

# St Matthews

Commit to  
the LORD  
whatever  
you do,  
and he will  
**ESTABLISH**  
your plans.

PROVERBS 16:3

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**Stewardship Sunday**  
**March 8<sup>th</sup> 2015**





'Stewardship Sunday' is the annual opportunity for the whole church family to prayerfully reflect on their financial support for St Matthews.

However, the first thing to say is ***thank you***. I am continually grateful for the faithful, regular and sacrificial financial support of the church family for our mission and ministry. I can't overstate how much we value your support and how important it is to our church.

However, this can be an 'awkward' Sunday for a church.

Rectors talking about money can conjure up images of brash preachers inviting donations whilst implying that personal giving is directly linked to spiritual blessing!

It can also increase our sense of guilt. Everyone faces money pressures so when you're encouraged to give, the reaction can be "*I know I ought to but I'm not sure I can afford it.*"

Therefore, to get our priorities right, this booklet focuses firstly on the Bible's teaching about giving. It's only in Scripture that we find the right foundations for our actions, attitudes, beliefs & behaviour to anything, including giving.

Secondly, there is information about the current state of our finances, & the future challenges we face.

Finally, there is guidance as to how you can respond.

Thanks again for all your encouragement and support.

Yours in Christ,

*Mike*

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## **The Biblical Context of Giving**

*“All should give what they have decided in their hearts to give, not reluctantly or under compulsion, for God loves a cheerful giver.” 2 Cor. 9:7*



When we hear ‘church’ & ‘giving’ in the same sentence, our immediate response is not usually cheerfulness! Many do give generously, but for others the response can either be one of resigned inevitability or frustrated annoyance.

Giving *‘not reluctantly or under compulsion’* seems far from the reality of how we often feel. If we’re honest, our giving can be motivated by guilt or duty & with reluctance.

Yet the Bible teaches that Christians should be willing to give sacrificially & be joyful about it! How can we bridge this gap, enabling all of us in the church family to give according to Biblical principles & be positive about it?

The first thing to do is to put the wallet/purse away, take a big step backwards & see the bigger Biblical picture.

The Bible’s first words are *“In the beginning, God created.”* It’s a reminder that our basic attitude to the world is that it all rightfully belongs to God. We’ve been given the task of ruling over it, under His authority, with the express purpose of bringing glory to God.

As King David says in 1 Chronicles 29:11...

*“Yours, O LORD, is the greatness & the power & the glory & the majesty & the splendour, for everything in heaven & earth is yours.”*

Everything we have is God’s gift to us and the way we use His gifts should be in obedience to His commands.



In Mark 12:28, Jesus definitively teaches that the most basic responsibility of a Christian is to...

*“Love the Lord your God with all your heart & with all your soul & with all your mind & with all your strength.”*

The only response to God we should make is to willingly & wholeheartedly submit every part of their lives to His authority. Not out of duty but out of gratitude for what God has done in our lives through Jesus Christ.

It's this 'whole-life' response that's the foundation for deciding our priorities in life. We can give wholeheartedly to God of our time, energy, interest, encouragement, enthusiasm, support, practical skills, & money. If God is the main focus of our lives, it'll be reflected in what, where & how we invest everything we have to give.

### **The Nature of Giving**

*“Jesus said ‘Go to the people of all nations & make them my disciples.’” Matthew 28:19*

If we take this seriously, then all we do at St. Matthew's must be focussed on helping others to know a living relationship with Jesus as Saviour, Lord & King.

Therefore we must equip ourselves for this task by ensuring we are properly resourced with vision, planning, people, equipment, buildings & finance. This is the responsibility of every Christian & in making decisions as to how we use our personal resources, we must give priority to it.





The final decision as to how much we give is a personal one. We all need to individually decide what is right for us. But the Bible does provide guidance on the principles we should apply in making that decision.

In the Old Testament, the practice of tithing is taught. In Leviticus 27:30, the people are told that 10% of their possessions (grain, fruit, & livestock) belong to God & that they should give it as a holy offering to Him. Just in case some were tempted to give from the worst of their possessions, the bad fruit or the weak animals, they were told to give from the best.

In the New Testament, (especially 1 & 2 Corinthians), we see the following principles concerning our giving

- *It should be regular, not just when we feel like it.*
- *It should be budgeted.*
- *It should be a realistic proportion of our resources.*
- *It should be cheerful & not reluctant.*
- *It should be generous & sacrificial.*

### What Now?

- Read what the Bible says about giving & reflect on what God is saying to us.
- Pray about our giving, asking God to guide us in our decisions,
- Respond with love & overflowing generosity in resourcing the mission of St. Matthew's & beyond.



## St Matthews Finances 2013 -2014

Income	2013	2014	Diff £	Diff %
Standing Orders	20048	19008	-1040	-5
'Blue' Envelopes	10247	7121	-3126	-31
Tax recovered	7403	6949	-454	-6
Loose collections	3907	3691	-216	-6
Other donations	13319	22489	9170	59
Investment income	797	265	-532	-67
Church centre lettings	13796	10997	-2799	-20
Fees	2444	827	-1617	-66
<b>TOTAL</b>	<b>71960</b>	<b>71347</b>	<b>-613</b>	<b>-1</b>

Expenditure	2013	2014	Diff £	Diff %
Parish Contribution	56361	43000	-13361	-24
Clergy Expenses	7132	6256	-876	-12
Buildings costs	10941	15412	4471	41
Gas/Electricity	5523	5460	-87	-3
Organ/Organists	1469	1122	-347	-24
Audit fees	630	648	18	3
Office Expenses	2013	1465	-548	-27
Staff Wages	8154	8226	72	1
Miscellaneous	2503	2345	-158	-6
<b>TOTAL</b>	<b>94728</b>	<b>83933</b>	<b>-10795</b>	<b>-11</b>

<b>DEFICIT</b>	<b>22767</b>	<b>12586</b>	<b>-10181</b>	<b>-45</b>
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## **St. Matthew's financial situation**

The last few years have been financially difficult for us and we have faced some hard issues and tough decisions.

