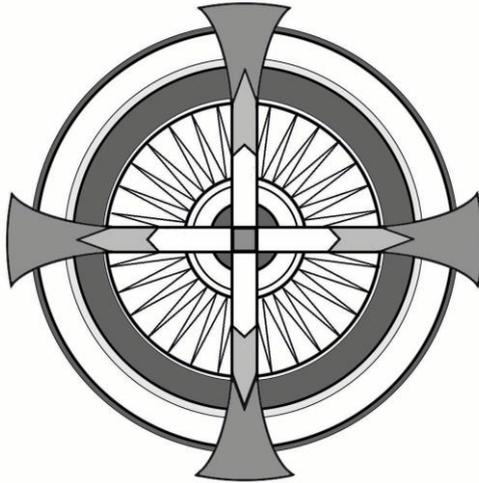


St Mary's Church Ealing



**Giving our time, our talents  
and our money**

November 2013

## What is stewardship all about?

When you stop to think about it, God has given us so much: life itself, a beautiful planet, energy, gifts and talents, family and loved ones, not to mention our work, interests and possessions. In addition, of course, he has given us the greatest gift of all – himself – through Jesus, in the power of the Spirit. God’s lavish grace is truly amazing.

Stewardship is one way we can respond to the amazing generosity and goodness of God.

You might wonder what on earth we can give back to God. But we can give him:

- ourselves in worship, by who we are and what we do with our lives, day by day;
- our gifts, talents and time, in serving him and others; and
- our money and material possessions, for the work of his kingdom and the relief of others in need.

So giving of our material wealth is an important part of being a follower of Jesus Christ. It is a joyful and liberating thing to do.

## Why is stewardship of our money so important?

Jesus taught us more about our attitude to money and the right use of it than about any other subject except the Kingdom of God. He challenged us as to what is more important to us – our love of God or our life in this world? He said, **“You cannot serve both God and money”**.<sup>1</sup>

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<sup>1</sup> Matthew 6 v 21

Money is therefore a deeply spiritual issue, and an integral part of our worship of God. Developing the habit of regularly giving money to God is the best way of putting it in its place, and making sure that God comes first in our lives. It also enables God's kingdom to grow, and his love to be shown to his children in need around the world.

### **But how do you decide how much to give?**

This is of course entirely up to you, and what you sense is right in your circumstances before God. Luke records that **Jesus looked up and saw rich people putting their gifts into the treasury; he also saw a poor widow put in two small copper coins. He said, "truly, I tell you, this poor widow has put in more than all of them, for all of them have contributed out of their abundance, but she out of her poverty has put in all she had to live on".**<sup>2</sup>

Paul encouraged Christians to give **"regularly, generously and in proportion to their income"**.<sup>3</sup> And again, **"a person should give what they have decided in their heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."**<sup>4</sup>

Some people try to give a tenth of their net income (after tax); others give less; a few are able to contribute more. But we need to be sensitive to others, particularly where a partner or other family members are not Churchgoers. So how much you give is a decision you take in the light of God's goodness and love, and the great needs of those we seek to serve in his name.

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<sup>2</sup> Luke 21 vv 1-4.

<sup>3</sup> 1 Corinthians 16 v 2.

<sup>4</sup> 2 Corinthians 9 v 7.

## **To whom should you give?**

God does not have a bank account. So we can give to the church community to which we belong, and to our neighbours in various kinds of needs around the world.

Many members of St Mary's direct all their giving to the Church, and rely on the Church to pass on some to others in need; the PCC has in the past recommended that one fifth of what it receives is allocated to mission outside the parish. Some like to specify where their allocation goes; others are content to let the PCC make the choice on their behalf.

**The enclosed leaflet gives details of the organisations that St Mary's is currently supporting, financially and in prayer.**

Others give some money to St Mary's, and some elsewhere. The Church of England nationally recommends that, as a minimum, we give 5% of our income to the church, and 5% to other deserving causes.

It is also very helpful, both to givers and to the Church, if money is given on a regular basis, by standing order. That way, you do not need to remember to give week by week; and the church can be assured of a stable income.

