

The Parish of xxxxxxxx

Parish Stewardship and Generosity Report for meeting with PCC on xxx

THIS IS A MOCK UP OF A PARISH STEWARDSHIP REPORT

INFORMATION INCLUDED HAS BEEN PREPARED FROM A COMBINATION OF ESTIMATES AND REAL PARISH DATA. THE INFORMATION IN ONE SECTION MAY NOT TIE UP TO THE INFORMATION IN THE NEXT SECTION, WHICH HELPS PROVIDE ANONYMITY FOR PARISHES WHOSE DATA HAS BEEN USED.

WHEN THIS IS PREPARED FOR YOUR PARISH, IT WILL BE BASED ON YOUR OWN ACCOUNTS, RETURN OF MISSION AND RETURN OF PARISH FINANCE AND WILL TIE TOGETHER AND TO THE CONCLUSIONS AT THE END.

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Mrs Stephanie Rankin
Stewardship Resourcing Officer
Making Disciples Team
Diocesan Offices
Clayton House, Walker Office Park
Blackburn BB1 2QE
DD 01254 503273
stephanie.rankin@blackburn.anglican.org

What is Stewardship?

Why should I give?

As Christians, we give as a sign of our love for God and in response to God's love and generosity to us.

Christian Stewardship means seeing our lives and possessions as a gift from God to be used in God's service. We should live in the knowledge that we are stewards, or managers, of everything God has given to us (time, skills, money, and possessions), knowing that we will be accountable to God for how we have used these.



Why wouldn't I give?

In Vision 2026, one of the marks of a Healthy Church is one where people are "Giving generously of our time, talents and money to the cause of Christ".

"Yours, Lord, is the greatness and the power and the glory and the majesty and the splendour, for everything in heaven and earth is yours"
1 Chronicles 29:11

Stewardship is not about giving so the church can "make ends meet" but about generously giving back to God and seeing God's church grow as it is resourced for mission and ministry.

How much should I give?

God knows our situation and we need to pray and ask for guidance. Giving is not a legalistic obligation but a joyful expression of thanks to God from our hearts. God doesn't value



"For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have."

2 Corinthians 8:12

our offering by how much we give, but how we give. The actual amount each of us can give will differ. The New Testament is not

prescriptive about how much Christians should give, only that we should give generously, freely

and cheerfully and in accordance with our means.

How do I know if I'm giving generously?

- Is the amount I'm giving away realistic in relation to my income?
- Can I see an element of sacrifice in my giving? Does it impact on my lifestyle?
- Is my giving a priority from what I receive each week or month, or just what's left over?
- If what I give away was given back to me, would I notice?



What is Stewardship?



The Church of England has challenged its members to adopt the target of giving



5% of their income after tax to the church



and a similar amount to other work that helps to build God's kingdom.

How should I give?

Giving that is planned and regular helps the church to budget and to know that it

"Now about the collection for the Lord's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with your income"

1 Corinthians 16: 1-2

can pay its monthly outgoings.

STANDING ORDER MANDATE



The easiest ways to give regularly are by:

- Standing Order/Direct Debit or
- Weekly Giving Envelopes or
- Payroll Giving (If your employer offers this)

If you pay tax and have completed a valid Gift Aid declaration, HM Revenue and Customs will let your church reclaim the tax that you paid on your offering.

The basic rate of income tax is currently 20%. When you give under Gift Aid the church can claim back income tax of 25p for every £1 you give.

Legacies – A Lasting Difference

We are called to be stewards (or managers) of everything that God has given to us throughout our lives. Therefore, we should also consider including a gift to our local church in our will. Through the Book of Common Prayer, members of the Church of England have been encouraged to make a will as part of our lifelong stewardship for more than 350 years.



Making a gift to the work of the Church through our will is one way we can give thanks to God for the way he has provided for us throughout our lives and can also transform the lives of our local churches and communities.

Section 2: income and expenditure

These charts are based on accounts prepared for the last three years for the General Fund, with some income and expenses netted off to give a simpler picture. The charts only include the unrestricted funds. The aim is to enable a simple view of the main elements of the income and expenditure and the changes year on year.

