



Thinking about money

A man once asked me if he should think of his giving to church the same way he

thought about his membership fees at the golf club. I was (I hope gently) horrified.

The church is not a club, and our giving to the church is not a “membership fee”. Still less is it “God’s tax” to be extracted from unwilling laity by debt-collecting clergy! So how should we think rightly about the relationship between God, the gospel, the church and our money?

Church as family

The Bible teaches us that the church is a family – God is our Father, and we are brothers and sisters together through our faith in the Lord Jesus Christ. Paul calls the church “God’s household” (1 Timothy 3.15). There are financial implications to that image: what household does not have bills to pay – not least on the family home and all that is needed to administer family life?



As a church, our “family costs” are made up of building and administration costs (in 2024 these are budgeted to be £130,000*), local ministry costs (£41,000) and diocesan and national church costs (£48,000).

These family costs account for 51% of our annual budget.

* All figures in this document are rounded to the nearest thousand pounds. The fully broken down figures for the current year’s budget are available for inspection - please ask.



Ministers and Missionaries

The Bible speaks of Christian ministers as “workers”, and Jesus says plainly, “the worker deserves his wages” (Luke 10.7). While all are called to spread the gospel, some are called to serve full time as missionaries or ministers, depending on the church for their support.

We aim to give at least 10% of all PCC income directly to missionary work. In 2024 we have budgeted £147,000 towards our ministers’, youth worker’s, children’s outreach worker’s and Cantonese language worker’s stipends and pensions; £36,000 towards missionary giving; and, through our Parish Share, £25,000 towards other parishes in the Diocese.



This accounts for the remaining 49% of our budget, which in 2024 totals £427,000.

Where does it come from?

You! This church has no “nest egg” of historic income, and receives no external subsidy of any kind. We do receive some miscellaneous income (for example, from weddings and funerals and letting the Church Centre), but this will only form around 12% of our income this year.

The largest source of our income is church members who give regularly. Most of our budgeted expenditure needs to be covered by regular giving, with the exception of an anticipated income of £60,000 Gift Aid in 2024,

£35,000 Gift Day, £29,000 Centre Letting and £17,000 from other sources. If you pay enough tax, please *Gift Aid* your donation.

How should I give?

In many places, God’s word encourages us to give to God’s work.

We give *remembering that all we have is God’s anyway*: “everything comes from you, and we have given you only what comes from your hand.” (1 Chronicles 29.14).

We should give *secretly, cheerfully and willingly*: “each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver” (2 Corinthians 9.7).

We should give *regularly and proportionally*: “on the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made” (1 Cor. 16.2).

The New Testament nowhere sets a “giving rate” for Christians - but our generosity should be measured against the “indefinable gift” God has given us in his Son Jesus Christ. In the Old Testament, God’s law specified that a tithe of income (10%) must be given; many other offerings were also required. Christians should not aim to be less generous under the new covenant.



Practical Questions

What is the best way to give?

By Standing Order. Many of us pay big bills and fulfil regular responsibilities like this. It is an easy way to make sure that the important things come out of our bank account first. Surely the Lord's work should be included in this?

Are there other ways?

Yes. Those who want to give regularly but do not want to do so by Standing Order may use the *envelope scheme*. One-off gifts can be put on the plate which is always available under the tower before and after services.

Can the church reclaim Gift Aid?

Yes. This currently means that for every £1 given, we can claim back the 25p you have paid in tax. This costs you nothing. To enable us to do this, please fill in a Gift Aid form when setting up regular giving, or a pink envelope for one-off gifts (available by the plate).

What about legacies?

To leave a legacy is a lovely last way of blessing your brothers and sisters. We can't budget for these so they always come as a gift enabling unexpected ministry. Perhaps you could alter your will to leave even 1% of your estate?

If I want to talk more, who should I speak to?

If your question is one of principle or pastoral concern, then talk to one of the clergy or churchwardens. If it is a practical one about starting to give or changing how much you give or the way you give, then please speak to Barry Chidlow or Keith Wilby at St John's. General questions about our church finances are best directed to our parish treasurer, Graham Campbell.

And finally ...

Please note that the clergy have no knowledge of who gives or how much.

Rev. Mike Smith, Vicar

Note: All figures given in this leaflet relate to St John's only. Though we are one parish Christ Church Greenbank has its own budget.



Our Finance Team

Graham Campbell
Treasurer



Barry Chidlow
Assistant Treasurer



Keith Wilby
Gift Aid Administrator

