



Image: Martin Drew on Unsplash

All Saints

Anytown

Section 1: *strengths, weaknesses & plans*



This section of the case statement offers reflection on maintenance, mission and ministry in our church and identifies some key areas for development.

The 3 main strengths in our church	The strength of our church fellowship; our younger uniformed organisations are strong, Messy Church is growing and pastoral care attended to. We have a welcome team and the sense that we are an open, welcoming church.
	We are a prayerful church with a well-established team of lay intercessors and a prayer group who meet weekly and pray especially for our community ministry including our Food Pantry
	We have strong relationships with other churches. There are shared Lent groups and preaching. We play our part fully in the shared Street Pastors ministry.
The 3 main weaknesses in our church	We are very short of teenagers and young adults. The small group of faithful teenagers we do have are led by just one regular leader and a couple of other occasional volunteers.
	The heating system for the church building is no longer adequate. The building does not feel very welcoming on cold days.
	Money always seems to be short; we are committed to paying parish share but we have had operational deficits in two of 5 years. We are building back after Covid, the Parish Giving Scheme gives a solid core of generous giving but we must strengthen our overall giving.
Our agreed or provisional plans for ministry and mission over the next 1-2 years	Replace the boiler with a larger, more efficient and eco-friendly unit as part of a larger plan to make the church building a more welcoming and friendly place.
	Create a flexible, carpeted area at the back of the building that can be used for after service refreshments and meetings.
	Significantly increase our mission giving generally which is low and more specifically our support for Street Pastors.
	Commit to meet in full our parish share and other obligations which fund mission and ministry throughout our diocese.

Section 2: *stewardship reflections*



This second section invites reflections on our stewardship practice and culture to inform our thinking and the shape of our Giving in Grace programme.

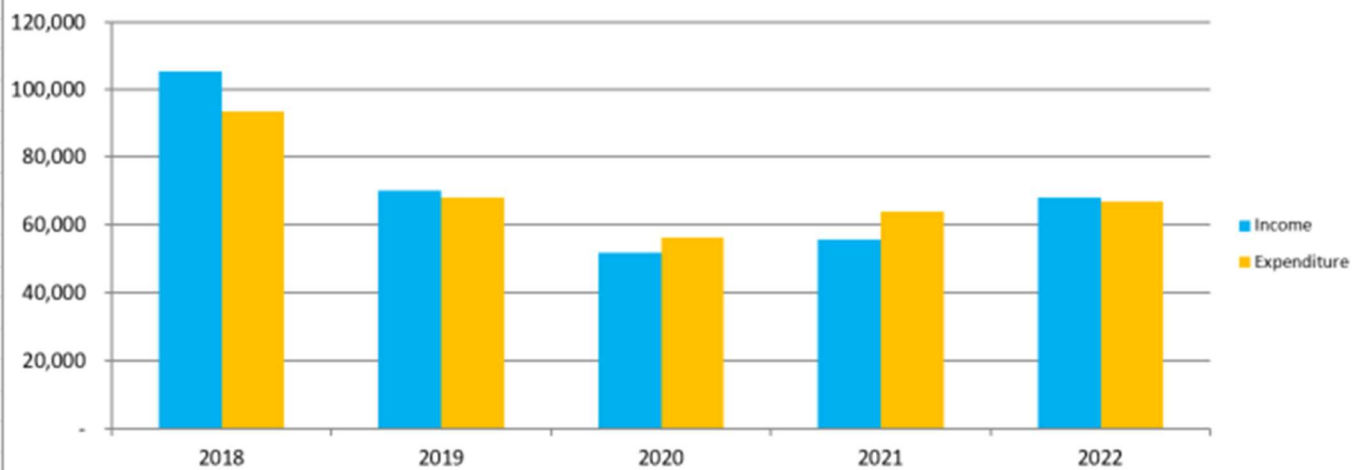
<p>Parish Giving Scheme</p> <p>We work hard at growing planned giving, primarily through the Parish Giving Scheme. Good literature, clear website & social media encouragement.</p>	<p>We have good PGS uptake, 42% of our planned givers but still a lot of envelopes and open plate giving. Our website giving page is crowded and out of date; we don't use our social media to promote the PGS and new church members are rarely encouraged to give generously</p>
<p>Good stewardship practice</p> <p>We have a clear stewardship plan: preaching generous discipleship; celebrating Generosity Week; an annual giving 'ask'; Gift Days as appropriate; regular thanks for giving; Maximise Gift Aid; small group learning; signpost pastoral support for debt, money concerns.</p>	<p>Preaching and teaching of generous giving has been stop and start for the best part of 10 years since our last stewardship programme. Generosity is not mentioned in our confirmation or nurture courses. Gift Days are strong but tend to address deficits each year. We do thank all our givers annually and have debt support literature available. We need to get into celebrating Generosity Week each year.</p>
<p>Digital Giving</p> <p>We have contactless giving in church, an online giving platform; accessible, clear giving web page; effective social media.</p>	<p>We have been slow off the mark. Covid challenged us to engage with online giving; it is not found on our Facebook page. We need a robust contactless giving unit and a digital payment facility for our many hall users. We need to up our social media game and include giving options, especially for our big community events such as our Christmas tree festival</p>
<p>Legacy giving</p> <p>We have a clear plan to encourage legacy gifts: a legacy policy, online and hard copy literature; a legacy officer, good story telling of the difference legacies make.</p>	<p>We are pretty much nowhere around encouraging legacy giving although we do have two good legacy stories to tell. This should be a priority for sustained attention after a giving focus later this year.</p>
<p>Budgeting and planning</p> <p>We prepare an annual budget & we communicate it and our ongoing finances creatively. We use reserves well with a reserves policy; we connect giving and the mission it makes possible. We gift a % of our annual income.</p>	<p>The PCC have never set a budget. A financial report is ably presented by our Treasurer quarterly to the PCC and the annual accounts to the church at the annual meeting. Church members have little idea of our financial situation or of the weekly costs of our ministry and mission. Because of annual deficits, very little has been given away to other charities in recent years.</p>
<p>Other income streams</p> <p>For example: a sustainable fundraising plan; maximise trading income (e.g hall rentals); grant funding; Friends groups etc.</p>	<p>It's a long time since we reviewed church hall rents which we need to do now that most users are back following the pandemic and we have space to encourage more users. Fundraising has stalled, many previously involved are no longer as active. We need a new fundraising approach.</p>

