

## Introduction

Wasn't the Service on Easter Day wonderful? Our church is flourishing in so many ways – a rich liturgy, the number and range of Services, attendances are up both on Sundays and through the week, more children and families coming, more social events adding to the much-loved Flower and Christmas Tree Festivals...and so on.

**But...our church faces a financial crisis** that could set all this at nought and we can only overcome this if we all pull together with determination to solve the problem.

## Background to the present crisis

A generation ago, the Church of England was responding to falling attendances by reducing clergy costs – amalgamating parishes, training fewer curates and appointing part-time priests. In our case, Giles Godber was appointed as part-time Vicar of the joint Benefice of Geddington and Weekley.

Nationally, however, research showed that this approach was resulting in an ageing body of clergy and ageing congregations, with few young people coming into the church. The research concluded that the only way out of this downward spiral was to invest in growth.

Bishop Donald responded with a bold initiative: *Mission for Growth* – using the Diocese's reserves to increase clergy numbers and clergy training in order to grow congregations and who would in turn increase income to meet the extra costs.

So, when Giles Godber retired in 2013, the parish agreed to revert to having a full-time priest, on the basis that we would grow our income to meet the full cost of doing so. Bishop Donald agreed to help us by staggering the necessary increases in our Parish Share over 3 years, and has since extended this subsidy by another year. An anonymous person also agreed to donate £15,000 over 3 years to ease the transition.

Three years on, things are going well in so many aspects of our church life. But - our income still falls well short of the level needed to sustain a full-time priest. In addition, the Diocese's own reserves are now running low and they have now said very clearly that they cannot continue to subsidise parishes any more.

So, by 2018, we must become financially self-sufficient. If we cannot pay our way by then, we face a cycle of decline - being amalgamated with other parishes into a much larger Benefice, fewer Services, reduced capacity for pastoral and missional work.

This really is our last chance to save our church as we know it.

## The nature and scale of the crisis.

It may surprise many of us to know that our church has been running at a deficit since 2011.

It may also be a surprise that our expenditure in real terms (i.e. at today's prices) has been very stable over the past nine years - with one exception.

That one exception is the Parish Share. This is the amount we pay to cover our Vicar's remuneration and associated costs like pensions, national insurance, training and housing – so saving parishes from all the administrative and legal responsibilities involved.

At £51,600 for this year, our Parish Share is one third higher in real terms now than 6 years ago – but that's not surprising - because we have a full-time vicar, and it's what the parish agreed to in 2013.

So, what about our income? First, the good news – all the hard work put in by so many folk here has meant that in real terms income from events and activities (excluding the Flower and Christmas Tree Festivals, which are treated separately) has increased and is now back to where it was 6 years ago. However, two bits of bad news....

First, our giving – via envelopes, Standing Orders and the collection plate – is now nearly one-fifth lower in real terms than it was in 2011. All of that decline occurred between 2011 and 2014 - since when giving has been stable. The renewed life that has come from having a full-time priest has steadied the ship, but giving is still a long way below where we were 6 or 7 years ago.

Second, the generous anonymous donor who has given £5,000 in each of the last 3 years can no longer do so,

So, what does all this add up to?

- Between 2011 and 2014, our deficit averaged £4,800 each year in real terms. This was covered by drawing on balances built up in earlier years.
- In 2015, this deficit increased to over £15,000, mostly due to the increasing Parish Share. This was covered by drawing on the accumulated profits of the Flower and Christmas Tree Festivals.
- In 2016, we showed a deficit of 'only' £6,600. However, this disguises the fact that for the first time in memory, we failed to pay our full Parish Share, and we used up the last of the past profits from the Flower/Christmas Tree Festivals. So, the 'true' deficit was in fact just over £12,000.
- For 2017, if nothing changes, we are facing another deficit of £12,000 - AND we also have to find the £5,000 that our anonymous donor is no longer making. So, we face a deficit of £17,000 this year.
- A sobering thought - we only have £21,000 left in our Reserves

## Rising to the Challenge...

How are we to respond?.....

First, we need to understand the urgency of the situation. We have only a short time to prevent an existential threat to our church community.

Secondly, we cannot directly affect the nearly three-quarters of our expenditure that goes to pay our Parish Share. If we want a full-time Vicar, then that's what it costs.

We are looking line by line at the rest of our expenditure to see where costs can be reduced, but it is crystal clear that any economies we make will come *nowhere near* to eliminating our deficit. Besides, the more we cut the more we damage the work of both ministry and mission

So, along with prayer and hard work, we simply *have* to increase our income to survive.

With thanks to all concerned, we have been successful in raising more income from events and activities. We hope to maintain this, but the scope for further big increases in income from this source is limited.

It is therefore now *critical* to increase our giving as a Christian community - via regular planned giving, one-off gifts and legacies. This is not just a practical necessity, but it goes to the heart of what it means to be a Christian disciple.

Of course, what we give is something solely between each individual and God. But collectively, we need to find an average of £5 a week more per giver - which for those signed up to Gift Aid can be achieved by giving £4 extra a week. It sounds daunting, but it's the cost of a daily newspaper.

Clearly this may not be possible for some, so those of us with the broadest shoulders will need to think carefully about burden-sharing.

This is not a popular message, but we can no longer tiptoe around it if we are to secure the Church for the future – for our children and grandchildren. Greater take-up of standing orders and gift aid declarations will help by providing a more reliable flow of gifts.

Also very important is people taking time to make a legacy. We encourage everyone to think carefully about how they can help in such ways to secure the future of God's church in our community.

We also welcome any ideas you may have for increasing income – we all need to find ways of pulling together.

This work is a burden for which our PCC and congregation as a whole need to take responsibility. We pray that we will prove equal to the task.

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