



Back to Balance: Giving for Growth

A request for
help

June 2023



**Where we are
in 2023**

**A message
from St Mary's
Parochial
Church Council**



We love St Mary's and we know you do too.

We love the building, the people and the sense of Christian hospitality, sincere worship and active service that we offer.

As those you have chosen to lead our church, it is our task to manage the affairs of the church so that we can continue to do what we do well and to develop the life and work of St Mary's not just inside the building but outside as well, in Christian service and mission.

The story this brochure tells is one of increasing financial challenge, but of ongoing hope and joy in our life together.

We invite you to read it and respond with a sense of hope and joy, not ignoring the challenge, but focusing on the opportunity – and responsibility – we have to our life and work together.

What do you love about your church?

The things we treasure come at a financial cost. It is your generosity that enables us to do the things we all love about St Mary's:

If you love...

- ♥ The music, the choir, the Scholars
- ♥ The welcome, the worship, the preaching and the wider ministry of the clergy and you want to support their stipend, housing and pensions.
- ♥ The community outreach and the presence of St Mary's and its clergy in the community
- ♥ Our historic building and its day-to-day upkeep and the fact we keep it open much more these days
- ♥ The fact that we are just here all the time for anyone and that requires admin, insurance, and other everyday, hidden expenses
- ♥ The fact that we are always looking to develop our ministries in new directions

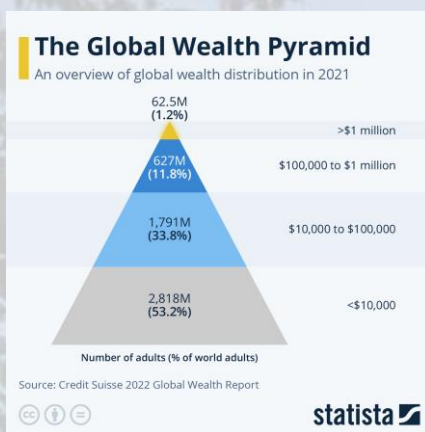
...then give to support these things



Five Messages about Christian Giving

Especially if you're new to church or regular church giving.

We are blessed by God to be a blessing to others... Think of the many ways God has blessed you and ask...how can I be a blessing to others? Financial giving is one way you can be such a blessing



When it comes to blessing others with our own wealth... Christians are invited to be more generous if we are blessed with greater financial resources.

We are invited to be realistic but committed in our giving. Better to give an amount that is regular than sporadic, more manageable than over-ambitious. We should bear in mind our current personal financial situation.



Christian giving is proportionate. Choose a proportion of your income and commit to giving it.

“God loves a cheerful giver.” This bible quote invites us to see spiritual joy in giving, it can be a liberating experience to give.



Facts and Figures (if you like them): A snapshot of giving since Covid

Type of Giving	2020	2021	2022	2023 to date (June)
Standing Orders	57,639	55,560	54,387	30,221
Service Giving including envelopes	17,510	27,081	20,641	12,851
Gift Aid Reclaims	42,134	35,570	21,582	tbc
Total Income from all donations	411,703*†	188,533†	171,693†	89,511

*Bequest of £225,000

† Includes £50,000 donation to Associate Vicar Post

Total Assets held by St Mary's including investments and property

Year	Amount
2020	2,213,279
2021	2,284,417
2022	2,040,258‡

‡ this loss of value is made up of £153,000 of investment losses (which are now recovering) and an excess of expenditure over income of £93,00. Of this amount £1,200,000 is the book value of property held, one to house a priest and the other as an investment

The big picture is that our assets and our income are slowly decreasing. We want to start to reverse that trend in 2023.

Are we a wealthy church?

St Mary's currently has assets of over £2,000,000 and it has sometimes been asked whether we should expect people to be generous in hard times when there is so much capital available? It's a good question, but there is a bigger picture here:

- Leaving out investments, which go up and down, the broad picture is that in 2022 we spent £93,000 more than we got in. There is a pattern of spending more than we receive, which means we are slowly spending our endowment. It's a worsening picture and an unwise use of assets. Closing the gap through regular giving is the best response.
- The majority of our assets are held in two properties, one of which is earmarked to house clergy, the other to generate income. It is better to allow these properties to generate income than to dispose of them.
- Looking ahead, there are major capital projects coming into focus. The long-standing moorings project will need up-front financing; we have identified the need to replace the church boilers; and inflation has made all building work much more expensive. That £2 million is starting to look more vulnerable than a headline might indicate.



Our Request to You...please consider your giving with prayerful thought and generous hearts

New to church or not in regular giving?