Section 3a: *income & expenditure*

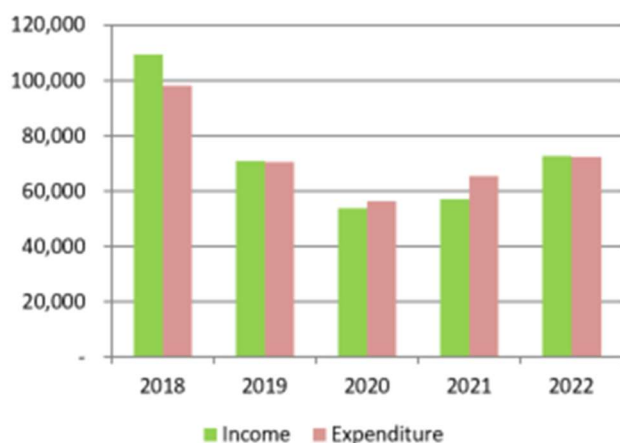
These charts give an overview of the operational, day to day, income and expenditure of the church over a number of years. 'Unrestricted' includes all General and Designated funds. Note also that Restricted income can only be used for the purpose for which it was given, as stated by the giver, and is not available for the general use of the church.

Year	Income (£)		Expenditure (£)		Total (£)		Overall (£)
	Unrestricted	Restricted	Unrestricted	Restricted	Income	Expenditure	Surplus/Deficit
2018	105,169	4,198	93,322	4,674	109,367	97,996	11,371
2019	70,136	750	68,143	2,383	70,886	70,526	360
2020	51,763	2,141	56,391	64	53,904	56,455	-2,551
2021	55,565	1,631	63,990	1,536	57,196	65,526	-8,330
2022	68,181	4,527	67,028	5,319	72,708	72,347	361
5 year running total surplus/deficit =							1,211

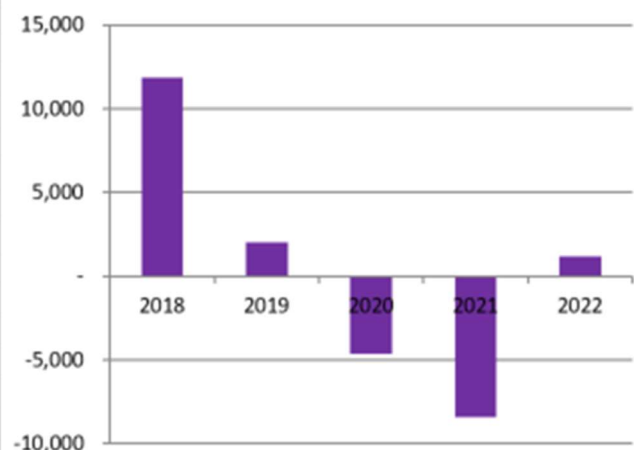
Unrestricted Income & Expenditure (£)