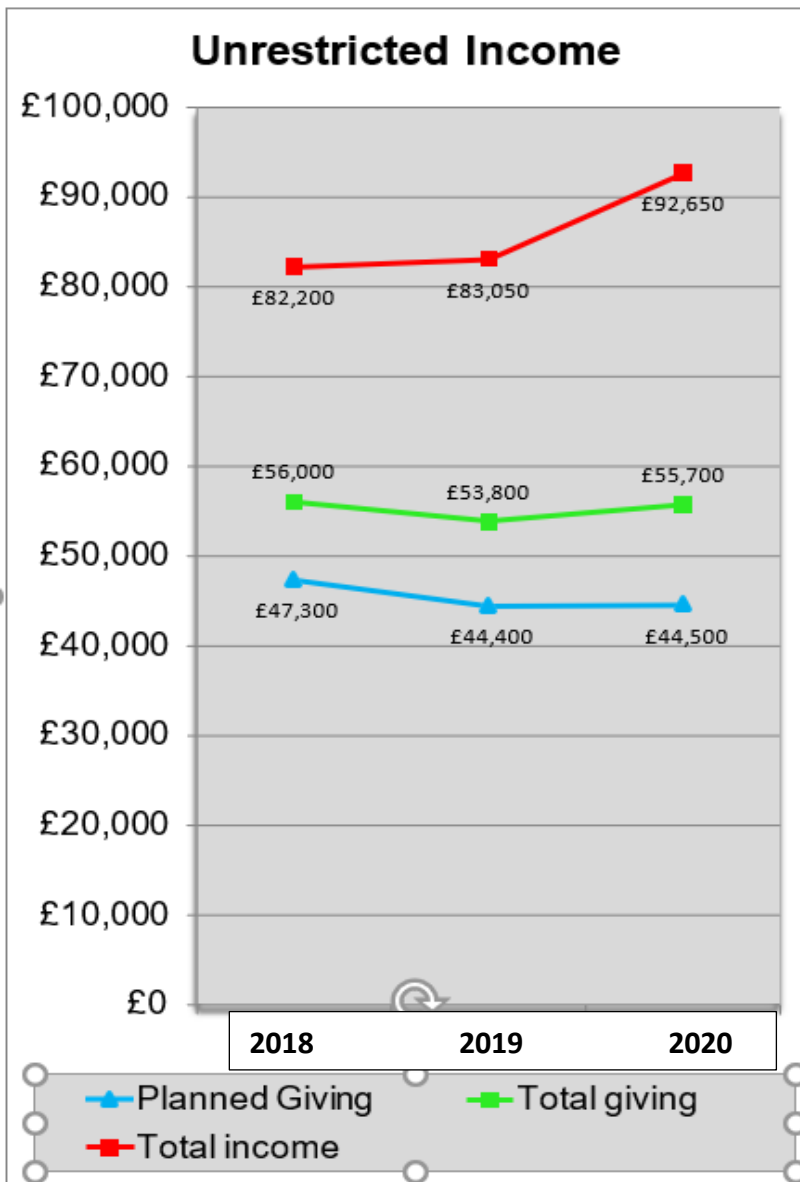
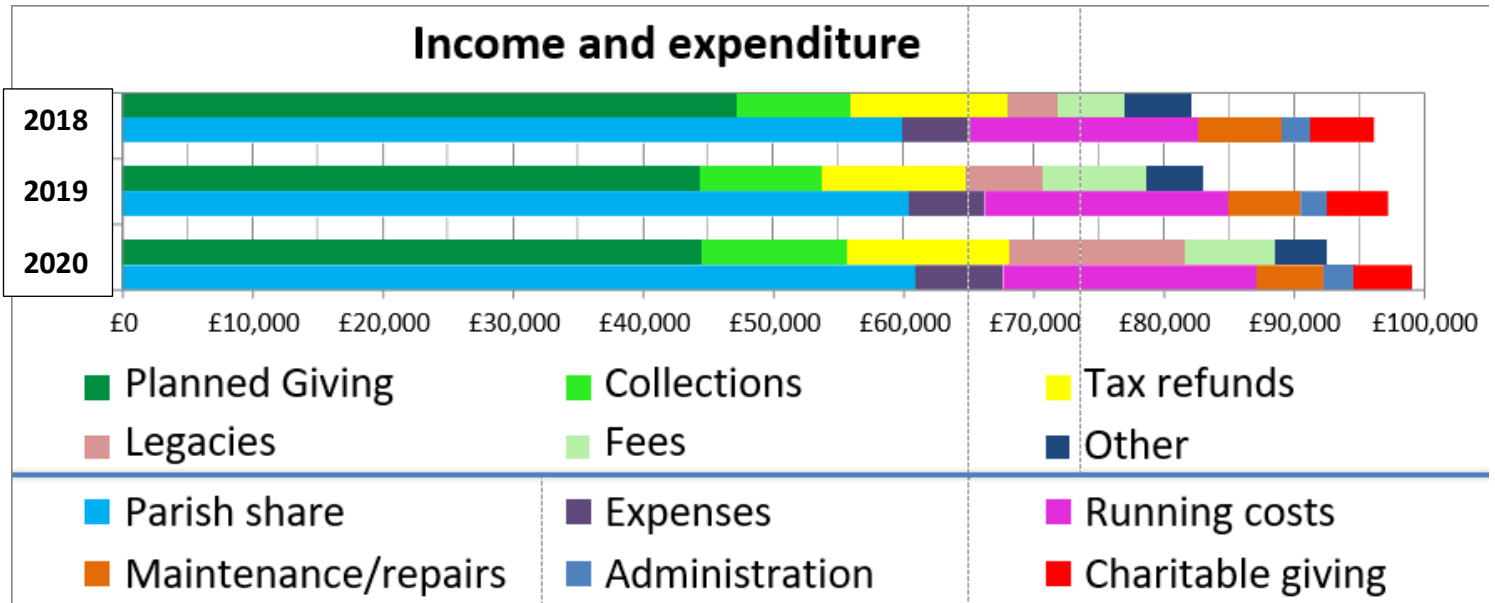
	Income				Expenses		
	2018	2019	2020		2018	2019	2020
Planned	47,300	44,400	44,500	Parish share	60,000	60,500	61,000
Collections	8,700	9,400	11,200	Expenses	5,200	5,800	6,700
Total giving	56,000	53,800	55,700		65,200	66,300	67,700
Tax refunds	12,000	11,100	12,550	Running costs	17,500	18,750	19,500
Legacies	3,900	5,900	13,400	Maintenance/repairs	6,450	5,500	5,100
Fees	5,100	7,900	6,900	Administration	2,200	2,100	2,400
Other	5,200	4,350	4,100	Charitable giving	4,900	4,700	4,500
Total income	<u>£82,200</u>	<u>£83,050</u>	<u>£92,650</u>		<u>£96,250</u>	<u>£97,350</u>	<u>£99,200</u>
Shortfall	£14,050	£14,300	£6,550				

Other income' is made up as follows:

	2018	2019	2020
Hall lettings	100		
Coffee sales	532	719	194
Lunch Club & lunches	1,585	972	1,314
Fundraising & events (net of costs)	1,417	1,259	1,092
100 Club	1,558	1,400	1,500
Dividend & interest	8		
Other income	£5,200	£4,350	£4,100

“Expenses” are clergy and vicarage expenses and the fees for organist/verger.

