



ST ANDREW'S, CHESTERTON

A thriving, open and welcoming church community for all ages

www.standrews-chesterton.org.uk

To: Members of the Electoral Roll, and others who consider themselves members of St Andrew's

Annual Review of Giving & Stewardship Sunday (13 February)

You may remember that I now write to you each year to give an early report on the finances of the past year and the budget for the year just beginning. We allocate a Sunday on which to launch this and to encourage church members to review their giving for the year ahead.

This time last year I reported that our planned and other giving had hit (bar £107) our budgeted target of a 3.2% increase. Feeling buoyed by this and what we thought was an improving economic climate (!) — and with a sense that this was being faithful to God — last year we set a budget that meant that our giving had to increase by almost 10%. I would like at this point to shout out a hearty 'Deo gratias' because you not only responded by reaching that target but even exceeded it by £133! Thank you for that wonderful response.

You will see that this year's budget includes a less ambitious – but still significant – increase of 5.5%. There will be some of us who are feeling anxious about finances in the current economic climate and I want to assure you that your existing contributions are much valued and we will quite understand if you can't do any more (or, indeed, need to do less). But can I highlight one section of the statistics Simon has provided? There are over 300 people listed on the church database and there are 169 on the electoral roll, but the number who give in a regular way by standing order or through the envelope scheme is 123. Could we increase that by 10%, adding 12 new regular givers? Could you be one of them?! I do not know who our regular givers are, or what they give, but I would be thrilled if 12 more of you took the plunge.

But I would also ask all of us to review our giving as, of course, inflation eats away at the status quo. Another of Simon's statistics is that about 35 people responded to last year's letter by increasing their giving. That, of course, leaves about 88 who didn't and whose turn may have come this year.... All the paperwork necessary is included in this envelope for those who feel able to respond this time round.

A Special Parochial Church Meeting – Sunday 27 February

You may be aware that the PCC has been brewing up a significant building development project over the past couple of years and we would like to share with the wider congregation what we have been thinking, to give an opportunity for discussion/comment, and to gauge what the mind of St Andrew's may be before we launch on something that has major financial implications for us. The constituent elements of the proposed project include: proper disabled access into church; improved and accessible toilet facilities; sorting out a more permanent reordering at the east end of the nave, in the chancel and in the north aisle, and major works on the organ. The meeting to consider and discuss this will be after the 10am service (11.30am) on Sunday 27 February. It will last no longer than 30 minutes: it may be your first but it won't be your last chance to comment, and there will certainly be further opportunity for discussion at the **Annual Parochial Church Meeting**, which will be on Thursday 28 April, 7.30pm, in the Hall.

With my prayers and warmest Christian greetings

A handwritten signature in black ink that reads "Nick". The signature is written in a cursive style with a horizontal line underneath the name.

