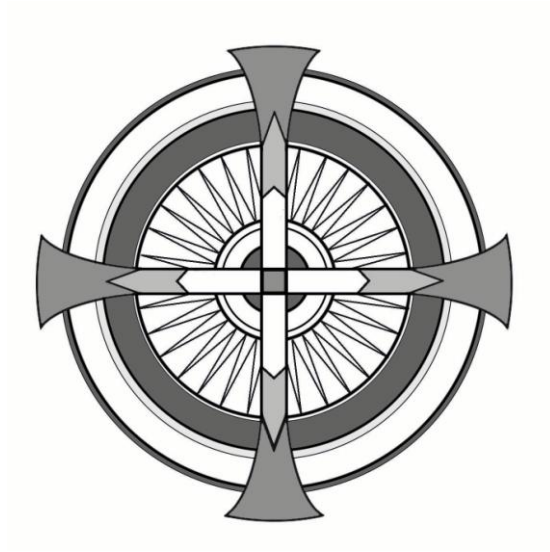


St Mary's Church Ealing



**Giving our time, our talents and
our money: our response to what
God gives us**

October 2022

GIVING FOR GOD'S WORK

The Bible encourages us to give our time and our money to God's work – here in Ealing, elsewhere in the UK and throughout the world.

St Mary's Church relies on members of the church family to give generously, to enable it to play its part in God's plan for this part of West London. Other Christian organisations also rely on giving by all those who share their particular vision.

Giving ourselves

Our time, our talents, our knowledge and experience, our possessions and our money – all are a gift from God. As the text inside St Mary's reminds us Sunday by Sunday,

- **all things come from you, and of your own do we give you.¹**

You may 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.

¹ 1 Chronicles 29 v 14

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? And he pointed out that

“you cannot serve both God and money”.²

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.

Giving regularly and joyfully

Paul encouraged the Christians at Corinth to give regularly, generously and in proportion to their income.³ He urged them,

- **“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”⁴**

It is also very helpful, both to givers and to those to whom they give, 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 they can be assured of a stable income.

² Matthew 6 v 21

³ 1 Corinthians 16 v 2.

⁴ 2 Corinthians 9 v 7.

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. Some people try to give a tenth of their net income (after tax); others give less; a few are able to contribute more. 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”.⁵**

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.

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.

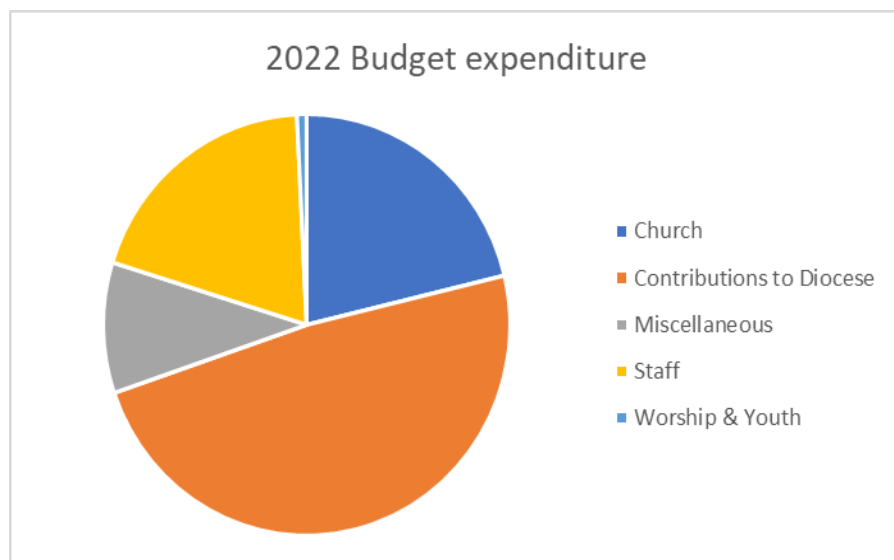
Many members of St Mary’s direct all their giving to the Church, and rely on the Church to pass on some of it to other bodies helping those in need – the Pledge Form enables them to specify where their allocation goes (see pages 7–8). Others prefer to support such organisations directly.

⁵ Luke 21 vv 1-4.

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.

The economy may now be heading for a recession but we cannot just stop spending on routine maintenance or preparing for a zero carbon future. 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.



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 grow and flourish.

The largest item in the budget is the contribution to the diocese, which is also known as the Common Fund contribution. It currently costs £56,550 to keep a Vicar in post each year, with an additional £28,650 for associated support costs including training and chaplaincy work, and £8,520 to support less well off parishes. St Mary's contribution to the Diocese this year (the 'Common Fund') is 110% of that requested from churches, £85,200.

The cost of the lay staff working alongside the clergy at St Mary's is currently around £38,000.

In the coming years we face a number of costs in relation to the buildings that St Mary's owns. The quinquennial survey will be done in 2023 which has always resulted in additional repair and improvement works in the past and we are also conscious that we need to start St Mary's moving towards a zero carbon target that may involve considerable costs in seeking alternative renewable heat sources for the main church to take over from our existing gas boilers. Inflation is running at around 10% at the moment which means that our costs are rising fast. We need to make sure that our general fund cash balance does not get too low, so that we can cope with unforeseen emergencies.

In short, the full cost of running St Mary's in 2022 will be approximately £195,000.

Copies of the Annual Accounts are available on request and our treasurer, David Morrow, will be happy to provide more details of any point that concerns you.

GOD'S WORK OUTSIDE ST MARY'S

In addition to meeting its own needs, St Mary's is currently supporting, financially and in prayer, ten specific organisations, working either in the UK or overseas, to make known God's love for all. In some cases, there are special links with particular people; but all these organisations regularly send representatives to St Mary's, to keep us in touch, to let us know where our money goes, and to encourage us to support what they do.