Section 2: income and expenditure



Planned Giving fell from £47,300 in 2018 to £44,400 in 2019 but in 2020 increased very slightly to £44,500 though still below the 2018 figure.

However, over the same period, unplanned giving fell in 2019 and 2020.

In 2019 Total Giving fell by £2,200 to £53,800 but in 2020 it increased to £55,700, though still below the 2018 figure of £56,000.

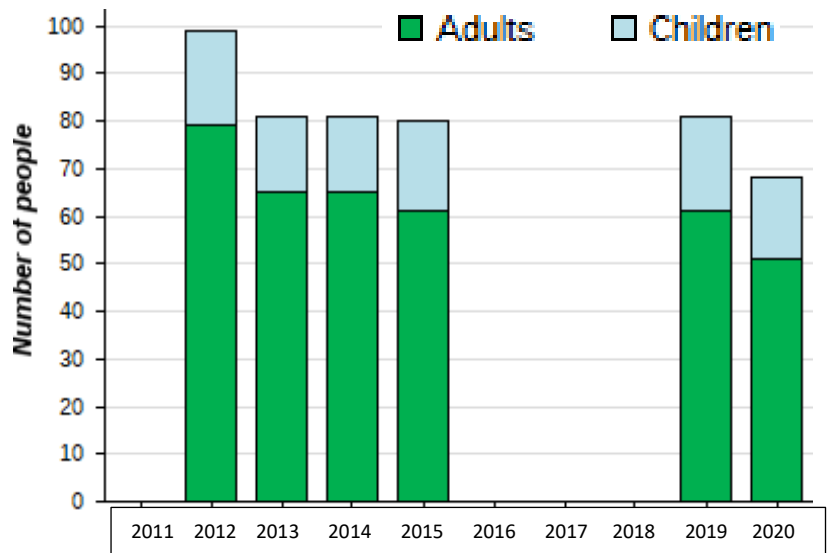
The remaining unrestricted income is mostly made up of tax refunds, fees, donations, and fundraising income

Total (unrestricted) Giving of £55,700 plus tax refunds of £12,550 totalled £68,250 in 2020 and represents 74% of the total unrestricted income of the parish of £92,650.

Section 3: Attendance and giving

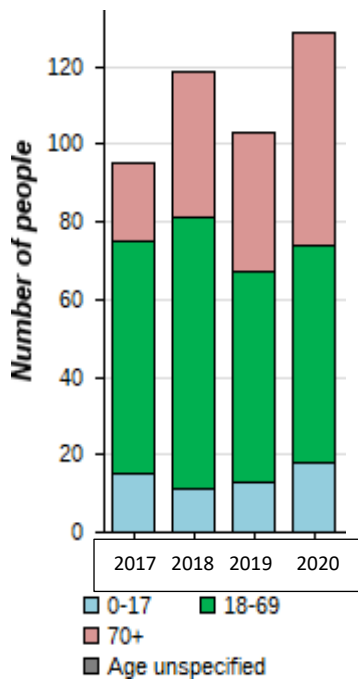
Based on figures provided by the parish as their annual returns of mission and finance, Usual Sunday Attendance is shown in the table below and the graph at the right.

Adult attendance has been falling. It fell from 79 in 2012 to 65 in 2013. It then stayed relatively stable and was 61 in 2019. However, by 2020 it had fallen to 51 in 2020.



Child attendance has been much more stable – and in 2019 was at the same level as 2012, though fell by 3 in 2020 to 17. In 2020, child attendance at 17 was 1 in 5 of total attendance.

	2012	2013	2014	2015	2016	2017	2018	2019	2020
Adult Usual Sunday Attendance	79	65	65	61				61	51
Child Usual Sunday Attendance	20	16	16	19				20	17
Parish Total	99	81	81	80				81	68



The age profile of the members of the **worshipping community** as included in the Parish Returns is shown on the left and below.

With 110 adults, plus 18 children/young people aged 17 and under, the adults in the worshipping community in 2020 was 129, significantly higher than the average Sunday attendance.

In 2020, about half were 0-69 and the other half over 70.

	2017	2018	2019	2020
0-17	15	11	13	18
18-69	60	70	54	56
70+	20	38	36	55
Worshipping community	95	119	103	129
Joiners	6	6	7	2
Leavers	3	0	7	9

Section 3: Attendance and giving

Giving and Parish Income

Planned giving in the parish has also fluctuated in recent years. The table and graph below are based on the number of planned givers included in the annual returns of parish finance and the planned giving included in the accounts.

	2015	2016	2017	2018	2019	2020
Planned Giving	£42,000	£45,000	£50,000	£47,300	£44,400	£44,500
Number of Planned Givers	98	90	96	92	90	88
Average Per Planned Giver Per Week	£8.24	£9.62	£10.02	£9.89	£9.49	£9.72
xxxx Deanery Av per planned giver per week						
Diocesan Av per planned giver per week	£7.23	£7.89	£8.38	£8.22	£8.45	£8.92

PLEASE NOTE - THE DIOCESAN AVERAGES FOR THESE YEARS ARE ALSO NOT CORRECT AS THIS IS AN EXAMPLE. ACTUAL REPORT INCLUDES REAL DIOCEAN AND DEANERY AVERAGES.



The diocesan and deanery figures are shown on the graph on the left and the table above.