From the Reverend Nick Moir, *Vicar*
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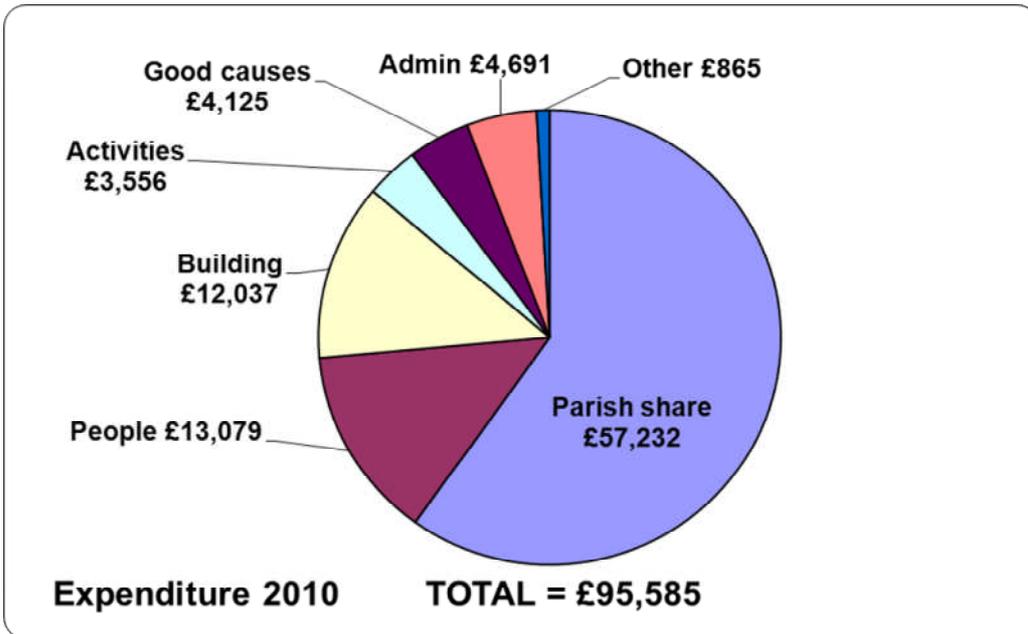
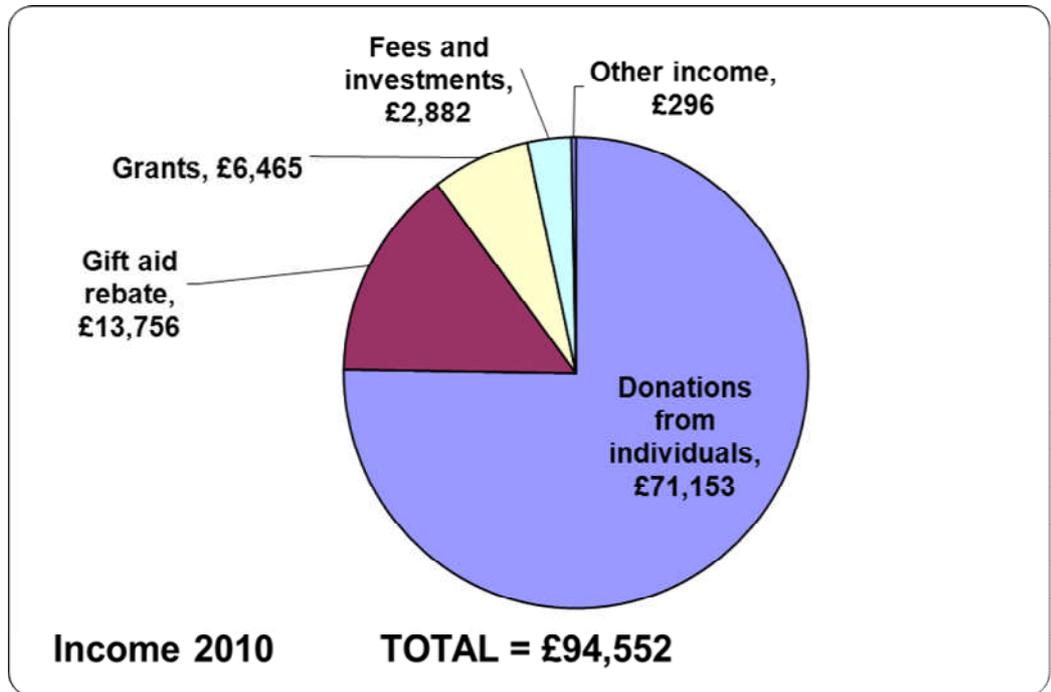
St Andrew's finances 2010

These pie charts show our current-account income and expenditure for 2010 at St Andrews. Not shown here is over £14,000 of donations specifically for good causes including the Blue House Project (£9000). Also not shown is capital expenditure, such as the current building repairs.

Income

As you can see, St Andrews depends almost entirely on giving by individual members of the congregation. We are also supported by a grant of £2,300 from Trinity College, and £4,000 from the St Andrew's Trust for our pastoral coordinator

The "tax rebate" of over £13,500 is money we get back from the Inland Revenue for money donated through Gift Aid. Thank you for those Gift Aid declarations!



Expenditure. Most of our expenditure goes to the parish share, which ultimately pays for our full-time vicar. Much of the rest goes on people (musicians, pastoral coordinator, administrative support), our building, and activities (music, Junior Church etc). The Admin figure includes £2,000 on Chesterton Chimes, as well as copying for service sheets and pew sheets.

The bottom line. In 2010 our expenditure exceeded our income by about £1,000.

Committed giving. I am particularly grateful to people who give by regular standing order or the envelope scheme. This table shows the breakdown for 2010. There were 123 givers, of whom 67 give £200 or more year. Nearly 300 people are listed on the church database. Although this figure includes married couples who give jointly, there is clearly lots of scope for more people to join in.

