

St Barnabas Church, Linslade

The Financial Situation, December 2023

Expenditure

The Parish Share (i.e. what we have to pay to the Diocese of St Alban's) was £67,000 for this year. This is mostly to cover the cost of our priest-in-charge and pensions for retired clergy. In addition, we need £40,000 to cover the cost of heating, lighting, insurance, and other day-to-day expenses.

This means we have to find a total of £107,000 per year to balance the books.

Income

Our current giving through envelopes, cash collections and direct debits is £56,000. To this has to be added occasional donations, fees charged for weddings and funerals, fund-raising, hall income, and very importantly, the money we get back from the tax man via the Gift Aid Scheme. When these are taken into account we are still left with a shortfall.

The Shortfall

Currently our expenditure outstrips our income by £8,500. To balance the books, our giving needs to be not £56,000 but £64,000 - an increase of 15%.

How did we get into this situation?

It has been a very long time since we at St Barnabas seriously raised the question of giving to the church. Why? Because in the last few years we have concentrated on fund-raising for specific projects. We raised £80,000 to restore the organ, and £70,000 for a new heating system in the church. But since then there has been the rise in the cost of living. And when that rise is mostly due to increases in fuel costs - the heating of our huge building - it is clear that we have suffered badly in the last few years.

What steps can we take to meet the deficit?

* If you are not already a member of the giving scheme, then please join, by asking our treasurer, Vernon Smith. That way you will be able to make a contribution every week by envelope or by bank standing order - including those days when you cannot be here - but the church remains open and still in need of money.

* If you are a tax payer, and have not already done so, be sure to Gift Aid your contribution, thus increasing the value of your offering at no further cost to yourself. If you are paying tax at the higher rate, it even puts money back into your own pocket! As Vernon can explain to you, joining the Gift Aid scheme is a very simple, quick, one-off procedure.

* Finally, and most importantly, we point out that it is an integral part of your commitment to Christ that you diligently and prayerfully consider the level of your charitable giving in general, and your giving to the work of the church in particular. Examine closely, and realistically, how much you at present spend on different aspects of life - especially how you spend your so-called disposable income - that which is left having subtracted the essentials such as mortgage, food, basic clothing, travel to work, etc. How does your giving to the church compare with what you typically spend on such things as entertainment, eating out, holidays, drinks, and so on? Is your giving a true reflection of how much God means to you compared to these other activities?

Please turn over

A few facts and figures

There are currently 74 regular givers (who might be a single person, a married couple, or a family). Together they contribute £53,800 (the remaining £2,200 of the £56,000 mentioned earlier being in the form of loose cash in the collection bag). This means the average amount given weekly is £14. The range stretches from less than £1, to £75 a week. At the top, less than 4% of givers provide more than 20% of the total giving. At the bottom of the range, 35% of givers provide only 15% of the giving.

In short, there is an enormous disparity in how much individuals give. Can this truly reflect the range of our differing living standards? Is it really the case that 35% cannot even spare the cost of a trip to the local cinema per week? For a few people, in genuine dire poverty, maybe. But for the rest of us, surely not. No, the reason for this broad range is more likely to be found in the fact that the various members of our congregation differ greatly in their appreciation of what part they *ought* to be playing in helping their church to meet its financial responsibilities. We are at differing stages on our journey to be ever more committed to Christ and his work.

How are we to increase the overall giving by 15%?

Option 1: One way would be for everyone to increase their giving by 15%. Would that be fair? No. That would result in those who are already giving sacrificially having to pay another 15% of what is already a large sum. At the other end of the scale, those who as yet have not thought through properly what they ought to be giving will pay an extra 15% of next to nothing - which itself is next to nothing!

Option 2: Another approach would be for each giver to give an extra £2 per week. That would be an alternative way of closing the gap between expenditure and income. But again, would that be fair? It is certainly better than the first suggestion in that those who are in the low paying bracket, but ought to be higher, would move more towards correcting the imbalance than if they simply applied a percentage increase. But it is still not the best option.

Option 3: The best option, by far, is to allow the Holy Spirit to solve the problem for us. By that we do not mean sitting back and waiting for a miracle! Certainly not. By that we mean each of us prayerfully brings before God the full circumstances of our lives, with all its commitments, with all its financial worries, in full knowledge of what we earn, how we currently spend our money, and we ask the Holy Spirit *to decide for us* what an appropriate level of giving to God's work through the church would be. And having in all good conscience got that answer, we do not shirk from it. We do not try to kid ourselves that we didn't hear correctly - that there must be some mistake. For some of us God's answer to prayer might shock us. He might be seeking, not a small percentage increase, but a total overhaul of our thinking on the subject. This might involve a doubling of your present giving, or a quadrupling, or even an increase by a factor of ten. If that is the figure God himself has suggested to you, then it becomes God's responsibility to see to it that you have the means to make that contribution.

*Thank you, and God bless you
The PCC*