

# Why we give

“As a young Christian I was challenged through a sermon about the biblical concept of tithing. I decided that during the summer, while away from University, I would give a tenth of my earnings to the church. That first week, on making my decision, I wrote out a cheque as a first step toward my goal. Then I promptly forgot about it.

Fast forward to the end of the summer, about ten weeks later. I was sitting in church on a Sunday morning waiting for my mother to join me as she was exploring faith at the time. I realised that I had forgotten my decision and didn't have the money to cover the weeks I had missed.

Then a God moment happened. My mother arrived with an item of post for me that had been sent to her address. It was a cheque from a previous employer that I didn't know was coming. More to the point it was almost exactly the amount I had pledged. With a sense of God's presence in the situation, I promptly signed the cheque over to the church, and put it in the offering plate. What I felt was a sense of God being pleased with my heart and wanting to encourage me.

I believe that giving is an important part of our discipleship. God wants us to learn to give. It is good for us, and it makes a difference in the world. More than this I know God loves to bless people who bless others.

Learning to give can be a difficult process. I don't think God is looking to condemn us, but encourage us as we grow in this area.”

**Rev. Shawn Swinney**

Vicar of Combe Down, Monkton Combe and South Stoke

# How we give

Wonderful news—in 2018 we have seen people increase their overall giving compared to 2017. Now over half of our givers give over £100 a month.

The following table shows the gifts we receive, calculated on a monthly basis (even though some give weekly or annually) shown as a percentage of those giving.

Monthly giving amount	Percentage of givers
Under £50	22%
Between £50-£100	26%
Between £101-£300	36%
Over £300	16%
<b>Total</b>	<b>100%</b>

**Around 80% of those in our membership give financially**

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**THANK YOU!**

# How we use our gifts

## Our giving supports a wonderful range of ministries. It:

- enables us to give away around £45,000 a year to mission partners abroad and in the UK
- helps us to fund our Christians Against Poverty Debt Centre based at St Andrew's
- means we provide children's, youth, family, seniors and pastoral ministries across St Andrew's and Holy Trinity
- enables us to finance one off events such as Combe Down Fest

**This year, we expect to receive income of £496,000 and to spend £523,000 to support our ministries.**

<b>Each month we spend</b>	<b>£44,000</b>
Salaries to provide the ministries and admin support	17k
Parish Share - our contribution to our clergy, church costs and supporting other churches in our diocese	13k
Giving on Mission (UK and overseas)	4k
Costs (non salaries) for youth, CAP, children, seniors, StACC and pastoral ministry and running services	4k
Heating, lighting, upkeep of buildings	4k
Admin (non salaries)	2k

<b>Each month we expect to receive:</b>	<b>£42,000</b>
Giving (including Gift Aid)	33k
Benefice Ministry Allowance (BMA)	3k
Grants	3k
Other sources	3k
<b>The overspend is currently being funded from our cash savings</b>	<b>2k</b>

# Our current financial situation

At our 2018 Pledge Sunday we reported a plan to continue to use our cash savings (reserves) to make up the difference between our giving and our expenditure as we support and develop our ministries, in the hope and expectation that our giving would increase.

Over 2018 we have continued to see giving increase, and have received large, but one-off grants, including the Benefice Ministry Allowance (BMA) from the Diocese, and grants from St John's Foundation and from other churches towards CAP. This is wonderful and makes a significant difference for 2019.

We are very grateful for the BMA (£40k) and the St John's grant for the StACC Centre Manager and Outreach Worker Post (£50,000 over 2 years) which has brought our 2019 budget deficit down.

**Overall this is an encouraging situation, but we hope and pray for more growth.**

**Over the next few years, giving and/or grant income will need to continue to grow or we will have to reduce our expenditure in future years.**