**All Income & Expenditure (£)
(Unrestricted & Restricted)**



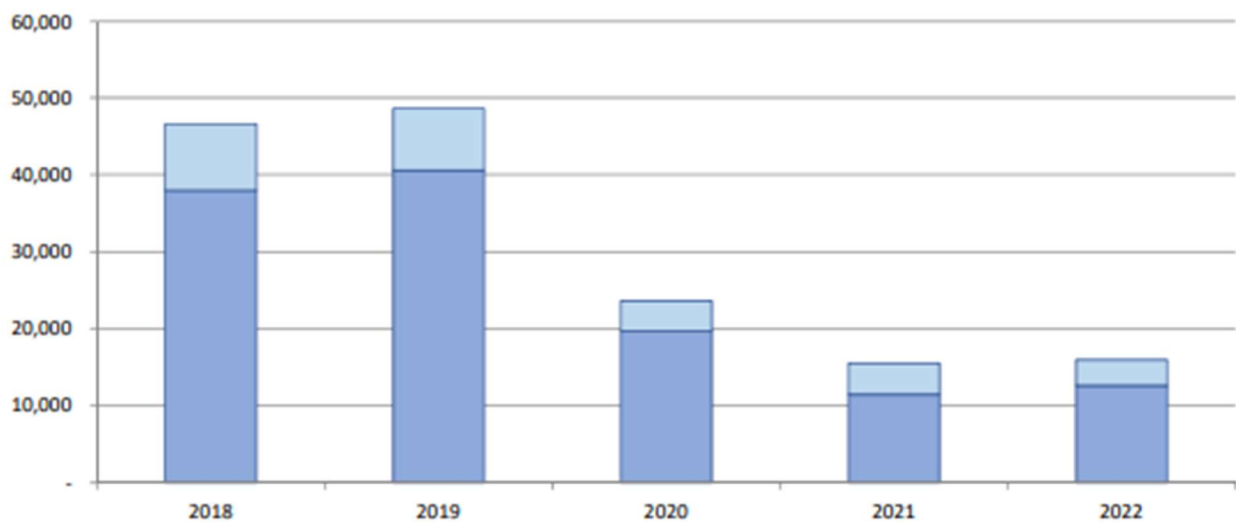
Unrestricted Surplus/Deficit (£)



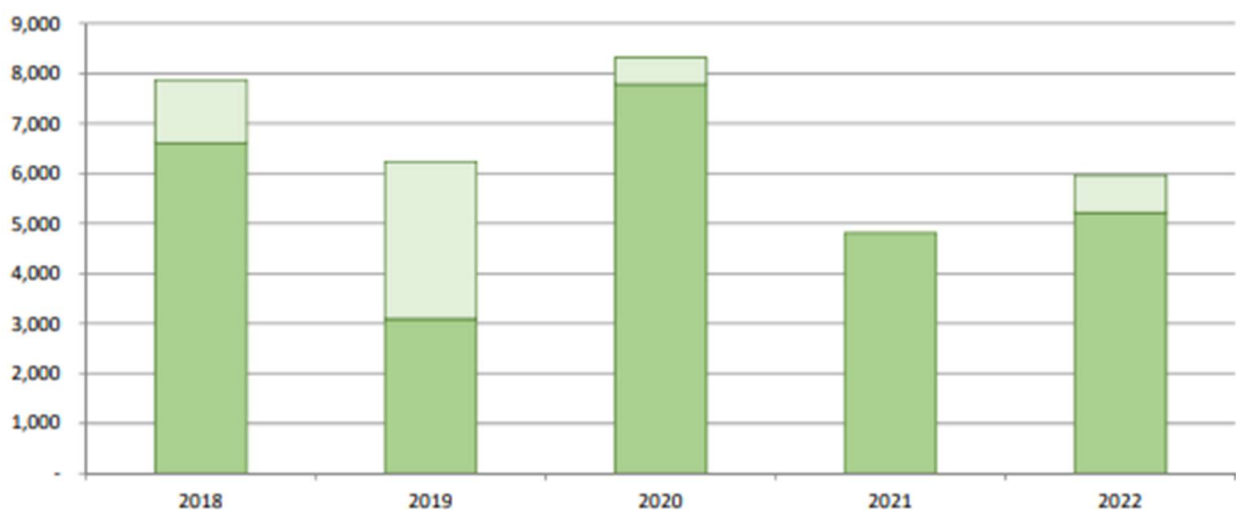
These charts give an overview of what is available to the church by way of reserves (i.e. unrestricted funds), which can be used for day to day expenditure on maintenance and the mission of the church. They also show restricted funds which can only be used for the purpose for which they were given and, finally, total church funds minus what we owe to others.