In 2013, for the 2<sup>nd</sup> year running, we accumulated a deficit of over £22,000. This was clearly unsustainable and the PCC took the difficult decision to put into action a 'deficit reduction' plan for 2014. The main measures were...

- *Reducing our Parish Contribution to the Diocese.*
- *Reducing the monthly expenses paid to Mike & Matt.*
- *Reducing the amount of gas & electricity we used.*
- *Increasing our Church Centre hire charges.*
- *Restricting building work to urgent items only.*

These measures helped to reduce our deficit in 2014 by 45%, but it was still £12,500, which is still untenable.

Why are we in this situation? There are 4 main reasons.

### **1. Regular giving has decreased**

- Attendance at St. Matthew's has broadly remained the same over the past few years with new people & families joining to replace those who have left for various reasons. However, a number of those who have left were long-standing & significant givers.
- The significant levels of deprivation in our community, combined with the difficult economic circumstances of recent years, has affected people's ability to give. In many cases choosing to maintain levels of giving has been a sacrificial act.

### **2. Our 'other income' has decreased**

- At the start of 2013 a regular hirer of the Church Centre reduced their weekly sessions by 50%. This meant a reduction in income of approximately £2,000.

- In 2013 there were seven weddings at St. Matthew's. In 2014 there was only one. This meant a reduction in income of approximately £1,600.

### **3. Our costs have increased**

- We have worked hard to limit & reduce our costs. However, despite our efforts there are unavoidable increases that we have no control over.
- We also have the inevitable maintenance of a large Victorian church building.

### **4. The 'unseen' costs of a curacy**

- Since June 2012, Matt Williams has been a great blessing to St. Matthew's & we are committed to providing support & training for him until June 2016.
- However there is a financial impact for us. We estimate that the annual cost to St. Matthew's of training a curate is approximately £9,000, mostly the loss of potential rental income on the parish house.

The only way to finance a deficit is to dip into our financial reserves. However, these have now depleted to the point where unless our regular income increases significantly in the next 12 months, we will have to implement further cost-cutting measures.

**If this happens it will potentially affect our long-term future as a church.**

For example, it could mean...

- *it's less likely we will have another curate;*
- *we have to consider selling 98 Sedlescombe Gardens;*
- *it's less likely that St. Matthew's will remain a single church benefice in the long term.*



These all sound drastic outcomes, but the alternative is to 'stick our heads in the sand' & do nothing. There will always be other sources of income, but we can't ignore the fact that over 80% of our regular income is directly linked to the regular giving of the church family.

Therefore, if we want...

- *our finances to improve in the short & long term,*
  - *to retain as much control over our future as possible,*
  - *to see our Gospel ministry expanding so that more people get to hear the Good News about Jesus Christ,*
- ...there is an unchanging, inescapable fact...

**The Responsibility is Ours**

**FOR WHERE YOUR  
TREASURE IS,  
THERE YOUR HEART  
WILL BE ALSO.**

**— JESUS CHRIST —**

## A legacy to the church?

When it comes to your Will, it's only right that your family and friends come first in your thoughts.



But that doesn't mean you can't also leave a gift to a cause close to your heart. In recent years, gifts left in people's wills have made a significant difference to St. Matthews. They have given us financial stability in a time of uncertainty and have enabled us to continue effectively engaging in mission and ministry to our local community.

Legacies have provided a considerable part of our income in recent years: *we couldn't do what we do without them!*

### **DID YOU KNOW?**

- *Over 80% of church members give regularly to support the ministry of their local church*
- *Fewer than 20% of church members leave a gift to their church family in their will.*

### Legacies...

- *are a logical conclusion of a lifetime's planned giving.*
- *make a real difference to the Church.*
- *don't happen without specific planning.*

Leaving a gift in your Will to St. Matthew's, however large or small, will help us to continue our work in the future. Just think of the vital difference this could make. So once you've remembered the people you care about, don't forget the causes you believe in.

If you would like to know more, please tick the appropriate box on the response sheet.

# RSVP NOW

- ***If you're an occasional attender....***  
then please don't feel compelled to make any response. We want you to enjoy your visit without obligation. If you would like to make a donation then please do so by putting it in the collection plate.
- ***If you're a regular but don't give regularly....***  
can I encourage you to begin giving regularly? We support the causes close to our hearts. If St. Matthew's is one of those and you are committed to our work, you can express that by giving regularly.
- ***If you give by cash in the collection plate....***  
would you consider giving via a planned giving scheme (standing order or blue envelopes)? If you are a taxpayer, we can increase the value of your gift by reclaiming the tax you have already paid on it.
- ***If you give by the blue envelopes....***  
would you consider giving by regular standing order? You can give regularly whether you are able to attend church or not. Standing orders are at your discretion and can be changed, or cancelled, at any time.
- ***However you give to St. Matthew's....***  
would you prayerfully consider increasing your giving? The ultimate responsibility for funding the mission and ministry at St Matthews is ours. Therefore we all need to respond in a way that we believe is honouring to God and an expression of our commitment to St Matthew's.