



Generosity & Giving 2024



“From his abundance we have all received one gracious blessing after another.”

John 1:16

Introduction

We love and worship a generous God. As we each grow in trusting God with our whole lives, we also grow in seeing the ways God provides for us, as individuals and as the Church. We can never “out-give” God. We can never “out-love” God. We give back to God as a loving response to his good, gracious, faithful presence in our lives. When we give to God’s work in a certain community (in our case, Allesley) we are joining in with what God is already doing in the world: bringing love, transformation and the Kingdom of peace. Together as a Church we have certain responsibilities we must fulfil, not least of all the upkeep of our building, but we also get to join in with the mission of God in this community. Being part of that is both a responsibility and a joy!

The Current Financial Picture

- We have been blessed with many one-off gifts, regularly giving and legacies over the past years, for which we are thankful.
- In 2023 our expenditure (spending) went up by 9% from 2022, due to rising costs of bills, staff wages, and some extra giving to other charities and the wider deanery.
- In 2023 our giving went down by 9%
- In 2024 our expenditure will rise by another 2% and our expected giving will drop by a further 16%
- **This means over the past two years our spending has gone up by 11% and our giving has dropped by 25%**
- This means we are currently spending more than we are getting in by an average of £4,000 per month.
- We can currently maintain this due to a large reserve (“spare” money in the bank) but this is not sustainable, especially after the tower repairs are paid for (£80,000)

Three ways we can meet this challenge

- 1) by those who are not currently giving starting to give
- 2) by those who already give reviewing their level of giving and increasing it if they are able
- 3) by finding new sources of income

A More Detailed Look:

What it costs to run our church each **month**:

(Based on our actual expenditure for the first 6 months of 2024.)

£ 6,907	100% contribution towards our stipendiary clergy, housing, training and support cost, plus extra 25% towards Deanery.
£ 2,182	Staff salaries and expenses
£ 2,087	on the church building, hall and grounds, including heating, lighting, communication and insurance
£ 1,720	on Sunday worship, other Ministry costs including funeral & wedding fees, children's work, printing, hospitality and administration
£ 1,605	giving to other charitable organisations (incl. HiA)
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£14,501	Total expenditure

What our income is each **month**:

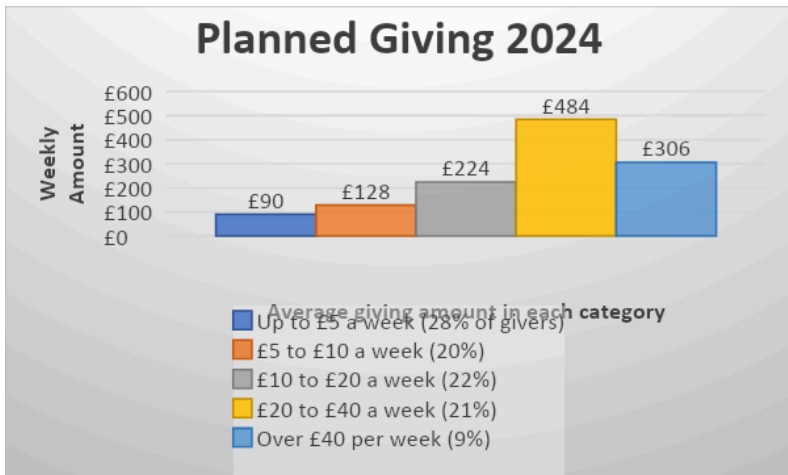
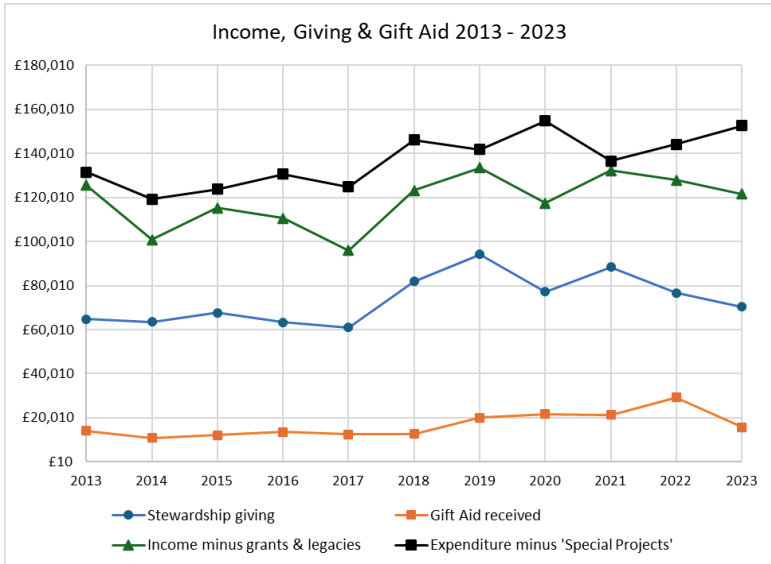
(Based on our actual income for the first 6 months of 2024.)

