



parish plan income

Preparation

Each group member will need a copy of the income sheet from the Review Plan. In advance of the meeting the previous year's figure should be prepared by the treasurer. It is important then to move as steadily through the income lines to leave time for discussion around increased levels of direct giving. It is easy to get sidetracked into discussions and this must be resisted.

Complete the parish plan expenditure sheet first before starting on this income sheet. As you proceed make sure group members are sensitively made aware of the meaning of the different budget lines.

- Begin at the *bottom* of the list and work upwards so that you finish with the direct giving of the congregation. Direct giving has the most potential and is the most responsive source of income. Be sure to leave time to discuss direct giving in some depth.
- Was last years income skewed by a large insurance claim or sale of assets? There may be potential for this income stream in the coming year. It is a one off but may offset planned one off expenditure.
- Income from investments (if any) points to the health or otherwise of parish reserves. The church may need to develop a workable reserves policy. For now consider whether some reserves should be used to stimulate growth in an area of ministry? Beware the "rainy day" hoarding syndrome.
- Activities for generating funds are about earned income. Can we maximise church hall rental by marketing the asset better? This may be a

longer term issue helpfully flagged up by the parish plan

- Fund raising is neither to be dismissed nor over valued. It is a variable you must control both in terms of money and more crucially the contradictory messages it can send out. Is there over dependence on fund raising or has it got out of leadership control. Always set specific and realistic fund raising targets rather than hopeful ones. Be clear how you will reach them.
- Grants will almost always be for restricted purposes but some (e.g. a grant to the graveyard) may offset expenditure in the general fund.

The most flexible and significant income is direct giving from the congregation. The [analysis of weekly giving](#) completed in Section 2 of the [Annual Review Document](#) will give a sense of what is possible. So ensure you leave plenty of time for discussion around closing the gap between income and expenditure by means of your direct giving. As you work upwards through the income lines under regular giving consider the opportunities to increase income from these sources. Be realistic – two key givers leaving the church can make a real difference to regular income. An accurate plan is preferable to an optimistic one.

Finally, do not be frightened about setting a *realistic* deficit budget! Finance professionals may be shocked but you can go to your congregation with a deficit and commend it to them as a challenge to be God's people to resource God's ministry in the parish. However, this is not an excuse for rash or irresponsible action. It is based upon a careful and prayerful analysis of the current positioning of the church finances.