The number of planned givers fell in 2016. It increased in 2017 but not back to the 2015 level and has fallen each year until it is now 88.

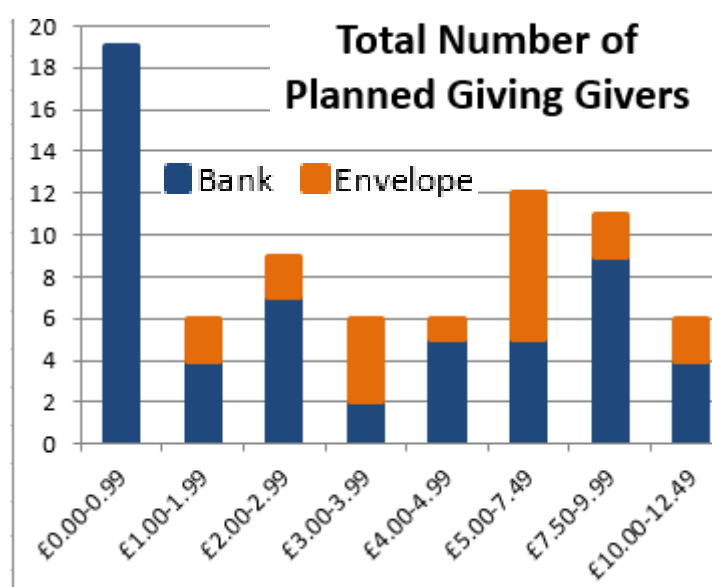
The average per planned giver per week increased in 2017 to £10.02 but then fell again and was £9.72 in 2020.

The following page includes further analysis of planned giving, based on information from the parish.

Section 4: Giving Analysis

Total Planned giving from Standing Orders & Envelopes in 2020

per Person		Year 2020		
Weekly giving		Overall Planned Giving		
from	to	No. Givers	£ Annual total	Annual % total
£0.00	£0.99	19	642	3.6
£1.00	£1.99	6	370	2.1
£2.00	£2.99	9	1,128	6.3
£3.00	£3.99	6	1,055	5.9
£4.00	£4.99	6	1,435	8.0
£5.00	£7.49	12	4,004	22.4
£7.50	£9.99	11	5,122	28.7
£10.00	£12.49	7	4,085	22.9
£12.50	£12.50+	0	-	0.0
Totals		76	17,841	
Av. TPG		£4.51		
Median giving		£3.46		



The above graph is a summary of the total planned giving in in the year to 31 December 2020 (but cannot be tied up to any other sections of this sample report). Where giving is from a couple, they are counted as two givers each giving 50% of the total for that couple.

The planned giving profile offers an insight into the pattern of giving in this church. The charts on the page cover all planned givers – both those whose giving is under Gift Aid and those who do not or cannot Gift Aid their gifts.

As envelopes are not always received every week, the total received over the year is divided by 52 to arrive at an equivalent weekly amount. The amounts are based on what is actually given but may be less than people feel they give.

In 2020, out of the 76 people represented by planned giving:

- 4 out of every 9 (34) gave less than £3.00 per week
- The largest number (19) gave less than £1 per week and the next highest (12) gave between £5.00 and £7.50 per week
- Almost $\frac{3}{4}$ (55) used standing orders and 21 used planned giving envelopes.
- All used Gift Aid.
- The average giving was £4.51 per person per week.
- More than half gave less than £3.46 per week.
- Excluding the 7 who give between £10.00 and £12.49 per person per week, the average giving would be £3.83 per person per week.
- A further £457 was given by members in one off gift aid envelopes, but this is not planned giving so is excluded from the figures above.

Section 4: Giving Analysis

- £2,016 was given by 142 people who are not attending but using one off envelopes. Though valuable, and indicating support from the community, this has also been excluded from the planned giving analysis to focus on those who attend.

The planned giving of regular givers is almost certainly the single biggest source of church income. Accordingly, understanding and nurturing the growth of planned giving is the primary stewardship task.

It's often said that 'Everyone here is giving all they can'. In truth, in almost every congregation, much of the giving is from the generosity of a few while many give rather less than we or indeed they might think.

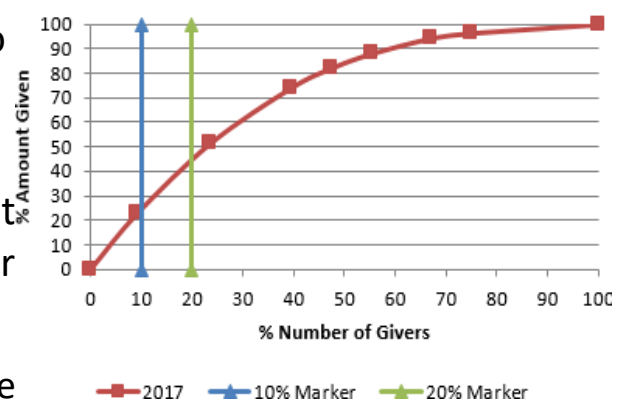
In most churches a small number of people give a large proportion of the total giving to the church. This pattern of giving is called skew.

The chart on the right shows to what extent this church is dependent on a small number of givers

- 10% of planned givers (8) give 24.5% of the money given through planned giving
- 20% of planned givers (15) give 44.3% of all that's given through planned giving.

To understand our giving better we need to look deeper. We need to know our dependence on a smaller number of regular givers and to be confident that when asking people to give more we are not asking the impossible. Please don't assume that lower level giving simply reflects income levels. Some people are indeed giving sacrificially but by no means all. In many cases, when asking for greater giving we are not asking the impossible.

