

CHRIST CHURCH
BARNSTON



ST MICHAEL'S
PENSBY

Commitment Sunday

November 28, 2021



What is Commitment Sunday?

Commitment Sunday is an opportunity for us to reflect. And having reflected to review how we give our time, and our talents, and our treasure as we seek to follow Jesus. There is no doubt that this review has been triggered by our financial situation, but as the PCC and MLT reflected on this situation we realised that our commitment as Christians is not limited to what we give to church financially. As such, our financial situation presents an opportunity for us to reconsider our personal commitment to Jesus. When we follow Jesus, we submit our whole lives to his Lordship, this means our money, but also our time and our gifts.

What this may look like for us, as we commit or re-commit our life to Jesus will be different for each one of us. For some, choosing to come to church over a football match may be a costly but necessary commitment. For others, attending church every week as opposed to once a month may reflect significant growth. For yet others, helping out in some way, considering confirmation, or even staying behind to chat to people over refreshments may signal a renewed commitment to Jesus and his church. All of us, as we follow Jesus, want to be generous with our **time** *and* our **talents** *and* our **treasure**.

Why Should I Give?

“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich.”

2 Corinthians 8:9

As Christians we worship the one, true and living God, and this God; Father, Son and Holy Spirit is an overwhelmingly generous God. In fact, God is so generous that the Father sent the Son into the world and the Son willingly suffered and died upon a cross. Jesus gave up his riches and became poor so that we, who are poor, might become rich. We worship a self-giving and all-loving God, whose generosity overflows. There is no price that God would not have paid for us. And as we worship this God we will become like him—how could we not? Knowing how generous God has been to us, how could we not become more generous ourselves? Christians, whether rich or poor, are people who want to give

because we worship a self-giving God. In fact, if we are not marked by generosity then we may not really know God at all. If that is the case then God does not really want our time, talent, or treasure—he wants us. It may be that the right response for us today is to commit our lives to Jesus for the first time, and to mark that commitment through baptism or confirmation. Please do talk to Chris Murphy about this.

How Can I Give My Time and Talents?

Assuming that we are a Christian, how do we get involved? Each of our Sunday services require four broad areas of support: music, technology, hospitality, and Sunday School. As a long-term goal, it would be great if everyone who attends a Sunday service could commit to that service by coming every week, and by serving in one of these four areas once a month. *Please reflect on which box you might tick.*

Name:

I would be interested in helping on a Sunday by:

- 1) Playing or singing in the music group
- 2) Helping with technical support
- 3) Teaching in Sunday School
- 4) Providing hospitality

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

We don't put on lots of programmes as a church because they consume time and take us away from our friends and family. Our aim is to have a light structure to liberate people to live out their Christian faith at home and work. At the same time, it is appropriate for the church to mobilise in social action and evangelistic outreach. God may have given you talents which you would like to use for these purposes. Please write them here.

Our Financial Context

We are spending more than our income by about £3,500 per month, or £40,000 per year. At the end of October 2021 we had £84,500 of 'normal' balance available. With a deficit of £3,500 per month, it will be 8 months before we hit our reserves figure of £57,000, (the figure at which the PCC agreed to hold reserves) and a further 16 months after that when we run out of money. At this rate we will run out of money in October 2023.

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There may be three broad reasons we find ourselves in this situation.

1. Covid-19

Covid-19 has affected our church finances. Although we have saved money because the buildings have not been open, we have also been unable to hire out our halls, which has resulted in a net loss. Although, the plate makes up a very small percentage of our income we have lost this. More significantly, those who give via covenant envelopes have been unable to put these on the plate—in many cases we have lost this income.

2. The Julia Oxley Legacy and the Don Macardle Legacy

These legacies may have caused church members to think that we are flush with cash, but there is a difference between capital and income.

3. A lack of teaching on generosity and commitment in recent years

Despite the pandemic and the lockdown we have still had new people join our church, for which we are grateful to God. We haven't done any teaching on giving since before the pandemic or drawn attention to our financial need—it may be that those who are new to the church haven't had the chance to get involved.

The Oxley Legacy

In July 2019 Julia Oxley left us £565,000. The PCC agreed that this would not be used for 'normal' expenses and would instead be used to develop the mission and ministry of the parish.

- 1) £13,500 was used to pay off the remaining debt on the Pensby project.
- 2) A tenth was set aside to bless our mission partners.
- 3) £106,000 was set aside to cover staff salaries so that we could enhance our ministry. The proportion of these salaries that is covered by the legacy has been tapered so that after a period of 3 years they will be covered by general giving.
- 4) Over £300,000 remains unallocated. The PCC has set up a sub-committee to look at how this legacy could be used to improve our buildings (particularly at Christ Church).

The Macardle Legacy

In August 2020 Don Macardle left us £56,000.

