, or cash.

### **More information**

Should you need more information about these or other schemes please do not hesitate to tick the boxes on the reverse side of the Pledge Card, email or phone the Treasurer or the Giving Initiative Secretary in complete confidence.

### **Making a will**

Enclosed is a self explanatory sheet about making a bequest to the church. Once again further information is available.

## **What next?**

Please return the Pledge Card, completed and signed with any other forms in the stamped addressed envelope provided. Keep the counterfoil safely as a reminder of your pledge. The sealed Pledge Cards will be offered on Sunday July 21st at the parish Eucharist. As well as being a symbolic token of your own personal commitment, it will also help the Treasurer in his future budgeting. Be assured that the information on the card will only be noted by the Treasurer and the Giving Initiative Secretary - Roger Cooke and Aileen Higgs respectively.

### **A final thought**

Please take this time to reflect very seriously indeed about your financial commitment to the church. You might be encouraged to think that this is your major missional responsibility to ensure that the future generations can worship at St Mary's Sandbach. Please pray that the whole campaign will get the finances to a much more sustainable level.

Thomas Shepherd (vicar)

June 2019