Year	Total Amounts in all Bank & Deposit Accounts		Total (1yr) Liabilities		Total All Funds (£)	Notes: 'Unrestricted' includes Designated funds. Exclude buildings, shares and non-cash investments.
	Unrestricted	Restricted	(£)	(£)		
2018	46,591	7,870	8,625	1,258	44,578	
2019	48,584	6,237	8,021	3,147	43,653	
2020	23,596	8,314	3,915	532	27,463	
2021	15,524	4,809	4,052	-	16,281	
2022	15,966	5,965	3,354	752	17,825	

Reserves (Unrestricted Funds only)



Restricted Funds only



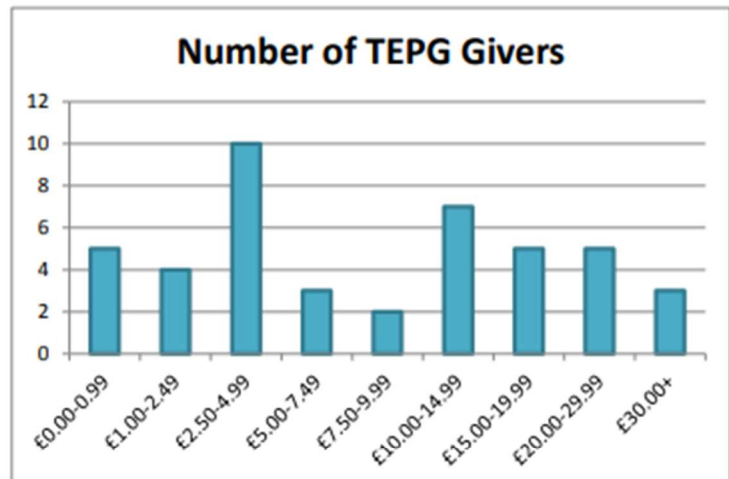
This planned giving profile offers an insight into the pattern of giving in our church. TEPG refers to those who Gift Aid their giving; OPG refers to those who do not or cannot Gift Aid their gifts.

Tax Efficient Planned Giving (TEPG)

Average or Mean TEPG gift is £11.31

Median or middle TEPG gift is £7.33

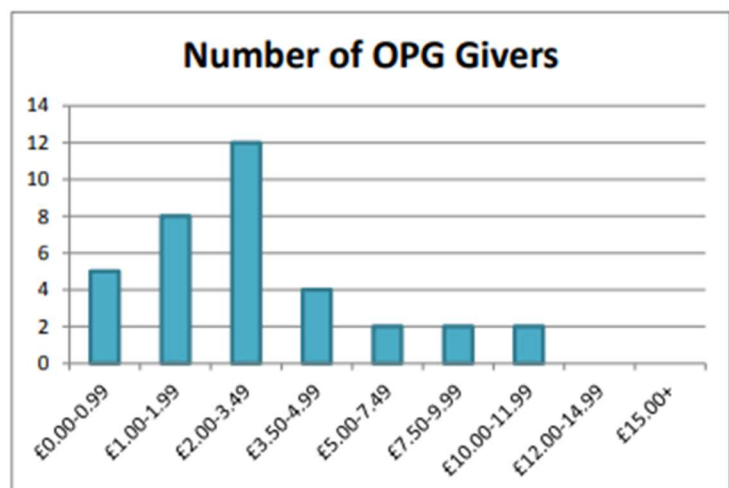
This means that while your most generous donor was giving over £40 per week. Half of all your Gift Aid donors were giving less than £7.33 per week.