£ 5,339	Direct or planned giving
£ 1,142	Tax recovered from Gift Aided donations
£ 1,206	From wedding and funeral fees
£ 252	Hall hire
£ 693	Other giving, grants & donations
£ 243	Income from other activities
£ 1320	Savings interest
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£10,195	Total income

= £4,306 per month shortfall



Income over time and for 2024:



First £90 or 7% of giving comes from 28% of givers
Next £128 or 11% of giving comes from 20% of givers
Next £224 or 18% of giving comes from 22% of givers
Next £484 or 39% of giving comes from 21% of givers
Final £306 or 25% of giving comes from 9% of givers
In June 2024 there were 79 individuals and families who gave regularly to All Saints Church, totalling £1,232 per week

Principles for Giving:

We give in response to the God who is so generous to us but how much are we to give? The decision will be yours alone, but here are some guiding principles:

- **Prioritise Giving to God:** We should plan our giving thoughtfully, offering to God first rather than giving whatever is left after other expenses.
- **Give Generously:** The Church of England encourages giving 5% of our after-tax income to the church, while the Bible teaches tithing, or giving 10%. This is a challenge, but an important principle of faith.
- **The Blessing of Giving:** Jesus taught that "it is more blessed to give than to receive." When we give, it benefits us, our church, our community, and ultimately, it brings honour to God.

Other ways to contribute

The church is grateful for those who offer their time and skills as part of their discipleship. There are many opportunities within the church community. Currently, there are specific areas where the church is seeking more volunteers to get involved.



- Children's and youth ministry
- Maintaining outdoor spaces
- Hospitality and social events
- Enabling our worship to happen; technology, welcoming, reading, praying
- Engaging with the wider community through life events (baptism, wedding and funeral ministry), schools ministry, ministry amongst refugees and asylum seekers.

Looking Ahead to 2025 and Beyond

Now is an exciting time for us as a Church as we move into a new season of worship and mission in Allesley.

We currently spend 2% of our budget on outreach and mission and we'd love to increase this in future years (This percentage excludes the staff costs of our Children's worker, much of whose work is community focused, but *includes* the costs of those groups and events for children)

The PCC is considering several projects and financial commitments, including:

1. **Church Building and Grounds Maintenance & Mission:** Continuing the maintenance and development of the church building and grounds, including completing the essential work on the tower. The space serves the community, providing opportunities for connection and hospitality. We are exploring ways to enhance engagement with local residents, especially by utilising outdoor spaces for those who don't currently come to church.
2. **Hope into Action Partnership:** Continue supporting the mission of Hope into Action to house the homeless, with the church committing to financial support and offering friendship and assistance to tenants.
3. **Children and Families:** Continuing our commitment to children and young people and considering how we can increase mission and discipleship amongst the younger generations.



Frequently Asked Questions

I give using cash when I'm able to – is this ok? Obviously if you prefer to give in this way, we are happy to receive your offering. However, we are more able to plan our budget and expenditure if we know what our regular weekly or monthly income is going to be.

