

Dear Brothers and Sisters

This leaflet is an update on our finances, but it is meant to be more than that!! We want to encourage you that God is still working through St Andrew's, and to set out before you the needs of our church in its mission and ministry for 2015.



All that we do, if we're Christians, is always in response to what God has first done for us. John says "We love because He first loved us" (1 John 4:19). Jesus was the One who sought us out to bring us back to God at great cost (giving everything for us on the cross). He saved us from hell, brought us into friendship with the Father, and gives us hope. Now, out of profound gratitude and love, we give in response to all He has given us.

So, although we will set out the financial needs and challenges and opportunities for our church, please don't think this is simply a "begging letter". Christians should give in response to need, but it's got to be more than that. In the Old Testament (under law), God's people regularly gave 10% of all they had FIRST to God. In the New Testament (under grace), there is no percentage that we're commanded to give, but Paul expects Christians to be giving regularly to God's work. There are many New Testament examples - Jesus holds up the widow (who wasn't able to give very much financially, but she gave "everything she had"); Paul points the rich Corinthians to the very poor Macedonians who "urgently begged" to give and gave "even beyond their ability". In other words out of deep gratitude to God we should want to give, and give generously, even to the point where it hurts.

That is pretty shocking! God does not want our spare change. He's out to get every bit of us!!! He doesn't need our money, but the extent to which we give is a sign of just how much of us he truly has. If we do not give away our money in remarkable

proportions, it suggests we have not grasped (or we have forgotten) Christ's generosity in saving us.

If you are not giving regularly, can I urge you to start? On the back is an explanation of how you can do that - we don't always make it easy for people to do this at St Andrew's, and we are trying to repent!! Forgive us if you have tried and not been able to!

If you are giving regularly we ask that you would simply review that giving in the light of this leaflet and the needs shared inside.

But even if there were not great needs, it would STILL be good for us to give generously, because that is what we do as Christians, and it's what the Lord Jesus teaches us.



Encouragements from 2014

We should take great encouragement from the way God is working in and through St Andrew's to show love and compassion and bring people into His kingdom.



A good number of people took part in **Christianity Explored** courses last year, on the back of events and personal evangelism. Two people came to faith!



Around 200 people attended the **Andy Mayo** events last September

All of Me groups ministered to 28 people working through mental health issues

The Good News Group opens up the gospel to adults with learning difficulties. In 2014 it catered for 39 people, along with 12 carers. Leaders provide support and advice for other churches locally, which are also seeking to reach out in this way

Toddler group continues to be a major point of contact between the church and our community. With a full book, that means lots of toddlers, mums and carers coming each week and meeting with Christians



2014 Budget

When we came to you about St Andrew's finances last year, we promised we'd keep you informed how things were going. So here is the comparison 2014 actuals (unaudited) against 2015

Buildings

Heating and lighting	£24,881	
Buildings maintenance	£2,246	
Graveyard maintenance	£20,938	
Insurance	£6,527	
Cleaning staff & materials	£12,465	
Sound	£1,635	
Total		£68,692

Operations

Office staff & interns	£61,081	Includes pension catch up
Photocopiers, IT, etc	£11,972	
Total		£73,053

Outreach

Ministry staff	£100,203	
Parish share (paid to diocese)	£98,175	
Mission	£19,198	
Buckshaw	£14,109	
Youth work & training	£12,040	
Mission giving	£46,692	
Total		£290,417

2015 Budget

Buildings

Heating and lighting	£27,800
Buildings maintenance	£8,500
Graveyard maintenance	£5,386
Insurance	£7,150
Cleaning staff & materials	£22,274
Sound	£9,584
Total	£80,694

A lot of the work done in 2014 plus phased use of large gift

Includes payment for Site Supervisor

£80,694

Operations

Office staff & interns	£88,424
Photocopiers, IT, etc	£16,361
Total	£104,785

Extra admin & comms staff

Replacement of laptops

£104,785

Outreach

Ministry staff	£121,491
Parish share (paid to diocese)	£104,172
Mission	£18,600
Buckshaw	£24,003
Youth work & training	£18,460
Mission giving	£47,221
Total	£333,947

Small salary increase + housing

Youth worker provision if no grants

£333,947

Reviewing giving

Last year there was a wonderful response from the church family to the need to make good what seemed a massive shortfall of income over expenditure. It was a real blessing to see God's provision through you for all our needs. So why are we asking for more this year?

As in any household, some costs go up completely outside our control - like heating, lighting, insurance and staff housing.

Other costs have been added because of our need for better support for our ministry team. As the Lord has blessed the work of St Andrew's we simply need more support staff – like administration, communications and a site supervisor – to allow the ministry team to get on with building God's kingdom.

2014 Giving

One off donations	£110,063
Regular donations	£245,584
Stewardship envelopes	£18,040
Gift Aid tax reclaimed	£59,626
	£433,313

2014 Other income

Fees	£10,422
Hall lettings	£12,859
Other	£622
	£23,903

As you can see from these tables, income is projected to be down by 8% this year. Why is this? Well, change happens.

2015 Giving

One off donations	£51,466	
Regular donations	£256,374	
Stewardship envelopes	£18,094	
Gift Aid tax reclaimed	£65,465	
		£391,399

2015 Other income

Fees	£16,976	
Hall lettings	£12,820	
Other	£466	
		£30,262

It would be unreasonable to project one-off gifts at the same level as last, so that has been put down to a more normal level.

Standing orders change, down as well as up. We have lost 24 standing orders since last year for various reasons:

- 2 people have died
- 5 people have moved away
- 3 people have had to stop because of circumstances
- 14 have just stopped

This happens every year, so we need new people to give and existing people, who are able, to give more – just to stand still!

How can I give?

Regular giving:

A planned regular approach to giving is very much encouraged. This makes it easier for us to make plans and decide when to undertake projects

One off gifts:

sometimes people are given a bonus at work or receive an unexpected gift or it may be that you are particularly thankful to God for something in your life

Your will:

Please consider making a gift to St Andrew's in your will – it can make a huge difference

Standing orders

If you can set up a standing order on your bank account, please do so and email our Treasurer at Treasurer@StAndrewsleyland.org.uk to let him know. Alternatively, complete a standing order form, which can be found next to the Gift Box by the bookstall at the back of church, or downloaded from the resources page on our website

If you are a UK taxpayer we can add 25% to the value of your donation (at no cost to you) by reclaiming the tax. To make sure this happens you will need to complete a **Gift Aid declaration** form that can also be found by the Gift Box at the back of church or on the resources page of our website.

Cash or cheque

If you prefer to give cash or a cheque then please put it directly in the Gift Box at the back of church. Please note that if you are a taxpayer we can increase the value of your donation by reclaiming the tax, so we'd ask you to put your gift in a **pink envelope** before putting it in the box

Want advice?

If you would like someone to talk this through with you, please contact:

David Jones on: 07740 471 715