- 1) A tenth was set aside to bless our mission partners
- 2) £12,750 was used to set up a hardship fund to help those in need in our parish
- 3) The remainder was put into our general fund because the PCC recognised that expenditure was consistently above income and realised that through the pandemic it would be difficult to launch a financial appeal or cover this deficit in the short term.

Ideally, our operating income would exceed our operating expenditure. In the long-term if this does not happen then it will be impossible to use these legacies to fund capital projects such as employing staff and improving our buildings. If the monthly deficits continue, it will not be long before the Oxley legacy will need to be used for day to day running costs, which will make a capital project impossible, *and we will still be left with the underlying problem of running a monthly deficit.*

What is the solution?

1. Cut Expenditure

The church operates frugally, which means any cuts that would make any significant difference would be incredibly painful. For example, 61% of our expenditure pays our parish share. This means we pay nearly £11,000 a month to the diocese to cover the cost of clergy stipends, housing, and pensions, as well as contributing to central posts and the training of future clergy, licensed readers and pastoral workers. If we reduced the number

of clergy from 2 to 1 then our parish share would halve, saving the parish about £65,000 a year. But wouldn't that indicate a shrinking church?

2. Increase Income

Given that we want to increase the impact of our mission and ministry, a better solution is to increase our income to match our expenditure. It is our responsibility as church members to do this. As a church we want to bless our community rather than ask our community to bless us—this is why fundraising is not a great option—and so it is up to us to cover the shortfall. The very best way to give is to set up a Standing Order. A Standing Order will help the church to budget responsibly on the basis of a regular and steady income. To do this fill in the form at the back of this leaflet and return it to the treasurer.

“The very best way to give is to set up a Standing Order.”

What does Generous Giving Look Like?

This will vary according to people's circumstances. Before Jesus came, God's people were commanded to give 10% of their income to support God's work. Many Christians continue to take 10% as a benchmark. The Church of England encourages us to give 5% of our income to the local church, leaving space to give to other charities. Giving 5% would mean:

- Someone with an income of £6,000 would give £25 a month.
- Someone with a net income of £15,000 would give £60 a month
- Someone with a net income of £35,000 would give £145 a month.

Our monthly shortfall is about £3,500 and there are about 350 people on our electoral roll. If everyone who feels they belong to this church were to increase their giving by £10 a month, which is less than £2.50 per week (or a bit less than the price of a coffee at Costa) then our deficit would disappear (and most of us can afford one coffee out per week).

“Most of us can afford one coffee out per week.”

A biblical principle for giving is to plan to give and to give to God first. As we do this we will adjust to living on what is left over. If we live first and then give God the left-overs, we will find there is not much left-over to

give. It may help to remember that as Jesus died he did not give us his left-overs: he gave us his best.

There is no rule concerning how much we should give. In any case, God is more concerned about our inward attitude than our outward appearance. Because there is no rule, there is no limit to how generous we can be—why stop at 5% or 10% or even 20% of our income if we could give more? God does not require us to give more than we can afford but if we are honest most of us in Barnston and Pensby are very far from this particular problem. Everyone's personal circumstances are different but the challenge to generosity is there for us all and so it is healthy to review our giving to account for changes in our circumstances (for example, many of us may have saved money during the pandemic), rising inflation, and the needs of the church.

If you are in a position to make a one-off donation, then you may prefer to do this. You can use the details on the back page to make a balance transfer by BACS to the Christ Church and St Michael's account citing the reference *commitment*.

Whatever you decide to do, and however much you decide to give, our prayer is that everyone would take this opportunity to move on a step in their faith by growing in their commitment to Jesus and his church.



Banker's Standing Order Form

Please complete the form in block capitals. Either use the details to set up online, or, after completion, send it to the Parish Office for the attention of the treasurer who will record and then pass it on to your bank.

I,.....Mr/Mrs/Miss/Ms/Title.....

Of (Address).....

.....Postcode.....

Your account number..... Your branch sort code.....

request you to pay CAF Bank, West Malling Kent, for the credit of BARNSTON PCC, Account no. 00016049, Branch sort code 40-52-40, the sum of

£ Amount in words:

Every month/quarter/year until further notice. (Please delete as appropriate.)

Starting on the day of 20..... (must be after the date of signature)

Signed.....Date of signature.....

To (Your bank).....

Address.....

..... Postcode.....

Gift Aid Declaration

If you pay tax the church is able to reclaim any tax that was paid on the gift—this works out at 25% on most donations. For example, a gift of £20 would be worth £25 to the church. Last year the parish was able to reclaim over £24,000 in tax on donations. In order to Gift Aid your donation you must tick the box below:

I want to Gift Aid my donation of £..... and any donations I make in the future of have made in the past 4 years to **Barnston PCC**

I am a UK taxpayer and 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.

Title..... First name or initials..... Surname.....

Full Home address.....

..... Postcode.....

Signature..... Date

Please notify the charity if you: want to cancel this declaration; change your name or home address; no longer pay sufficient tax on your income and/or capital gains.