



the gift of giving



STPAUL'S
BARROW



Freely we've received, freely we give.

Money *can* be an uncomfy subject, but it doesn't have to be!

In the Bible, it's clear that everything we have comes from God. And yet God entrusts *us* with things - like our time, our gifts, our possessions, and our money. We get the *privilege* of giving from what God has already given to us!

"Everything comes from you, and we have given you only what comes from your hand."
(1 Chronicles 29:14)

Maybe you already see in your life the way that God's generosity to you has helped you be more open-handed with what he has given you?

And so far from financial giving being a burden, it's actually an opportunity for us to say to God, to ourselves, and to the world, what we value most in life.

So why give regularly to church?

Giving towards the work of Jesus' church is part of being partners in the gospel. Church is simply not an event or a club., but a family on mission with Jesus. As we invest our financial resources in the church, we're enabling the work of God's kingdom.

In 2 Corinthians chapters 8 & 9, the apostle Paul commends a group of churches who have given financially to support the work of the gospel. Why not read them? Paul describes financial giving as a mark of 'joy' in God (8:2), and that it's a '*privilege*' (8:4) to share in this work in the '*grace of giving*' (8:7). We're to give **cheerfully, rather than reluctantly** (9:7). And as we give to the work of the church, this leads to thanksgiving to God as others are blessed through the ministry that we've enabled (9:12-13).

Of course, a first step is deciding to give to the work of the church. But a second step is to **decide to give *regularly* and *intentionally***. Far from being 'unspiritual', planning our giving can be a sign that we have intentionally & prayerfully considered how much we can give. It's also a huge blessing to the church in our budgeting and financial planning if we know roughly what our planned giving income is! So why not take some time to **prayerfully think about how much you could commit to giving to church, e.g. each month?**

"For me, giving to the work of church is investing in something more than bricks and mortar. It's investing in bringing spiritual life & growth, which lasts forever."

We'd love everyone who considers St Paul's *their* church, to consider giving financially to support the work of the church.

We know this hasn't been an easy 18 months, and it may be you can't give as much as previous years. But we're excited about the future & we'd love you to think & pray about giving regularly & generously...

Thank you, Robin

Particularly as we enter a new chapter as one church, it's helpful for us to get a sense of what our **annual giving income** is, so that we can better plan how to invest in ministry & mission.

Many people will set-up a **Standing Order** or Direct Debit, and if you pay UK Tax, then you can also give the **Gift Aid** (we claimed about £14,500 in Gift Aid last year so it's very significant!).

Other people give with cash through our weekly '**Giving Envelopes**'. If you'd like these, we can provide a set of little envelopes and you can bring one along each week with a gift enclosed.

How we spend our money...

Our income in 2020 from regular giving was about **£54,000** + gift aid, which was a decrease from around **£72,000** + gift aid in 2019. Obviously 2020 was a difficult year, with lots of financial uncertainty and very few physical church services.

However to continue the ministry we're involved in as one merged church, we'd love **regular giving to increase** to around **£75,000** in 2021. Ultimately this is so that we can start new ministries, sustain existing ministries, and continue to pay our 'share' to the Diocese. We want to make disciples of Jesus who make disciples of Jesus!

In terms of our costs, we pay over **£45,000** per year as 'Parish Offer' to the Church of England, and have pledged to increase this to **£50,000** in 2022. This goes towards covering the cost of a stipend for clergy like Robin, as well as covering the training process for new clergy, housing, pensions, council tax. Ultimately this enables more gospel ministry across Cumbria.

We spend around **£18,000** on 'people' each year, including cleaning, an Administrator, and expenses; around **£15,000** per year on our buildings (insurance, heating, lighting, water, phone); **£2000** directly on projects, & **£5000** on office costs. We'd also love to have an Intern in 2022 for approx. **£3500**.

How much should I give?

We're all different, and so are our circumstances, so there's no **'one-size fits all'** answer to that question. We're called to make our own decisions.

In the Old Testament, God's people gave at least a tenth of all their produce to God (known as a 'tithe'). This was done joyfully, in response to God's generous blessings to them, not legalistically or begrudgingly. Therefore many Christians find that **10%** of our income is a good starting point to consider how much to give.

"It's helped me to see my giving as part of my worship. Yes, it means I have less to spend on other things, but that's the point. God doesn't just get 'what's left'."

Of course, some people will be able to give more than that, and some less. Some people will be in households where not every adult is a Christian, so things won't be straightforward. Ultimately, God calls us to be **cheerful givers & generous givers**. And often cheerful generosity means 'thinking ahead', rather than just giving what's left.

Practically, many Christians therefore find it helpful to follow these 4 steps, which we've shown in the examples below.

- *Pray God would give you a generous heart and help you to discern what to give*
- *Work out your annual household income*
- *Decide on a % you're willing to give to church*
- *Work out what this would mean each month*

	Example 1	Example 2	Example 3	Example 4
Total income:	£5k	£5k	£25k	£25k
% to give:	5%	15%	5%	15%
Annual gift:	£250	£750	£1250	£3750
Monthly amount:	£20	£62	£104	£312
Per week:	£5	£14	£24	£72

Please note that we keep your giving **confidential**. Only the treasurer will process your giving information. We hope this encourages you to give from the heart, rather than because you feel any other pressure.

Giving Form

- ☐ I would like to set up a standing order. ☐ I have set-up a standing order myself
- ☐ I would like to make a one-off gift & enclose cash/cheque payable to 'St Paul's PCC'

Your Personal Details:

Title: Surname: First name:
Address: Post-code:

For those wanting the Church to arrange a Standing Order:

To the Manager of _____ Bank plc

Bank address:

Post-code:

Please pay: 'St Paul's PCC' at Barclays Bank, Barrow-in-Furness

Acc. No.: 50775932 Sort Code: 20-04-68

My gift of: £_____ (amount) monthly/quarterly/annually

Starting on _____ (day) _____ (month) 20____ (year)

until further notice, & debit my account with each payment when made.

Account No.:

Sort Code:

Name of account holder:

Signature:

Date:

If you bank online, you may wish to set-up your regular giving or a one-off gift online yourself. If so, please still notify us so we know it's coming.

Make your gift go further - giftaid it!

(both boxes below must be ticked in order for us to claim gift-aid on your gift)

Because we're a charity, we can reclaim 'Gift Aid' - St Paul's gets 25% extra at no cost to you! (Charity number: 1132621)

☐ I want St Paul's to treat all my gifts (as above) from the date of this declaration as Gift Aid applicable.

☐ I am a UK taxpayer (please ensure your address has been included above to prove you are a UK tax-payer) and I understand that if I pay less Income Tax and/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.

If you pay Income Tax at the higher or additional rate and you want to receive the additional tax relief due to you, then you must include all your Gift Aid donations on your Self-Assessment tax return or ask HM Revenue & Customs to adjust your tax code.

Signed:

Date:

Please return a signed paper copy of this form to 'Treasurer' at the Church Office. Any questions: treasurer@stpaulsbarrow.org.uk