Total Given vs. Number of Givers



Questions

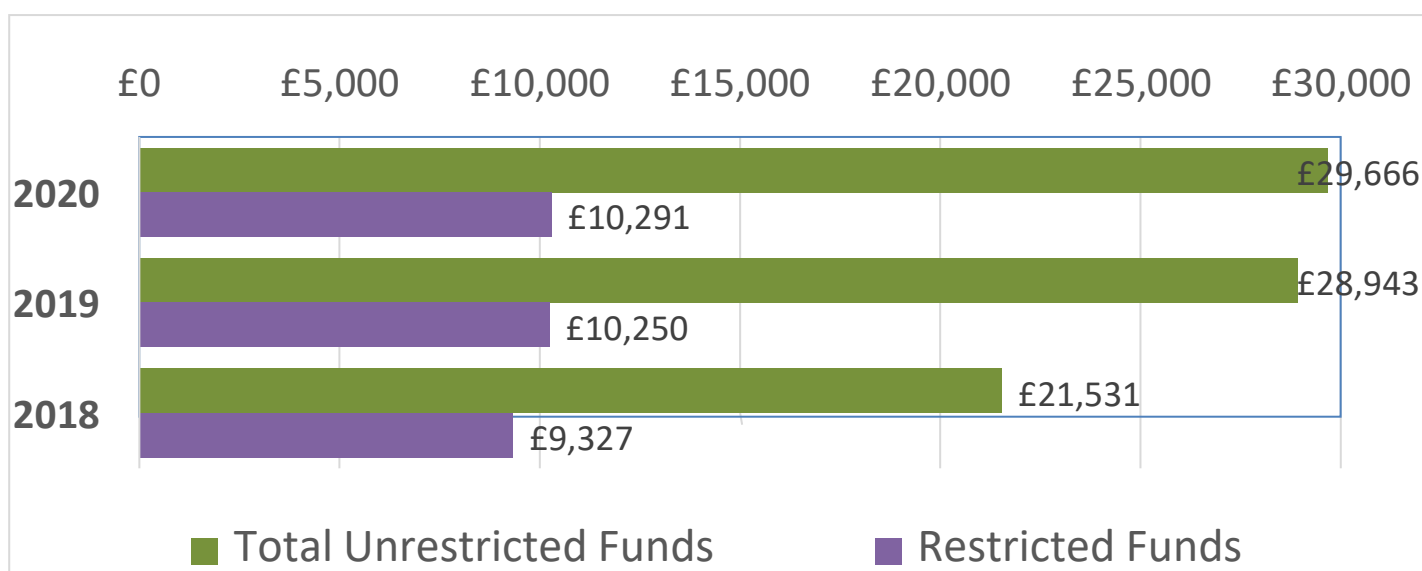
1. What does our giving profile tell us about giving in our church and are there any surprises?
2. We sometimes say that everyone is giving all they can. Does our giving profile suggest this is true?
3. Do we create opportunities for folk to review and renew their giving through an annual review and regular stewardship programmes?

For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have. (2 Cor 8:12)

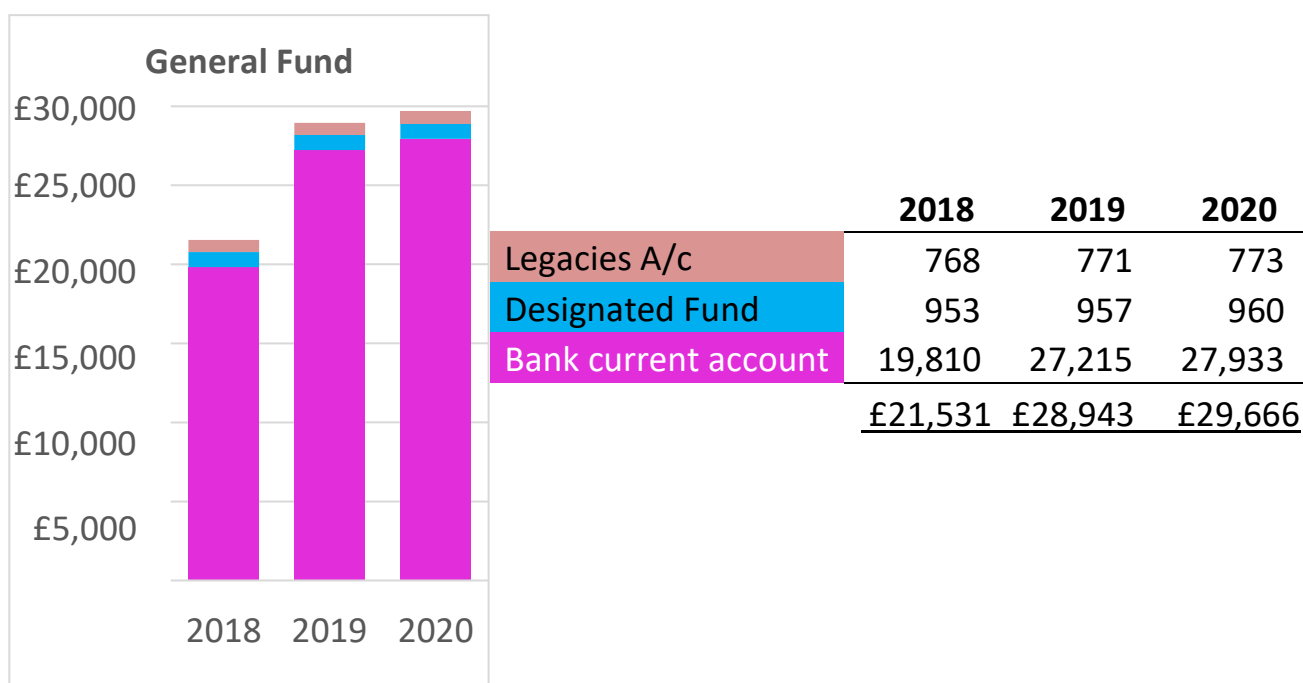
Section 5: Reserves

These charts give an overview of what is available to the church by way of reserves which can be used for day to day expenditure on maintenance and the mission of the church excluding investments.

