



Worship God, make friends, change the world



St. Peter's Church

HENLEAZE

Section 1: Strengths, Weaknesses & Plans



This section of the case statement offers reflection on maintenance, mission and ministry in our church and identifies some key areas for development.

<p>The 3 main strengths in our church</p>	<p>We provide a welcoming and caring experience of Christian faith with commitment to service both within and beyond the church community.</p> <p>We provide a helpful variety of worship styles and activities, responding well to diversity within our community.</p> <p>We are well resourced for mission and service in relation to both people (commitment and expertise) and plant (including good audio visual and catering facilities in both the church and hall).</p>
<p>The 3 main weaknesses in our church</p>	<p>The implementation of St Peter’s plans for growth and development is currently too dependent on the contributions of people over 60 (many in their 80’s and 90’s): we need to attract and engage more people below Senior age – especially those in the neighbourhood who are teenagers and those aged 20-60.</p> <p>We have a recurring annual deficit in income and expenditure, which significantly impacts St Peter’s plans and the viability of Bristol Diocese – on whose health and existence St Peter’s depends.</p> <p>We struggle to communicate effectively our invitation to Christian community development and well-being to the community of Henleaze, and sometimes fail to communicate clearly to those who already relate to St Peter’s as their church.</p>
<p>Our agreed or provisional plans for ministry and mission over the next 1-2 years</p>	<p>The employment of a youth worker to work with volunteer teams of adults</p> <ul style="list-style-type: none"> a. to encourage and engage with young people in Junior and Senior Schools attending St Peter’s to develop as Christian disciples b. to engage with young people in School Years 6-13 living in and around Henleaze in ways which encourage them to commit to Christian faith and lifestyle. As an essential contributor to the Henleaze and Westbury Park Youth Project, St Peter’s is well placed to communicate with over 100 teenagers currently living in our area. <p>Pay our Parish Share, the money each parish provides to support and fund Christian ministry throughout the Diocese of Bristol, so that Christian witness continues where resources are limited.</p> <p>Rebuild our reserves for the future maintenance of our Church building which have been eliminated in 2016.</p>

Section 2: Stewardship Reflections



This second section of the case statement contains some reflections on the stewardship practice and culture of the church which helps to inform our thinking about Giving in Grace and the shape of the programme. Those items in bold in the left hand column represent the four key tasks identified in the 2009 *Giving for Life* report.

<p>Preaching and teaching</p> <p>We preach regularly about giving and wider issues of stewardship; we offer small group learning opportunities</p>	<p><i>Preaching on stewardship does occur in our church, but not regularly. House Groups studied the C of E's National Stewardship Adviser's course 'The Money Revolution' during and after Lent 2013.</i></p>
<p>Budgeting for ministry & mission</p> <p>We prepare an annual budget for operational and ministry costs. We communicate it to the congregation, connecting giving to ministry outcomes. We set aside a percentage to mission giving</p>	<p><i>An annual budget is prepared and approved by the PCC. It can be accessed by the congregation through PCC Minutes and may be described by the Treasurer at the AGM. A long-term policy of setting aside 10% of income to 'outside agency' mission giving has been replaced by the need to see our contribution to Diocesan Parish Share as Mission Giving – thus necessarily taking the percentage of income allocated to mission giving beyond 50%. The task of connecting giving to ministry outcomes through this process is a current challenge.</i></p>
<p>Stewardship practice</p> <p>We address stewardship intentionally, nurture our planned givers and invite an annual review of giving</p>	<p><i>Stewardship (i.e. the use of our God given skills and resources) is addressed intentionally and frequently through a focus across St Peter's on Discipleship. Invitations to annual reviews of giving have been replaced (since the demise of the Diocesan Income Survey in around 2010) with occasional sermons on giving and invitations to review.</i></p>
<p>Accountability & appreciation</p> <p>We are transparent and accountable in financial matters and thank our givers annually</p>	<p><i>We are transparent and accountable in financial matters and fulfil the Charity Commissioners requirements in this area. The 'thank you' to our annual givers has been buried in other documentation and not generally registered with the givers as a 'thank you'</i></p>
<p>Pastoral care</p> <p>We offer and/or signpost to training, support and advice for those in financial difficulty</p>	<p><i>We have not had cause to do this.</i></p>

Section 2: Stewardship Reflections

Leadership

Our clergy and lay leaders are committed to and supported in a stewardship ministry and model generosity. We have structures to facilitate good stewardship practice

