



Holy Trinity South Woodham Ferrers Church of England

Money matters. We are facing some challenges.

Reverend Carol writes:

If you put money in the collection, or an envelope or you've got a standing order in favour of the church, then this leaflet will tell you how your money is being spent and advise you of some of the challenges we face in the future.

IN CHURCH, WE DON'T LIKE TALKING ABOUT MONEY, BUT THE FINANCIAL HEALTH OF THE CHURCH IS A PROBLEM WE ALL SHARE. WE NEED TO FACE THIS TOGETHER AS A CHURCH FAMILY

FIRST OF ALL...



If you have contributed financially to the church in any way, big or small, thank you very much.

We have much to do in South Woodham Ferrers, and having money in the pot will help us to grow as a church. I hope this leaflet will give you insight into the challenges and opportunities for us!

Reverend Carol Ball

WHAT

Our

This came

fees. A hard work

We spent

We spent (see box), the giving, and has years.

More

found in our Annual report

The Parish Share

The Parish Share is the money that all parishes pay to the Diocese. Last year the Diocese asked us for @£43,295 and we paid @£32,400 (76%). This was a great achievement, but we are not paying our full quota.

The money mainly covers clergy costs. The direct cost of a vicar is about £42,000 (Includes salary, National Ins., pensions and housing). There are also training and admin costs. The Diocesan Office has scaled down considerably in recent years, so do not feel we are paying over the top for n

HAPPENED LAST YEAR?

income was just about £39,500 from planned giving, collections, fundraising and very special thank you to the done by our fundraising team.

nearly £37,000

this on the parish share (see Joint Church Council, Charitable admin, the work of the church worship. Our income per year steadily dropped over the last 3

details of all of this can be

So, although we covered our costs in 2017, we did not pay our full quota to the Diocese. If our income continues to drop year by year it will be more and more challenging to stay in the black.

THE CHALLENGES AHEAD

To have more to spend on mission and ministry. This is how we will grow our church.

To pay more of our Parish Share. This year the Diocese is asking us for @£42,592 and we are budgeting to pay £36,000

Based on expenditure in 2017: **IT COSTS £120 PER DAY TO RUN OUR CHURCH!**

2018 SO FAR

The PCC have agreed a budget for 2018 and our treasurer is monitoring our progress.

We have identified a few issues:

Income is down – There are various reasons for this – people have moved on – some collections are less than we expected.



Expenditure is up. Some extra expenses across the board, but it is making a difference.

We are keeping afloat, but only by drawing on reserves – and obviously this is not a long-term solution.

SO HOW CAN YOU HELP?

We are looking at expenditure and getting best value for money. However, a key way we are going to improve things is to get more money into the church. Some of this will come from our congregation, some will come in other ways. We are asking you to think and pray about this. We know it is not easy.

HOW MUCH SHOULD I GIVE?

Reverend Carol writes:

There is no right answer. What we give is between ourselves and God. God expects us all to share the responsibility for maintaining our church. Even in the early church, we hear of Paul collecting for the church in Jerusalem. These donations were considered an integral part of discipleship of early Christians. Some people give time and talents, but we know that money is also needed to ensure that the love of God continues to be proclaimed in this place.

Regular giving is the best way to help.

If people give a regular amount each month, it helps us to budget. Many people already do this. If you are a regular giver, when was the last time you reviewed the amount that you give? An increase in your monthly contribution could make a world of difference to our finances. So please consider whether you can offer any extra financial help to the church.

I can assure you that the grace of God is undiminished, whether you give a penny or a million pounds. We are blessed by each and every contribution.

If you wish to discuss this with me at any time, please do not hesitate to contact me.

OTHER WAYS TO HELP

You may want to make a one-off donation. Perhaps you've had a windfall and would like to share it, or you've just had a good year and have some funds looking for a home. We would be very happy to put any gifts made in this way to good use.

Keep an eye out for fundraising events in church and do what you can to support them. These events combine fellowship and outreach with bringing in some money

MAKING THE MOST OF OUR GIVING

Are you aware of the different ways you can give to the church?

Standing order – if you can commit to a monthly contribution, why not set up a standing order? We get a regular amount, and you don't have to remember to bring money every week.

Envelope scheme – if you prefer to give in cash, why not sign up for our envelope scheme? You have a numbered envelope for each week which you can place in the collection plate. If you miss a week, you can keep your usual donation in the envelope and place it in the plate next time you are in church.

Money in the plate – always an option!

GIFT AID – If you pay tax, you can gift aid your donations. In 2017 we received £5,260 from the taxman. This was about £750 down on previous years because of reduced giving, so if we give more this figure will also increase. If you are in the envelope scheme or pay by standing order, you can complete a form to gift aid your donation. If you give on Sundays or you are making a one-off donation, please ask the sides person for a gift aid envelope.

All donations received are dealt with in strictest confidence – do ask for reassurance.

DONATION OF GOODS. People often buy things for the church and do not accept re-imburement – **THANK YOU!** But if you are a taxpayer – give Angela a receipt and we can claim Gift Aid on your donation.

If you would like more information on any of these giving schemes please see Angela, our Treasurer, or call her on 01245 323610

IN CHURCH, WE DON'T LIKE TALKING ABOUT MONEY, BUT THE FINANCIAL HEALTH OF THE CHURCH IS A PROBLEM WE ALL SHARE. WE CANNOT LEAVE THE PCC TO WORRY ABOUT THESE THINGS – IT IS SOMETHING WE NEED TO FACE TOGETHER AS A CHURCH FAMILY.

PLEASE PRAY ABOUT THIS AND CONSIDER HOW YOU CAN RESPOND.

Each person should do as he has decided in his heart—not reluctantly or out of necessity, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work

2 Corinthians 9:7-8