Year	Total Unrestricted Funds	Restricted Funds	Total all funds (£)
2020	£29,666	£10,291	£39,957
2019	£28,943	£10,250	£39,193
2018	£21,531	£9,327	£30,858

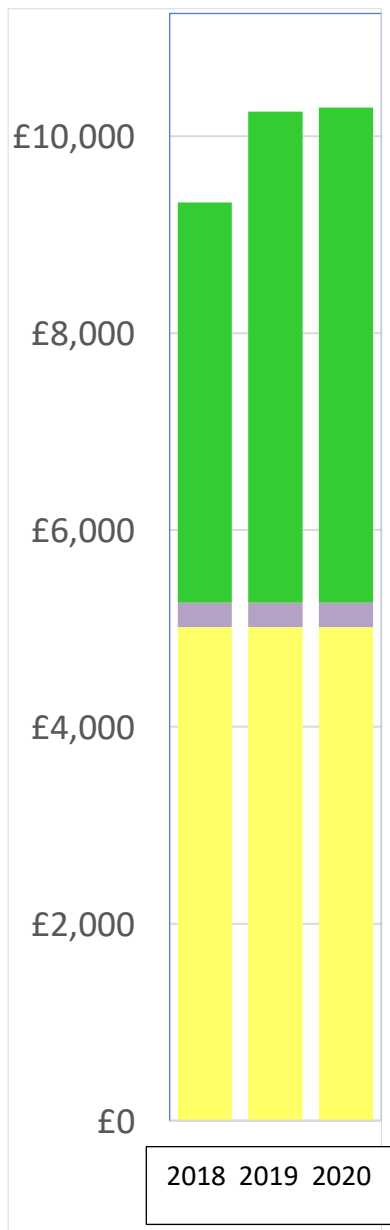


The Unrestricted Fund is made up of the amounts shown below and on the right and the overall balance has been increasing.



Section 5: Reserves

Restricted funds are shown below



	2018	2019	2020
Organ Fund	5,013	5,013	5,013
Choir Fund	248	248	248
Repair Fund	4,066	4,989	5,030
	£9,327	£10,250	£10,291

Our pattern of income and expenditure and our reserves should provide a sustainable base for effective ministry and mission in the place God has called us to serve.

When God does something new in the Bible, his people respond with financial generosity. The people brought Moses too many gifts for the tent of meeting (Exodus 36:4-

7) while David's generosity inspired the generosity of others when building the first temple (1 Chronicles 29:1- 9). As Nehemiah rebuilt Jerusalem's walls there was a fresh commitment to sustain the worship of the temple: we will not neglect the house of our God (Nehemiah 10:39).

Our challenge as God's people in the place he has called us is to resource adequately, even abundantly, our church's ministry. Indeed, the generosity of women of means made possible Jesus' own ministry (Luke 8:1-3).

Questions

1. Is there a general trend and how might our finances look in five years if we keep going as we are?
2. Can we explain what we see - any spikes or dips in income and expenditure?
3. Has the church council agreed a reserves policy and told the church what it is - what we should keep in the bank, why, and how we decide what to spend?
4. Is there a group which oversees stewardship for our church?

Section 6: Conclusions

Based on the amounts included in the accounts, the shortfall in recent years can be broken down as shown below

	2018	2019	2020
Based on adult average attendance	61	61	51
Surplus for year	£5,479	£7,383	£4,133
Weekly surplus for total costs	£105.37	£141.98	£79.48
Weekly surplus per average attender	£1.73	£2.33	£1.56

Every additional £5,000 that the parish needs, is equivalent to a weekly amount of

- £1.89 per adult attender (based on Attendance of 51 in 2020 - see page 6)
- £1.09 per person per week (based on 88 planned givers - see page 6)
- £1.27 per person per week (based on 76 planned givers – see page 8)

How do I know if I'm giving generously?

- When I look at my giving in relation to my income, is the percentage I'm giving away realistic?
- Does my giving in all its forms have an impact on my lifestyle? Can I identify an element of sacrifice to my giving?
- Is my giving a priority from what I receive each week or each month, rather than what's left over?
- If what I give away was given back to me, would it make a real difference to me? Would I notice?



Section 7: *Building a generous church*

To help build a generous church, we need to look both at practical issues (Giving Practice) and also ensure the culture within our church is one of generosity.

Below are four things that relate to giving practice and four relating to giving culture. Why not focus on one of these at each PCC meeting over the next year and ask yourselves the following 3 questions for each of the 8 categories:

- What are we doing well?
- Where do we need to improve?
- What could we do?

Giving Practice

1. Mechanisms

This is about the ways people give. The easier it is to give, the less ‘friction’ there is in giving, the more likely people are to give. The way people use money is changing, and that means the way people give is changing too, and we need to acknowledge that in the mechanisms we offer. Good practice here is all about providing the ways to give in an accessible, simple, straight forward way. It’s also about ensuring that whatever way people give, they are thanked for their gift.

- Can you think of a time, in church or in another context, when you wanted to give but couldn’t?
- How do you normally give outside of church? Is it different?
- What is your preferred way of giving? How about a younger visitor?>

2. Impact

To encourage people to give, we need to explain what will change if they do, the impact. We often talk about costs, but that often makes people think their giving is insignificant in comparison. Impact should be shown clearly in our mission and vision plans. Good practice is showing what impact the church has made consistently throughout the year through all communication methods (leaflets, talks, social media stories, website etc).