- We rely in the main on the generosity of those who worship at St Mary's for our income. We get no state/church funding.
- Can you promise an amount or a proportion of your income that you commit to giving to St Mary's at this time or regularly over the year?
- Can you do this on a Standing Order basis, so that we receive your giving even if you're not in church every Sunday?
- Are you a UK Taxpayer? In which case are you willing to fill out a Gift Aid form so that we can claim the tax back at no cost to you?
- **Please respond by filling out and returning the blue form and the Gift Aid form.**

- Think about what you currently give and whether your circumstances have changed. Are you able to give more? Or do you need to reduce your giving? Again, this is about sensible, manageable and proportionate giving?
- If you are not giving by Standing Order currently, can you adjust your giving to do this?
- **Please fill out and return the orange form.**

Already giving regularly?



Thank you for your careful thought about these matters. **Please return your forms to the Parish Office either directly or through the letter box at the top of the entrance stairs to church.** Let us give to enable our mission to go forward.

A Word About Wills



For some among us, remembering St Mary's in your will is a great way to give. Some of us are on restricted income but have decent-sized assets (e.g. in property) that we need for our lifetime, but will be shared out after we are gone.

Why not give some thought to remembering St Mary's in your will? We have been blessed by enormous generosity in years gone by – look for Harold Carter's name on the boards around the gallery who left his entire estate to the church! No-one expects that from most people, but giving an amount or a proportion of your estate to the Church can be a great way of saying Thank You to God and the people of St Mary's for a place and community that have meant so much and given so much to you over the years.

We have one or two folk in the congregation who can advise you on how to write or adjust a will, or we can direct you to companies who specialise in helping people, especially with larger or more complicated estates.

If you would like to find out more about how to leave money to St Mary's, feel free to approach Simon in confidence, or discuss it with your financial advisor, estate planner or executor.



Giving Response Form

FOR THOSE WHO ARE NOT CURRENTLY REGULAR GIVERS

Confidential

Please fill this out and return it to the office, either by hand or by using the white letter box near the servery at the back of church.

Name.....

Contact

Telephone/email.....

In gratitude to God and in support of the work of St Mary's, I pledge to give every:

- Week**
- Month**
- Quarter**
- Year**

the sum of £.....

I wish to give this by:

- Standing Order** *(set this up yourself with your bank)*
- Weekly Envelope Scheme** *(We will provide these)*

GIFT AID

This year we are refreshing our gift aid forms to make sure everything is up to date. So if you are a UK taxpayer and would like us to claim the tax back on your donation – at not extra cost to you – please complete the WHITE GIFT AID at the end of this brochure.



Giving Response Form

FOR THOSE WHO ARE ALREADY GIVING REGULARLY

Confidential

Please fill this out and return it to the office, either by hand or by using the white letter box near the servery at the back of church.

Name.....

Contact

Telephone/email.....

In gratitude to God and in support of the work of St Mary's, my new pledge to St Mary's every:

- Week**
- Month**
- Quarter**
- Year**

Is the sum of £.....

I wish to give this by:

- Standing Order** (set this up yourself with your bank)
- Weekly Envelope Scheme** (We will provide these)

GIFT AID: PLEASE NOTE EVEN IF YOU ARE GIVING NOW: This year we are refreshing our gift aid forms to make sure everything is up to date. So we are asking everyone to complete a gift aid form, even if you have completed one before. Please complete the **WHITE GIFT AID at the end of this brochure.**



It's been quite a long time since we updated our Gift Aid records, so we are taking the opportunity to do that in this stewardship push.

Whether you've filled out a Gift Aid Form before or not, we would be extremely grateful if you could fill out the form overleaf and return it with your Giving Response Form.

The taxman does audit our records from time to time so we need to ensure we have all our ducks in a row administratively.

Thank you for your help with this. We know it's a chore.

Gift Aid Declaration Update

**The Parochial Church
Council of St Mary
Battersea**



GIFT AID DECLARATION

Gift Aid is reclaimed by our Church (The Charity) from the tax you pay for the current tax year. Your name and address is needed to identify you as a current UK taxpayer. In order to Gift Aid your donation you must or place an **X** in the box below:

I want to Gift Aid my donation of £..... and any donations I make in the future or have made in the past 4 years to: **The Parochial Church Council of The Ecclesiastical Parish of St Mary's Battersea. Charity Commission Registration number: 1143469**

I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. My Details:

TITLE:

FIRST NAME OR INITIALS:

SURNAME:

FULL HOME ADDRESS & POSTCODE:

SIGNATURE:

DATE:

Please notify the charity if you: want to cancel this declaration, change your name or home address, or no longer pay sufficient tax on your income and/or capital gains. If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask HM Revenue and Customs to adjust your tax code.