

## Our Parish, Our Responsibility

My name is Mike Whitaker and Father David has asked me to speak to you today about the planned giving drive we launched last weekend.

As some of you may know, I have been a parishioner of this parish for over 60 years and currently serve on the finance committee, co-ordinating the gift aid scheme. I also co-ordinate the readers at Mass, take up collections and occasionally serve on the altar – yes there is no upper age limit for servers. Finally, I'm a member of the social club committee and look after the parish website.

Ours is a vibrant and active community, with a small core of parishioners generously giving of their time and talents to help make our parish what it is today. So, first of all I would like to thank you all for the many different ways in which you support our parish.

### Stewardship

As Father explained last week, we are each called as Stewards to share and invest our God-given gifts of Time, Talents and Treasure. God has given us many blessings. What we do with them is our gift back to Him.

I didn't use to think about Stewardship, but now the more I think about it, the more it makes sense. I can see that our parish will never flourish if everyone supports it in the way I used to, with a contribution that I hardly noticed. My offertory giving was a last-minute scramble for whatever was in my pocket.

However, when I began to consider what this parish meant to me, I soon realised that if everyone else was making the same kind of effort then there was a real possibility this parish would not be here in the future. It was then that I realised

- I could give more of my time to the parish
- That I did have skills I could offer
- And I could increase what I gave financially to the parish – that I should include my offertory giving within my regular budgeting, not as a passing thought on a Sunday.

This was the beginning of my understanding of Stewardship.

Our parish is one of our blessings from God, so we are all responsible for maintaining and handing it on to future generations in excellent condition. With this in mind, I want to quickly go through our parish finances with you and highlight a few points we all need to be aware of as parishioners.

## Our Parish Finances

- Did you know that our parish does not receive funding from the diocese, the state or the Vatican? Our main source of income is the offertory collections – without your support we could not continue.
- Just like your own household, our parish has to balance monthly income and expenditure. As you can see from the leaflet you received today, we have to pay for gas, electricity, council tax, insurance, property costs and repairs, admin, liturgical costs and the overall cost of parish ministry.
- We also need to save for the future – to remain truly self-sufficient we should be achieving an annual savings rate (or surplus) of 20%. This is because if our boiler was to break or the roof needed fixing, upfront repair costs could easily run into tens of thousands. In fact, recently, following a fire safety inspection, we had to make changes to fire doors in both the church and presbytery which amounted to a whole weeks offertory income.

The operating chart in the newsletter does need a little explanation. The Gift Aid income in 2024 was inflated by several thousand pounds because we received some back payments from HMRC. This means that our regular income was a little lower than stated. There also appears to be a discrepancy in the accounts coding used for repairs which means that the sentence below the chart does not reflect the true position. We will be examining this in the future with a view to providing an accurate summary of our parish finances each year going forward.

Meanwhile, as you can see from the newsletter, there are a few areas of concern:

1. Our offertory collections have risen by an average of 7% per year over the last 3 years which is a good recovery from the covid slump, but,
2. Our operating costs are increasing at a faster rate, especially energy costs. We will also be hit by the government's employer national insurance rise from next month.
3. And building repairs meant that our surplus last year was negative, that is we spent a lot more than we received.
4. Our average donation, per person, per week, is £4.00 which seems low when we consider that a cup of coffee on the high-street costs about the same.
5. Only 67% of our donations are Gift Aided and the number of Gift Aiders signed up to our planned giving is static. If everyone Gift Aided, the parish would have received up to £3,500 extra.

Ignoring these issues is not an option if we are to pass our parish on to the next generation in good physical and financial health. It would be easy to slowly decline into an unhealthy financial position. Over the next week please prayerfully consider the following questions:

- How is God calling me to use the blessings and gifts entrusted to me?
- Does my current contribution reflect the importance of the parish in my life?

The late Cardinal Hume suggested we consider giving our first hour's pay each week. Of course, only you know your own circumstances and what you feel called to give so that your giving is prayerful, proportionate and an amount that is meaningful to you.

## Effective Offertory Giving

Finally, I want to share with you how to make your offertory giving in the most effective manner. Please consider giving by Standing Order. This is easy to do – just bring your account number and sort code with you next week and we'll set it up for you. Giving by standing order provides our parish with reliable income whereas loose cash and envelope giving drop during the holiday months. Regular income from standing orders means the parish can plan ahead with confidence. Standing orders also cost the parish less time, effort and money than processing loose cash or envelopes and avoid the risks of cash handling. Many of us already use Direct Debits to pay household bills but with Standing Orders you retain control of the amount, date and regularity of your donation. Giving by standing order also -

- Helps you budget and record your giving
- Keeps your giving up to date, even when you cannot be at church
- Avoids the last-minute search for cash on a Sunday.

For those already giving by Standing Order – thank you for your support. Please review the amount you give, taking into consideration inflation and your current circumstances.

Next week we will have a form to make it easy for you to set up a standing order for the first time OR change the amount you currently give. If you wish to do this, please have your bank details to hand next week.

## Gift Aid

If you pay UK tax on income or capital gains or on a pension, then please consider Gift Aiding your donations – you have nothing to lose and everything to gain for the benefit of our parish! We lose out on thousands of pounds each year because not everyone who CAN Gift Aid does so. Gift Aid allows our parish to reclaim from HMRC the tax that you have already paid on your donations. For every £1 that you donate, our parish can reclaim 25p, and it doesn't cost you a penny!

There are many misconceptions about Gift aid. But did you know that:

- If you pay UK tax on a pension, then you CAN Gift Aid.
- Your taxes will NOT go up if you Gift Aid, your records will not be scrutinised, and you won't have to pay anything or do anything further after signing a declaration form.

- Signing up to Gift Aid just means your details are run through HMRC's database simply to check you are on there. This does not trigger any further checks.
- Gift Aid is a wonderful means of boosting your giving at no extra cost of time or money on your part and makes a real difference to the financial wellbeing of our parish!
- Gift Aid also benefits higher rate taxpayers as it allows you to reclaim the difference between the basic and higher rate of tax for yourself when you complete your tax return.

If you are a UK taxpayer and wish to Gift Aid, then next week on the pledge forms that we shall distribute please ensure that you:

- Sign the Gift Aid declaration
- Select to make your offertory donations by envelope or Standing Order.

Please sign a Gift aid declaration next week even if you are already Gift Aiding in the parish because this is a whole parish renewal to ensure we are completely up to date.

If you have any other questions regarding Gift Aid or standing order, please speak to one of the volunteers at the back of Mass today.

Volunteering - Please also consider how you can share your time and talents with this parish. As you will notice, there are many jobs and duties pivotal to keeping our parish community alive and thriving. There will be a chance next week to sign up for volunteering.

## To conclude

Please prayerfully consider all the things Fr David and I have shared with you. During the week ahead Father and the finance committee invite all of us to review and renew our offertory contribution to the parish, bearing in mind our circumstances and the current needs of the parish.

On a closing note, let us all remember and be thankful for the commitment and generosity of those who came before us. We owe the legacy of this beautiful church and community to them. In a sense we are standing on their shoulders. We have what we have today because of their generosity. So how will future parishioners look back on us?

Becoming a planned giver marks a shift in your relationship with our parish – from the casual visitor who throws a few coins into the offertory basket, to a dedicated parishioner who is an essential member of our parish community; someone that both knows and loves this parish and wants to see it grow and flourish.

Thank you for listening and for all that you do.