Why should I pay through the Parish Giving Scheme (PGS) rather than by Standing Order? Paying by Standing Order has been the preferred method for quite a few years and still suits some, but the Parish Giving Scheme has several advantages:

- The church receives a single payment on the 10th of each month, rather than many payments at different times of the month, making your Treasurer's life much simpler and reducing our bank charges considerably.
- PGS claim back tax on each donation you make and pays the church monthly, rather than your Treasurer having to do that.
- You deal directly with PGS when you want to change your giving.
- You can even sign up to an annual inflation-linked increase, which helps church financial planning considerably.
- If you move churches, you can just let PGS know, and they will transfer your giving accordingly.

What should I do if I want to increase the amount I give?

If giving by Standing Order: you can use internet banking or contact your bank by phone and ask them to make the necessary changes. If giving through PGS: you can either adjust the amount yourself through your online account or call them to make the necessary changes.

I feel embarrassed by not having anything to put in the offering plate!

There is no need to feel embarrassed as most people now give 'out of sight' and the stewards do understand that virtually all the congregation give in this way. We hope to have lots more giving to God and His work here by this method.

Why should I give to the church when I don't go each week?

There are many occasions when the church is there for us in time of need, whether we give or not. It is part of our community. If the church does not increase its income, then eventually it may not be there for us. It will become lost to the community both present and future. The buildings still need maintaining, heating, lighting and our staff still need paying, whether you come to church each week or not.

Do I have to tell anyone who might contact me how much I am giving?

No, your contribution should be made prayerfully, between you and God, and your details are treated in the strictest of confidence. The Treasurer needs to retain them for tax purposes.

Ways to give financially to All Saints Church Allesley

Parish Giving Scheme: Sign up for a monthly direct debit at [Parish Giving Scheme - All Saints Church](#). Your donations go directly to All Saints Church, and they claim Gift Aid without extra fees. This is our preferred way of receiving giving (see FAQs below for details).

Standing Order: Arrange a Standing Order payment from your current account – ask the Treasurer for All Saints bank details.

Cash/Cheque Donations: Place your cash or cheque in a yellow Gift Aid envelope (or just directly) into the collecting bowl when you leave the service.

Card/Contactless: Use our card reader if you don't have cash. They charge 1.1% per donation for handling the transaction, so if you are able to give through the Parish Giving Scheme, please do.

Easy Fundraising: Support us while shopping online by signing up at [Easy Fundraising](#) and selecting "The Parochial Church Council of All Saints, Allesley" as your cause. A portion of your purchase goes to the church at no extra cost to you.

Charities Aid Foundation (CAF): Donate through the CAF website by searching for "The Parochial Church Council of All Saints, Allesley" and following the instructions.

Legacy Giving: Consider leaving a gift to the church in your will to support future projects. We have been blessed by previous legacies that have helped us grow.

What should I do next?

- Prayerfully consider if you could start giving
- Prayerfully consider if you could increase your giving
- If you can regularly give, please fill out the “Regular Giving Pledge” at the back of this booklet, and give to Paul Payne. This helps us plan our budget, and claim Gift Aid. Please complete this even if you currently give.
- Let your bank know what you want to do.



ALL SAINTS CHURCH ALLESLEY – Regular Giving Pledge

To: THE PAROCHIAL CHURCH COUNCIL
for the sole benefit of All Saints Church, Allesley

I pledge to make a regular, planned contribution for the work and mission of the above Church of £_____ each

month / quarter / year starting on _____ (date)

by Parish Giving Scheme / Standing Order / Cheque / Cash

Full name: _____
(in CAPITALS)

Address: _____

Postcode: _____

Telephone: _____

Gift Aid Declaration

*(Only complete this if you are a **taxpayer** and you currently pay by **Standing Order**)*

Please treat as gift Aid donations all qualifying gifts of money made from the date of this declaration and in the past four years.

I am a UK taxpayer and understand that if I pay less Income Tax 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.

Signed: _____ Date: _____