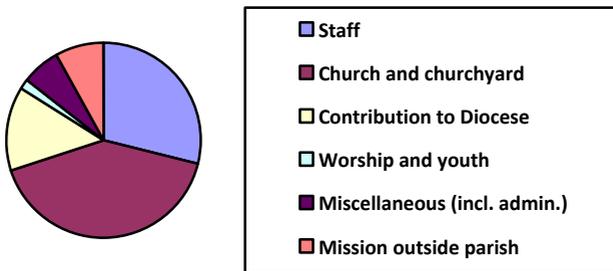
**A form is provided with this leaflet; the Church will process it for you.**

## **The needs of St Mary's**

As well as giving because God has given so much to us, it is also crucial to support the needs of the local church. Each year the Church Council (PCC) at St Mary's produces a budget, to assess spending priorities in the coming months. And it also looks

further into the future, to see what are the projects that will need to be funded in the years ahead if the worship and mission at St Mary's is to be maintained or rather, to grow and flourish.

It is of course true that we are in the middle of a recession, and the Church must not be thoughtlessly extravagant. On the other hand, it is a false economy to stop spending on routine maintenance, or to make no preparations for future growth. Any organisation costs money to keep going; a church is no exception. But God is well aware of what we actually need as a congregation, as opposed to what we want.



### *Spending: Budget for 2013*

The largest items in the budget is the cost of our lay and ordained staff. It currently costs around £48,000 to keep a Vicar in post each year, with an additional £25,000 for associated costs including training and chaplaincy work. St Mary's contribution to the Diocese this year is just over £84,000, which includes an amount to help fund parishes in the Ealing Deanery that are not able to meet the full costs themselves.

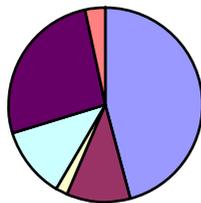
Non clergy staff costs at St Mary's are currently around £26,000. And we hope to be able to increase staffing levels in 2014, so that we can keep the church open more, and get more done.

There is an ongoing programme of routine maintenance and repairs. This year we have had to sort out the damp and drainage problems in the Polygon, and refurbish the Cloakrooms – at a total cost of around £60,000. We have also installed new boilers (as the old ones were beyond repair). However, as a result, our general fund cash balance is now dangerously low. And the running costs of the church also continue to rise.

The full cost of running St Mary’s in 2012 was approximately £236,000; and a further £23,000 was given to mission. Copies of the Annual Accounts are available on request.

### **Paying for it all**

In 2012, £127,000 was raised from generous giving by members of St Mary’s, including two legacies totalling £25,000, and a further £22,000 reclaimed from tax – in addition to money specifically raised towards the churchyard project.



### ***Income: Budget for 2013***

However, from time to time members of the congregation leave Ealing, and stop giving to St Mary’s. Others experience a reduction of income for one reason or another; and so are not able to give as much. As a result, 2012 planned giving was

£13,000 less than in 2009. So it is important for the rest of us to look at our giving regularly, to see whether it would be right for us to give more (or less).

Newcomers might like to think about giving regularly, to help to share the load.

And all of us may want to look at the way we give to needy causes outside the parish.

**It would be very good if those who want to change their giving, could prayerfully fill in a new commitment form – including an allocation of their gift to missions – and a bank standing order.**

*Note: for those who would prefer not to give by banker's order, it is possible to use weekly envelopes for regular cash gifts. See Hazel Neaverson for details.*

It is also important for everyone to complete a Gift Aid form if they have not done so already, to ensure that the Church continues to recover a substantial amount each year of the taxes we have already paid to the Government.

## **Wills and one-off donations**

Finally, it is always worth considering what you want to do with your money when you are no longer here to enjoy it; you presumably do not want to give it all to the taxman!

It is right that you will wish to make proper provision for those you leave behind, particularly spouse and children. But it is also a unique opportunity to make a generous donation to the church or to your favourite charities. Here at St Mary's, we know full well the benefit that such giving can bring; two-thirds of the cost

of the major reordering a few years ago was met by a single, very generous legacy.

If you want to consider this, you should discuss it with your solicitor or other independent advisor.

Alternatively, you may wish to make a one-off donation in memory of someone you loved, or for some other reason – the installation of the screens and projectors were covered by such a gift.

### **Further information**

If you have any questions about anything mentioned in this leaflet, do not hesitate to get in touch with the Clergy or Churchwardens, or any other member of the Finance Team – Lesley Alexander, Liz Everett, Richard Halberstadt, Robert and Wei Hei Kipling, Ruth Morris, Charles Mynors, and Hazel Neaverson.

### **A record of my pledge**

*In recognition of my gratitude for all that God has done for me, and of my love for Him, I have pledged to make a regular monthly/quarterly/annual gift to St Mary's Church Ealing, of £ ....., until further notice,.*

*As part of that gift, I have pledged to support the following organisations:*

**Please keep this is a record of what you have pledged to give.**