- What have people told you about what your church has done for them?
- What does your church do that has made the greatest impact on you?
- Impact is about outcomes not outputs. Running a ‘messy church’ is an output, whereas enabling 12 children to learn about God is an outcome. Think about what the church does and try and explain it by describing its **outcomes** (impact) not its outputs.

Section 7: *Building a generous church*

3. Need

People sometimes assume the church is wealthy and doesn't need their support, but voluntary income pays for 75% of the costs of the church's ministry and mission, so people need to give so the church to do what it does. Members need to understand cause and effect –if people do not give, what will stop? They need to realise the urgency for people to give and be convinced of their own responsibility to give. Being aware of the need to give is crucial to people choosing to give.



- What would not happen if people gave 10% less?
- What could happen if people gave 10% more?

4. Trust

When people give, they have to trust the people they are giving to. Trust that the money will be carefully spent, that it will be spent on what they said it would.



They must also have trust that the work it is spent on will be consistent with and live out the faith that motivates the gift. Trust is woven into all aspects of giving, and as leaders we need to show ourselves to be worthy of that trust, and make sure we keep it.

- Which organisations do you trust? Why?
- Has there been a time when you trusted someone, and they let you down? How did that feel?
- Think of a person that you think is trustworthy. Describe them and say why you think they inspire trust.

Section 7: *Building a generous church*

7. Embed



Generosity and giving should be embedded in the church's ministry and mission. Everyone can give something and giving needs to be seen as intrinsic to being part of the church community, embedded in our planning, mentioned in every service, forming part of our welcoming of new members, in a way that reflects our own church culture.

There are more bible verses on money, wealth and possessions (2,350) than anything apart from love, with four times more than on faith or prayer. Nearly half of the parables are about money and possessions. Whilst we as a church often hate talking about money, Jesus never stopped. The way we use the money God has given us is so important in bringing the love of God to our communities. Embedding generosity in all we do makes us more and more like the generous God we believe in.

- Think of adjectives you think other people would use to describe your church. Would generous be one of them?
- How are new members of the church welcomed into the church. Do we mention giving as part of that?

8. Activate

People often want to build a more generous life, but they don't know how to build it. We can provide the scaffolding for this learning, giving practical ways to grow generosity.



"I by my works will show you my faith" (James 2:18).

Generosity is a spiritual gift that needs practice. We need to be able to live it out, not just to ponder it. It is a way of being, not just a way of thinking. By giving people the opportunity to grow a more generous life, we give the opportunity to deepen the faith that sustains it. Generous churches are inevitably growing churches., they can't help it. Their generosity spills out, as they share the overflowing life and love of God.

- Have you ever set yourself a goal and a plan to achieve it? It could be fitness, diet, a new skill, a qualification. Talk about how you planned it and how it felt when you achieved it.
- People often find it easier to do something new if they do it with other people. Is the same true of being more generous?
- How do you encourage people to do something without making them feel guilty if they don't?

Section 8: Giving Review checklist

It can help to check what you are doing before deciding as a PCC what you can do to build on this. Every church has some things they are doing well. Here is a checklist of suggestions you can work through. Tick all that apply and decide what you should work on next.



Regular giving to the parish	
<input type="checkbox"/>	We encourage the use of standing orders
<input type="checkbox"/>	We have a giving information leaflet readily available at the church
<input type="checkbox"/>	We have information on our website
<input type="checkbox"/>	We plan to join Parish Giving Scheme when this becomes available
Gift Aid	
<input type="checkbox"/>	All those who give are encouraged to complete a Gift Aid form
<input type="checkbox"/>	We claim gift aid regularly
<input type="checkbox"/>	We claim all the GASDS we are entitled to
We formally thank all our regular donors	
<input type="checkbox"/>	By personalised letter or email
<input type="checkbox"/>	In general written communications (notice sheets/magazine)
<input type="checkbox"/>	By including an offertory prayer as part of our worship
We preach and teach about giving	
<input type="checkbox"/>	Several times a year
<input type="checkbox"/>	Once a year
<input type="checkbox"/>	We have used the Diocesan Generosity Gift and Grace materials
<input type="checkbox"/>	We have invited the Diocesan Stewardship Advisor to our PCC
<input type="checkbox"/>	We have held a Grace Stewardship programme in the last five years
<input type="checkbox"/>	We provide annual opportunities for people to review their giving
We have ways that people can give by card and online	
<input type="checkbox"/>	We have a contactless machine and information to help people use it
<input type="checkbox"/>	Our website/Facebook/A Church Near You page enable online giving
Legacies	
<input type="checkbox"/>	We have a legacy policy
<input type="checkbox"/>	We provide information about legacies (leaflets/website)
Reserves	
<input type="checkbox"/>	We have a reserves policy which is reviewed by the PCC
<input type="checkbox"/>	Our reserves are at least three months running costs
<input type="checkbox"/>	Reserves are above 6 months costs, but we have a plan to spend them

Section 9: *Vision 2026*

Launched in 2015, Vision 2026 is an agenda for growth and change to see “Healthy Churches Transforming Communities” across the Diocese of Blackburn by our centenary year of 2026. The Vision was launched in 2015 when the Diocese of Blackburn made a bold strategic decision to change and to grow through the priorities of:

- Making disciples for Jesus Christ
- Being witnesses for Jesus Christ
- Growing leaders for Jesus Christ
- Prioritising work among children, young people and schools