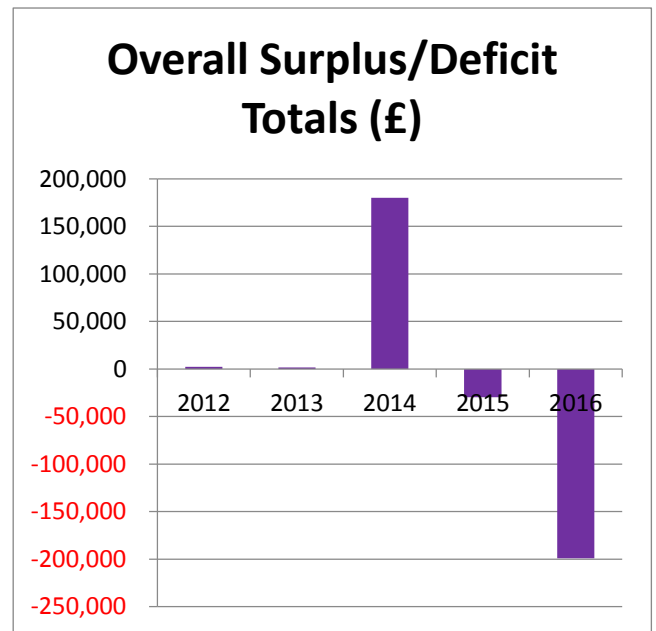
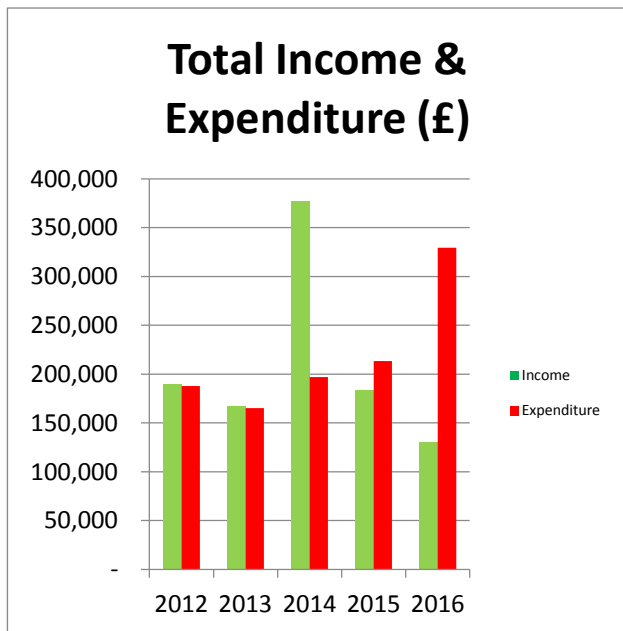
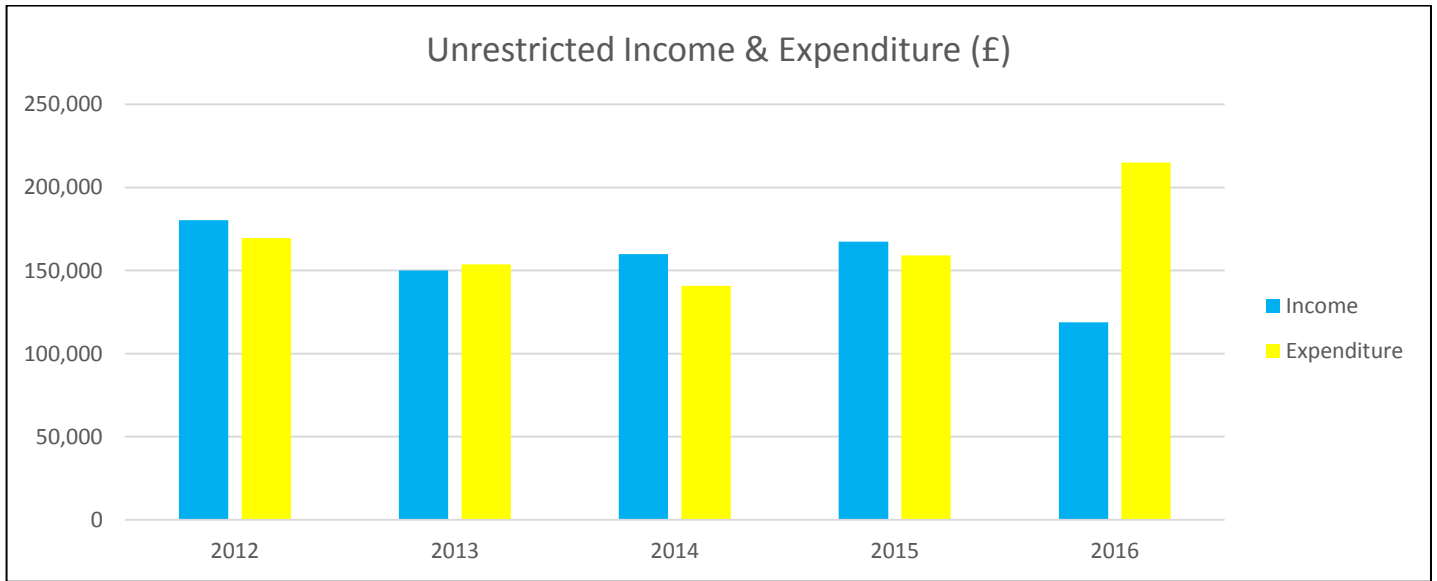
Clergy and Licensed Lay Ministers deliver sermons on discipleship, stewardship and financial giving as planned and lead and/or participate in House Groups nurturing discipleship with intentional focus on stewardship and financial giving from time to time. The church's Ministry Leadership Team, drawn from the PCC, is responsible for strategic planning and is made up of people who model generosity of time, talent and treasure across the board. We have a wide range of committees, teams and groups to facilitate good stewardship/discipleship practice.