Other Planned Giving (OPG)

Average or Mean OPG gift is £3.41

Median or middle OPG gift is £2.88



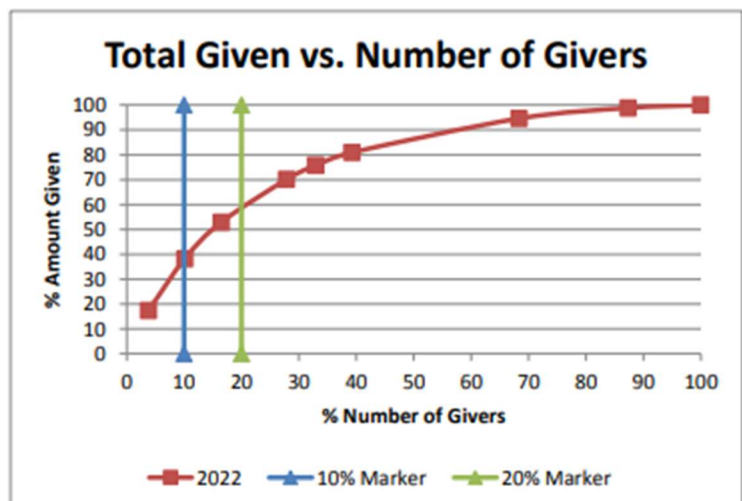
Given vs. Givers (TEPG + OPG)

The top 10% of your planned givers give 37.8% of all the money given through planning giving.

The top 20% of your planned givers give 58.2% of all the money given through planning giving.

About the 'Given vs. No. of Givers' chart

In many churches a small number of people give a large proportion of the total giving to the church; this chart shows how and to what extent your church is dependent on a small number of givers.



1. The situation we currently face

We don't anticipate another operating deficit like 2021 but we cannot rule out unexpected costs which could see our free reserves dropping to very worrying levels if nothing changes. Without a change of direction we will lose our missional freedom and begin to reduce our investment in ministry and mission and in serving our community through the Food Pantry and Street Pastors.

2. From our financial analysis

Our pattern of income and expenditure shows (section 3a)	Summary: One large deficit, one small deficit in three years and only just break even last year.
	Action we need to take: Run a focused stewardship campaign to increase giving, particularly by those giving less than £2 per week.
Our levels and use of reserves shows (section 3b)	Summary: Reserves are declining, we must retain some contingency reserves.
	Action we need to take: Spend from Restricted funds first whenever possible; communicate the importance of reasonable reserves. Grow our overall income
Our planned giving profile analysis shows (section 3c)	Average TEPG giving p/w £ 11.31
	Median TEPG giving p/w: £ 7.33
	Average OPG giving p/w: £ 3.41
	Median OPG giving p/w: £ 2.88
	Summary: Roughly 60% of our planned income is from just 15 people, and 20 people are giving less than £2 per week.
	Action we need to take: Teach about generosity from pulpit and in small groups. Make the PGS the default giving invitation for new church members. Encourage a regular review and realistic giving with information about the costs of ministry.
Are most of our congregation giving regularly via the Parish Giving Scheme?	42% of our planned givers use the PGS but much more to be done. Need to encourage more folk away from envelopes which show fluctuating numbers of envelopes given each month. Historically open plate giving was strong but Covid hit hard, slow build back. Counting and banking cash problematic.
Digital giving, website and social media	Online giving was important during Covid and remains a viable giving stream but we can and must grow our social media promotions. We need a robust and visible contactless giving option for when people are in church. Our website giving page is cluttered, needs a PGS focused refresh.

Section 4: *financial conclusions*

Open plate and envelope giving <i>(data taken from the budget)</i>	As noted above, over reliance on fluctuating envelope giving and historically open plate offertory has been over-weighted as a proportion of our overall giving. A contactless unity will help address issues of counting and banking. Stop promoting envelopes as a way of giving but we appreciate their value for some of our current givers.
Are we making the most of Gift Aid and GASDS?	Our Gift Aid messaging is very good: church leaflets and posters and our web page and the PGS makes for efficient, trouble free claiming on much of our Gift Aid. We are well set up for Gift Aid Small Donations Scheme (GASDS).
Our accounts show our mission giving (grants) as	0.3% of our direct giving income in 2022. A priority must be to increase our church mission/grant giving step by step towards an initial target of 5% of income in 5 years.
What other income streams can we work to develop in the future?	New community users will use our facilities in 2023 bringing in an estimated £1,000 trading income this year. There is room for more, make our social media reach work harder and introduce electronic payment options. A Friends scheme is something to think on one day as we have an historic and much-loved building. Make our social media work harder here.