Annual gift	Number	Amount
over £2500	5	£15,764
£2000-£2500	2	£4,760
£1000-£2000	5	£6,922
£500-£1000	21	£14,001
£200-£500	34	£11,346
£100-£200	35	£5,137
£1-£100	21	£1,289
TOTAL	123	£59,219

The outlook for 2011

The PCC discussed the outcome for 2010 and the outlook for 2011, at the PCC meeting in January 2011. After some debate we decided that

- We believe that St Andrew's is doing God's work in Chesterton, and that our expenditure crucially underpins that work.
- We thought it right to take on some new commitments, including (a) our new Children and Young Families Coordinator (Victoria), and (b) reducing our dependence on grants for our Pastoral Coordinator (Dorothy).
- We should challenge ourselves to meet that expenditure out of our own giving, rather than consuming church reserves (some of which are in any case spending on the current building work)

About 35 people significantly increased their standing order following this letter last year. Thank you! To balance the budget for 2011 will require us to increase our regular giving by just under 5.5%. So:

- If you are a current giver, would you review your commitment, **especially if you did not do so last year?**
- **If you do not have a standing order to St Andrews, would you consider starting one?** Some can afford more than others, but if you think of yourself as a member of St Andrews please consider a regular donation, however small. By broadening the base of giving at St Andrews we make ourselves less dependent on a few individuals, and less vulnerable to comings and goings.

Gift Aid

If you are a taxpayer, I can recover from the Inland Revenue £28 for every £100 you give to the church. This used to apply only to *covenants*, which were four-year commitments. But I can now recover tax on *all* your donations, even one-off donations, if you complete a single, simple Gift Aid declaration form.

- **Completing a Gift Aid declaration does not commit you to any particular level of giving** (unlike the old covenants).
- **Almost everyone is a taxpayer**, and therefore eligible for Gift Aid. Many people who are not wage-earners are tax-payers: even pensions are taxed! Capital gains tax counts too. Only if your total annual income is less than about £4,500 are you likely to be a non-taxpayer.

If you completed a Gift Aid form before, and you are sure that I have it, there's no need to do a new one. Tick the appropriate box on the Action Form and I'll check I have your old one.

Ways to give

Standing order. If it is possible for you, I urge you to use a standing order. That gives the church a predictable flow of income on which to plan; it considerably reduces time spent counting cash and recording donations (so as to recover tax); and it comes in even when you are on holiday! Ask me for a form: email address and phone number below.

Envelopes. If you prefer, you can give using dated envelopes, in which you put a cash donation. The envelopes are numbered, so that I can track your donations (so as to recover tax).

Cash in the collection. If you don't feel able to make a regular donation, you can of course put cash in the collection bag on Sunday.

If you find yourself putting £5 or £10 in the collection bag, please put it in one of the white Gift Aid envelopes in the pews. If I have your declaration on file, all you need do is put your name on the envelope and sign and date it; otherwise you will need to add your address as well

St Andrew's Budget for 2011

This is the budget agreed by the January 2011 PCC meeting.

Income	2009 actual	2010 budget	2010 actual	2011 budget
Individual donations	£77,264	£84,776	£84,909	£89,582
Grants	£7,493	£6,265	£6,465	£6,465
Fees and rent	£2,298	£2,500	£2,423	£2,500
Other sources of funds	£100	£100	£296	£200
Investments	£649	£1,000	£459	£600
TOTAL income	£87,804	£94,641	£94,552	£99,347
Expenditure				
Parish share	£55,664	£57,233	£57,232	£58,744
People	£14,185	£12,620	£13,079	£15,850
Building services and maintenance	£12,856	£12,110	£12,037	£12,110
Activities	£4,521	£4,800	£3,556	£4,100
Administrative costs	£3,640	£3,800	£4,691	£4,400
Good causes out	£2,766	£4,000	£4,125	£4,000
Other costs	£91	£100	£865	£200
TOTAL expenditure	£93,723	£94,663	£95,585	£99,404
SURPLUS (-DEFICIT)	-£5,919	-£22	-£1,033	-£57

- I have excluded both income and expenditure of around £7,000 for our parish weekend, because it makes the figures look artificially high.
- Last year the PCC asked the congregation for an increase of 10% in giving. And you did exactly that (well, 9.9% to be precise). Thank you!
- Under expenditure, “good causes” covers only the amount that the PCC gives out of general funds. In addition we hold a number of Gift Days, which in 2010 raised another £9,000 or so for Azul Wazi, and about £5,000 for other good causes. .
- Under “People”:
 - We are now employing a Pastoral Coordinator (Dorothy Peyton Jones) for 12 hrs/week. The St Andrew's Trust and the King Project Fund generously paid for all but £1,000 of the cost in 2010. In 2011 they will fund all but £2,000, so that the PCC gradually takes responsibility for funding the post.
 - Towards the end of 2010 the PCC decided to fund a part time post of Children and Young Families Coordinator (Victoria Goodman).
 - These two decisions account for the significant increase in expenditure on people.
- Overall, balancing our budget will require us to increase our giving by 5.5% in 2011.