The ‘Making Disciples’ section of the vision includes four priorities:

- Knowing the scriptures better through reading teaching preaching and study
- Praying with greater depth and urgency for the Kingdom of God to come
- **Giving generously of our time talents and money to the cause of Christ**
- Offering Worship in Spirit and Truth through the Ministry of Word and Sacrament

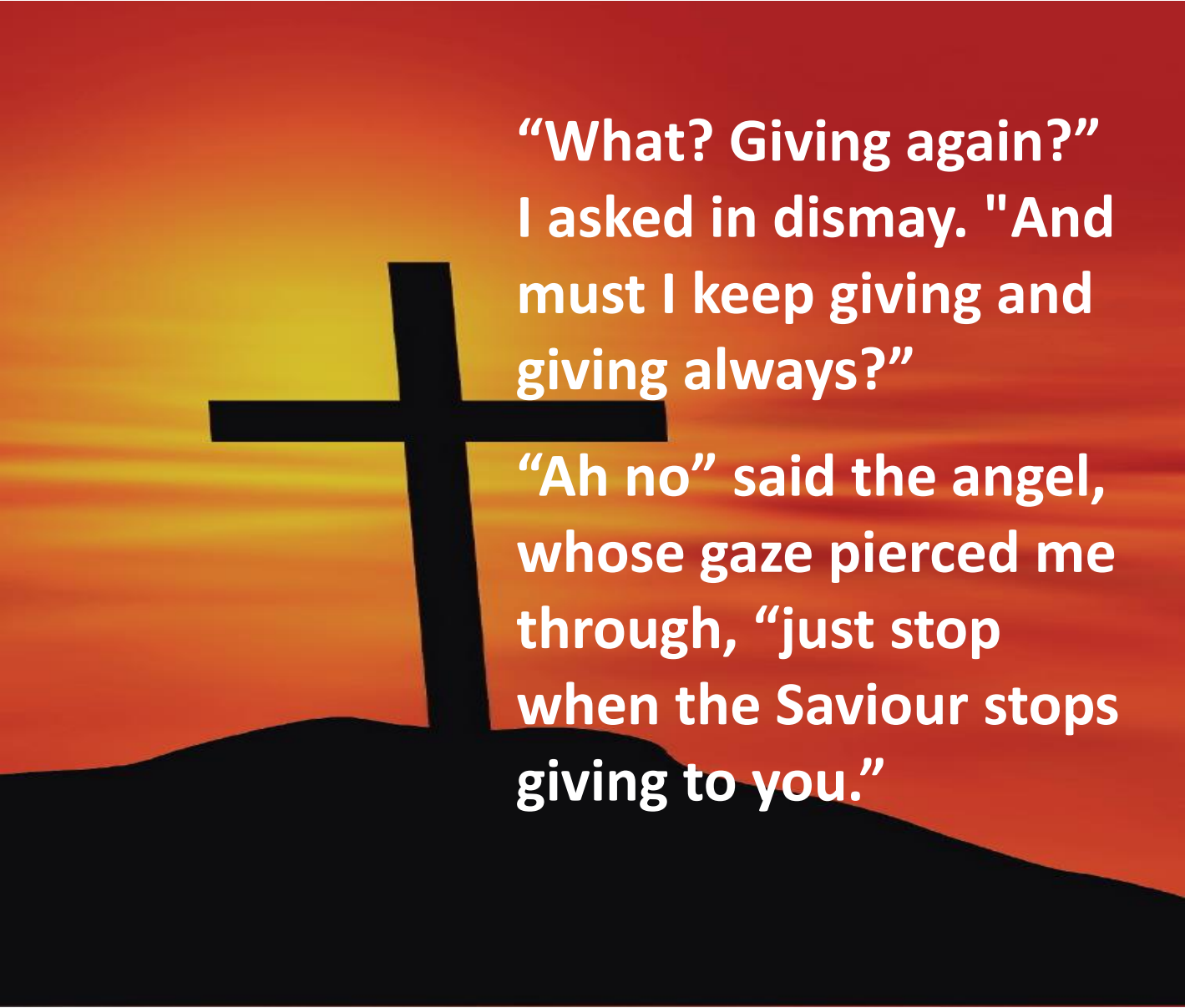
Our Diocesan Prayer

Heavenly Father, we embrace Your call for us to make disciples, to be witnesses and to grow leaders. Give us the eyes to see Your vision, ears to hear the prompting of Your Spirit, and courage to follow in the footsteps of your Son, our Lord and Saviour Jesus Christ. Amen.

Section 10: Vision Action Plan Review

This section offers reflection on the mission and ministry in our church and identifies some key areas for development.

<p>The 3 main strengths in our church “Isn’t it good that...”</p>	
<p>The 3 main weaknesses in our church “Isn’t it a pity that...”</p>	
<p>Our Opportunities “Wouldn’t it be good if ...”</p>	
<p>Our Mission Values What influences and motivates us ...</p>	
<p>Last Vision Action Plan actions competed Any lessons learnt?</p>	
<p>Current Vision Action Plan Actions not yet completed Any lessons learnt?</p>	
<p>Our Purpose Statement Our purpose/reason to be here is....</p>	
<p>Our Vision Statement How we would like to be described 5 years from now is</p>	



**“What? Giving again?”
I asked in dismay. “And
must I keep giving and
giving always?”**

**“Ah no” said the angel,
whose gaze pierced me
through, “just stop
when the Saviour stops
giving to you.”**



Yours, Lord, is the greatness, the power,
the glory, the splendour, and the majesty;
for everything in heaven and on earth is yours.

All things come from you,
and of your own do we give you.