3. The financial challenge

For the coming year the cost to fund the ministry of this church, including our planned developments is:	£ 1,536 each week
We estimate our total income - without any increase in giving - to be:	£ 1,289 each week
An increase in giving is a key element of sustaining and developing our ministry. We believe that we need to increase our giving by:	£ 233 each week
We anticipate increase in income from other income streams to total:	£ 19 each week

Section 5: the church budget

Case Statement

This budget is a simple plan anticipating expenditure and income for the coming year and sets the financial target for resourcing ministry. The required increase in giving is in the Gift Array below.

	2022 Actual £	2023 Estimate £	2024 Plan £	
Expenditure	(Notes)			
Maintain our church				
Church Running costs	18,850	7,716	7,750	
Church Maintenance	6,049	2,215	7,000	
Worship costs	850	924	1000	
Sustain our clergy				
Common Fund/Parish Share	34,412	36,495	37,000	
Minister's expenses	4,574	4,709	6,000	
Resource our Ministry & Mission				
Mission giving/grants	50	700	2,000	
Mission/ministry costs	1,937	2,000	3,000	
Trading costs	8,748	26,807	9,000	
Fundraising costs	600	250	1,500	
Salaries	2,637	1,830	2,100	
Admin/Governance costs	490	157	500	
(Enable our projects)				
Food Bank			3,000	
Additional item 2				
Additional item 3				
	<u>79,197</u>	<u>83,803</u>	<u>79,850</u>	Expenditure <u>£ 1,536</u>
Income				
Tax efficient planned giving (TEPG)	25,307	27,728	28,500	
Tax Refund: Gift Aid	15,382	6,932	7,000	
Other Planned Giving (OPG)	6,201	4,614	5,000	
Open Plate	5,619	5,280	5,500	
All Donations	1,016	8,428	3,000	
Fee Income	1,924	2,113	2,000	
Trading Income	2,755	1,272	10,250	
Income from Grants (unrestricted)	0	1,500	0	
Bank Interest/dividends/property	529	361	300	
Fundraising	2,917	1,943	4,000	
Other income	1,058	12,102	1,500	Weekly Income
	<u>62,708</u>	<u>72,273</u>	<u>67,050</u>	<u>£ 1,289</u>
Surplus/Shortfall	<u>-16,489</u>	<u>-11,530</u>	<u>-12,800</u>	Weekly shortfall <u>-£ 246</u>
Additional income				
Other new income 1			1,000	
Other new income 2			0	
Additional income			<u>1,000</u>	Overall Weekly shortfall <u>-£ 227</u>
Target for Gift Array is			£ 227	

Section 6: *the gift array*



The Gift Array on this page offers a range of possible financial responses. People can choose an appropriate amount and so we respect the diversity in the personal circumstances and faith journey of those we are inviting to meet our stewardship challenge.

This many people	weekly increase	monthly increase	equals extra weekly income
2	£2	£9	£4
8	£3	£13	£24
12	£4	£18	£48
16	£5	£22	£80
6	£6	£26	£36
3	£7	£31	£21
2	£10	£44	£20
49			£233

Section 7: *questions for consultation*



This final section of the case statement invites our church leadership to prayerfully consider and comment on the content of the case and to affirm advocacy and personal support for the Giving in Grace programme.

Do you feel that the strengths and weaknesses and opportunities in section one reflect where the church is now and could be in the future?	Yes, I think I would just add that we are good at running nurture courses for new church members and perhaps mention the new dementia support group which is proving invaluable
Do you have any thoughts on the stewardship reflections in Section 2 of the case statement?	Only that clergy in the past have been reluctant to speak about money – and that one large legacy some years ago meant we could duck the issue. And to be honest we lay leaders have not exactly encouraged preaching about generous giving
Do you have any particular comments on the data presented in the financial analysis section of the case statement and the conclusions drawn?	No, this all looks about right to me, not what I want to see but it is about right.
Is the budget realistic and robust and is the financial target in the Gift Array realistic and achievable?	We have to grasp the nettle of generous giving, we've not talked about it for some years, at least not properly I feel and I don't think the target weekly increase or the gift array are way out. We may not hit the target exactly but if we don't aim at something we will always miss.
As a church leader do you feel you can commit to our Giving in Grace programme and make a personal giving response, modelling a generosity we pray for from our congregation(s)	Yes, I can make a personal commitment to running Giving in Grace in our church and to making my own personal response.