We will also be supporting several groups that serve the local community here in Ealing, including–

- those providing support for the homeless (including the Soup Kitchen, and The Winter Night Shelter);
- debt counselling (including Christians Against Poverty); and
- those working on the streets (Street Pastors).

If you have no particular preference, the Mission Committee can allocate the money given for mission generally, as it considers most appropriate.

The enclosed leaflet gives details of all of the above – and in each case there are members of the congregation who can provide more details to those who are interested – and you can record what you have decided to do on the pledge form.

Of course, some people chose to give money to St Mary's, and channel their support for other organisations directly to them – perhaps online. This seems to be an increasingly popular option, as it enables the giver to have a more direct and personal link with the body being supported.

But how you give is entirely up to you.

The Church of England nationally recommends that, as a minimum, those of us who are earning give 5% of our income to the church, and 5% to other deserving causes.

PAYING FOR IT ALL

In 2022, we are expecting that £98,500 will be raised from generous giving by members of St Mary's, and a further £22,000 reclaimed from tax – in addition to money specifically given towards the polygon project. We do occasionally receive legacies (see below) – but we certainly cannot rely on them

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 – rightly – choose not to give as much.

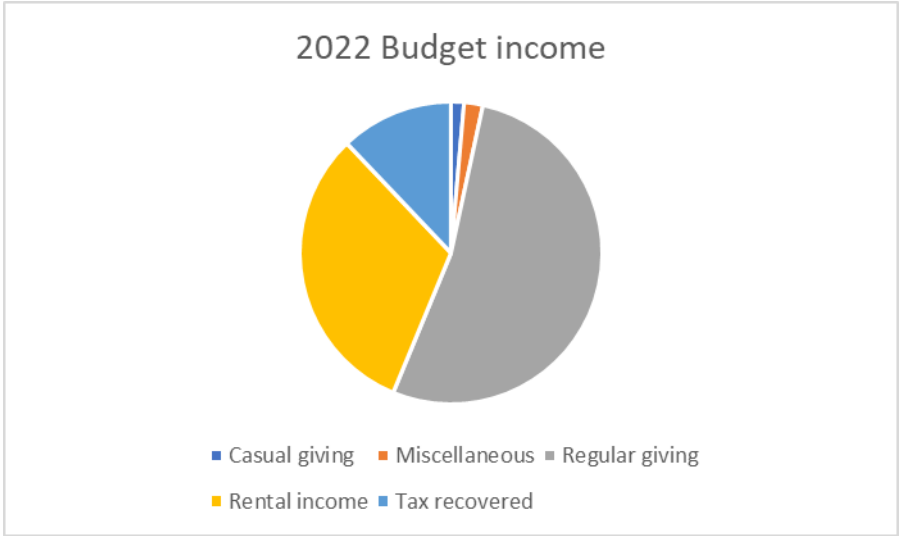
It is important for the rest of us to look at our giving regularly, to see whether it would be right for us to give more.

New members, and those who at present only give occasionally, might like to think about giving regularly, to help to share the load, and enable St Mary's to plan expenditure.

And all of us may want to look at the way we give to needy causes and mission outside the parish, as mentioned above.

It would be very good if all regular members at St Mary's could think carefully about these issues, and pray about their response. And whether or not you want to change your present level of giving, please fill in a new Pledge Form – including an indication as to how much (if any) of the gift is to go towards

work outside the parish – and set up your instruction with your bank, either online or by visiting your branch.



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 Jennifer Ntiamoah – Stewardship Recorder for details.

It is also important for anyone who is a taxpayer 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.

Even small sacrifices can make a big difference. If you don't buy a coffee but make one at home or work once a week you might save £3. If you gave that money to St Mary's it would be £156/year. St Mary's can recover tax via Gift Aid which would make that worth £195 to the church. If a hundred people in the congregation did that it would be £19,500 which would cover the energy costs for the church and Polygon for the year.

ONE-OFF DONATIONS

As well as regular giving, you may wish to make a one-off gift in memory of someone you loved, or for some other reason. [The screens and projectors at St Mary's were paid for by just such a donation.] This too can be gift-aided – so that a gift of £500 will enable the Church to recover a further £125 from the taxman.

WILLS

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 should wish to make proper provision for those you leave behind, particularly spouse and children.

It is therefore important that you should make a will – 6 out of 10 never get round to it – and you should discuss it with your solicitor or other independent advisor.

But making a will 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.

YOUR QUESTIONS

Will anyone know what I give?

The Stewardship Recorder will keep a note, so that we can check your Bank has actually paid it; and the Treasurer; but otherwise the amount you give will always remain entirely confidential.

Can I change how much I give?

If at any time your circumstances change, or if you wish for any reason to cancel or change your regular giving, you are entirely free to do so. Just see the Treasurer or the Stewardship Recorder, or any of those mentioned below.

Where can I find out more?

If you have any other 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 – David Morrow, Wei Hei Kipling, Robert Kipling and Jennifer Ntiamoah. Or you can visit the Church website – www.stmarysealing.org.uk

What do I do now?

PLEASE FILL IN THE PLEDGE FORM AND RETURN IT TO THE CHURCH IN AN ENVELOPE MARKED FOR THE ATTENTION OF THE STEWARDSHIP RECORDER. THANK YOU.

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 gift to St Mary's Church Ealing, each month until further notice, of

£ beginning on(date)

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

- A Rocha £
- Bible Society £
- Christians Against Poverty £
- Christian Aid £
- Church Army £
- Church Mission Society £
- Interserve £
- Prison Fellowship £
- SAT-7 £
- TEAR Fund £
- Mission in Ealing (see page 7) £
- Mission generally (to be allocated by Mission Committee) £

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