

# St Andrew's Church, Bebington



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Dear St Andrew's members

## **Money Matters at St Andrew's**

Recently, we gave an update on the financial situation at St Andrew's, and how we can all take part in this area of Christian discipleship. We are so grateful for all that you give, financially as well as in other ways, enabling us to continue to exist, and serve, as a church.

We are very aware that this is not an easy time for many people, with the rising cost of living. We've tried over the last few years to be sensitive to the pressures you may have been under, during the pandemic and the following economic situation. However this of course impacts us as a church too, and we are now facing a challenging situation. In 2022, our income didn't quite meet our outgoings, and we had a shortfall (deficit) of about £6,000. This was lower than expected, because of some additional donations, for which we're very grateful. But our regular monthly income has fallen year on year over the last few years, and if it does not increase this year, we would face a shortfall of around £40,000, which is not sustainable. If we don't take action now, the situation next year will be even worse.

As well as falling income, we are facing significant increases in our costs, not least in energy costs which will increase by around £20,000 this year following the expiry of most of our earlier fixed rate tariffs. To meet our budget completely, our income would need to increase by 15%.

In these challenging times financially, for many of you as well as for us as a church, we know that not everyone will be easily able to increase their giving, but as giving back to God is part of our worship, it is good for us all to pause and review how we give out of our time, energy, effort, and money to God each year. If you have recently reviewed your giving, thank you. If you haven't, could I ask whether you might be willing to do so? And if you haven't yet been giving regularly to St Andrew's, might you be willing to start?

15% of our budget sounds a lot, but in terms of monthly giving, an increase might sound more achievable when it's thought of in comparison to other costs – to what you might spend on regular leisure activities for example:

£10 x 15% = £1.50 (one daily newspaper)  
£30 x 15% = £4.50 (one Macdonalds)  
£50 x 15% = £7.50 (one takeaway meal or bottle of wine)  
£70 x 15% = £10.50 (one cinema ticket)  
£100 x 15% = £15.00 (one T shirt)

Every bit really does help, so we're very grateful to every person who is able to increase their giving, even by a modest amount. We would encourage everyone to make some contribution, as collectively we can make a difference. We have around 200 regular givers, so for example:

- If all 200 increased their giving by £5 a month, that would generate £12,000, and £10 each would generate £24,000.
- If 50 increased their giving by £5 a month, another 50 by £10, another 50 by £15 and another 50 by £20, that would raise £30,000.
- If some people join the planned giving scheme, that will really help us towards our target
- For taxpayers, please use Gift Aid, which increases the value of your giving by 25% at no extra cost to you.

We discussed this issue at our recent PCC meeting. PCC members agreed to take the lead in reviewing their giving, and are happy to join me in encouraging others to do the same.

On the back of this letter is a bit more information about how the money you give is used, and attached is a response form which you can use to make your response. All information about your giving is kept entirely confidential.

If you would like to talk about any of this, or have questions, do please contact me or our Treasurer Bryan Higgins in confidence. Thank you again for all you contribute to St Andrew's, and may God bless you richly.

David Vestergaard

## Giving to St Andrew's Church

There are good reasons to give to St Andrew's Church:

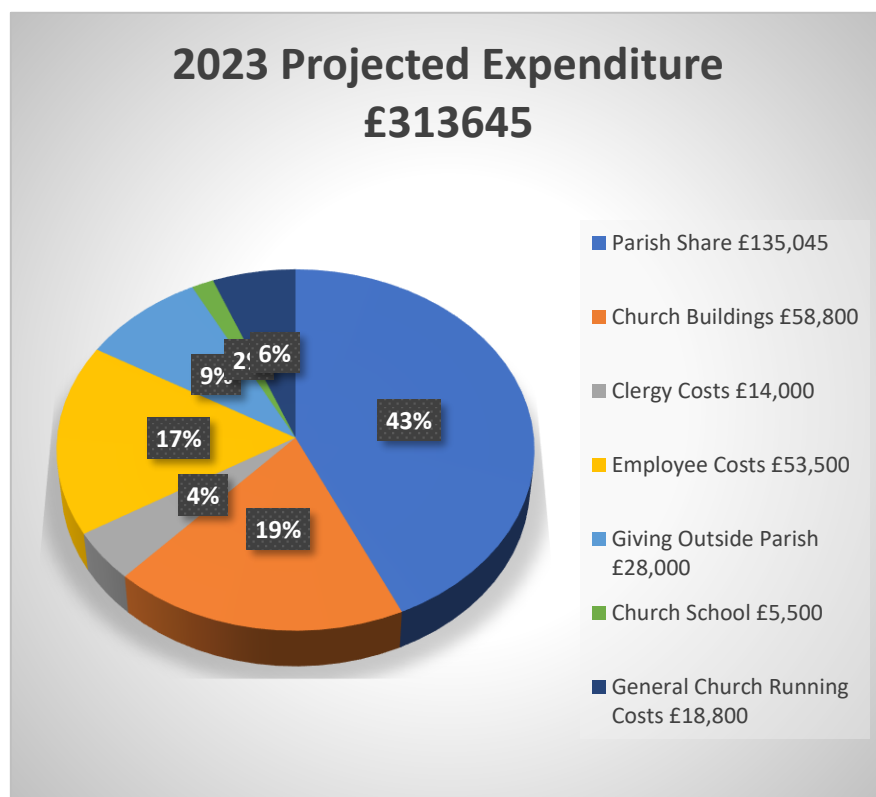
- God calls us through scripture, and Jesus' teaching, to give back to him some of what he gives us. Our giving should be regular, planned and proportionate to our income.
- We have no other major source of income and are completely dependent on your generosity.
- By giving to St Andrew's, you are investing in God's kingdom, and making a difference.

### Our Income

In 2022, our income was £273,600. Almost all (97%) of our income came from our congregation's giving, including 16% coming from tax reclaimed through Gift Aid. If you are one of the many who give to the church by monthly standing order, thank you. If you've not (for whatever reason) done that so far, might you be in a position to consider doing so?

### Our Expenditure

The chart shows our budget for 2023. Most of these costs relate to parish share (covering the costs of our own clergy and a proportion of Diocesan costs – curates, training, safeguarding, housing, pensions, etc); our own staffing costs; running our buildings; and our 'tithe' of 10% of our income given to mission. These collectively form around 93% of our budget, and the rest covers a multitude of other items necessary for the running of our various activities.



# My/Our Response:



**Thank you** to those who have already responded by starting/increasing your giving this year or switching to standing order. **If you would like to respond**, here is a form you can use.

## I/we would like to

- ☐ **Start giving** regularly. I plan to give £.....each week/month for God's work through St Andrew's.
- ☐ **Increase my giving** from £.....each week/month to £..... each week/month for God's work through St Andrew's.
- ☐ (due to a change in circumstances) **reduce** the amount I can give to £.....per week/month.

Name:.....Signature:.....

Date:.....

*I/we understand that I may revise or cancel my giving if I need to.*

## How I/we would like to give *(Please tick all that apply)*

- ☐ I would like to give by standing order *(please use this method if at all possible)* and:  
    **Either** ☐ I will set up a **Standing Order** with my bank myself.  
    **OR** ☐ Please **send me a Standing Order form** to complete.
- ☐ I am a tax payer, and would like the church to reclaim the tax I have already paid on my donations through **Gift Aid**. Please send me a Gift Aid form.

## Other ways of giving:

### **Giving via an employer's Payroll Giving, or Salary Sacrifice Scheme:**

- ☐ I wish to give as part of my employer's payroll giving or salary sacrifice scheme (I understand that I need to arrange this with my employer)

### **Planning a lasting legacy:**

- ☐ I would like information about **remembering St Andrew's in my Will**.

## Your details *(we will only use this information in relation to your giving to St Andrew's)*

Name(s).....

Address.....

Postcode.....

Phone:..... Mobile:.....

Email:.....

**Please return this card to Bryan Higgins using [treasurer@standrewsbebington.org.uk](mailto:treasurer@standrewsbebington.org.uk) or via the Church Office.**