Section 3a: Income and Expenditure



These charts give an overview of the operational, day to day, income and expenditure of the church over a number of years. 'Unrestricted' includes all General and Designated funds. Note also that Restricted income can only be used for the purpose for which it was given, as stated by the giver, and is not available for the general use of the church.

Year	Income (£)		Expenditure (£)		Total (£)		Overall (£) Surplus/ Deficit	
	Unrestricted	Restricted	Unrestricted	Restricted	Income	Expenditure		
2012	180,200	9,900	169,500	18,300	190,100	187,800	2,300	
2013	150,000	16,800	153,600	11,600	166,800	165,200	1,600	
2014	159,800	217,300	140,700	56,300	377,100	197,000	180,100	
2015	167,300	16,300	159,000	54,300	183,600	213,300	-29,700	
2016	118,800	11,400	214,950	114,400	130,200	329,350	-199,150	
5 year running total surplus/deficit =								-44,850



Section 3b: Our Levels of Reserves

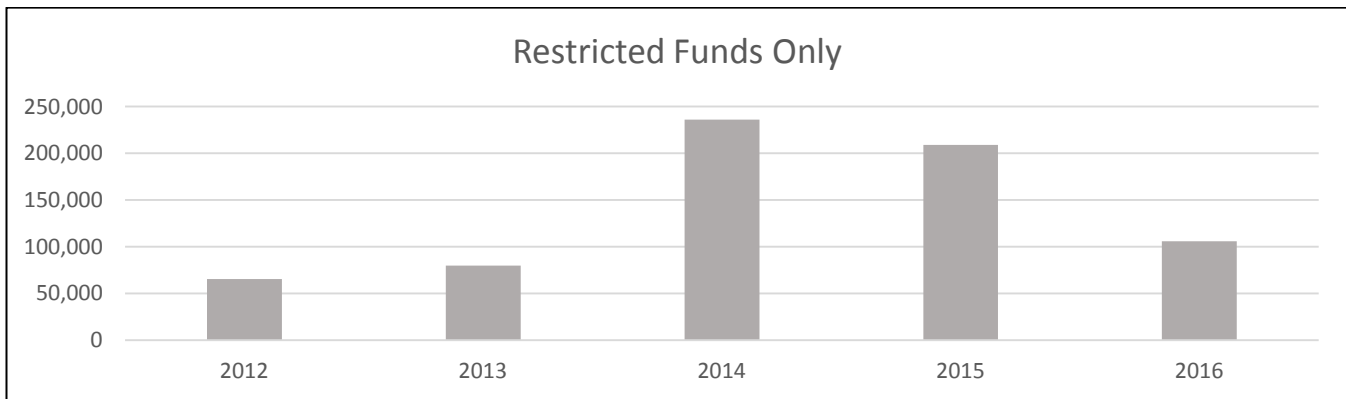
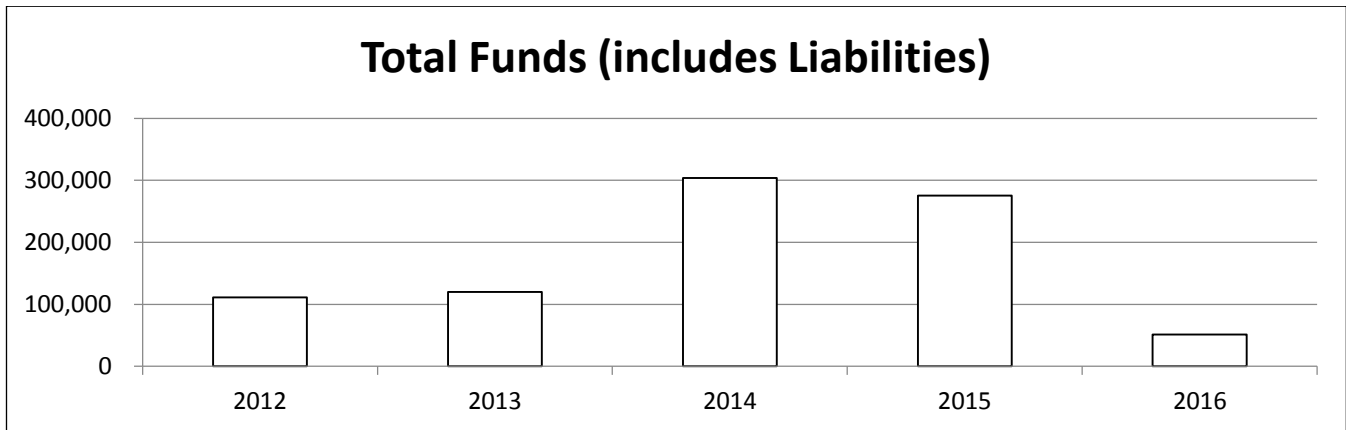
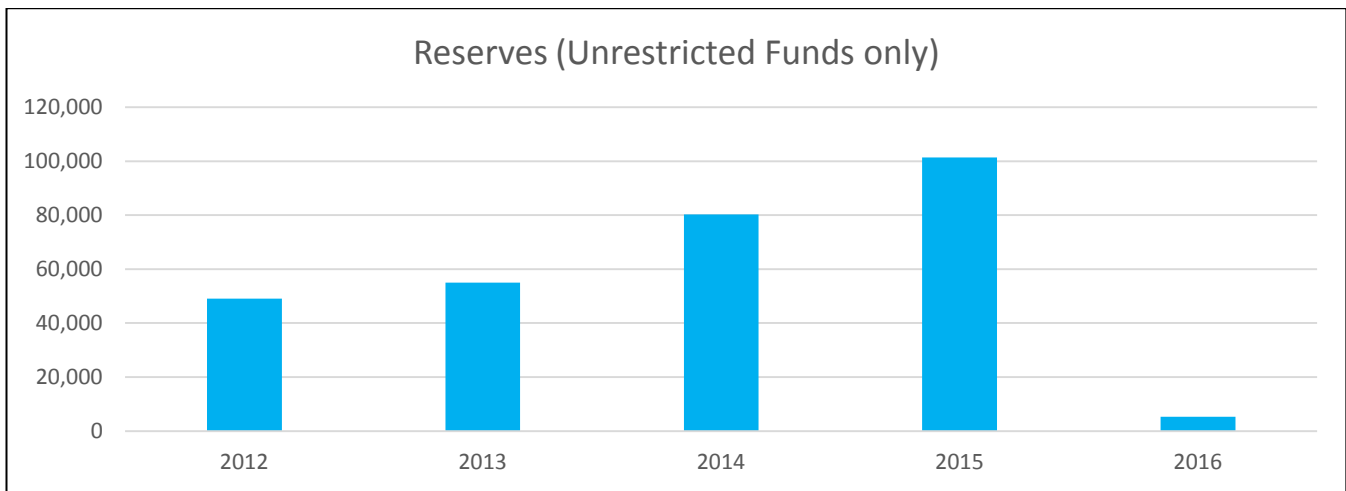


These charts give an overview of what is available to the church by way of reserves (i.e. unrestricted funds), which can be used for day to day expenditure on maintenance and the mission of the church. They also show restricted funds which can only be used for the purpose for which they were given and total church funds minus what we owe to others.

Year	Total Amounts in all Bank & Deposit Accounts		Total (1yr) Liabilities (£)	Total All Funds (£)
	Unrestricted	Restricted		
2012	49,100	65,500	3,300	111,300
2013	55,000	79,900	14,800	120,100
2014	80,300	236,000	12,400	303,900
2015	101,400	208,900	35,000	275,300
2016	5,250	105,900	60,050	51,100

Notes:

1. 'Unrestricted' includes all General and Designated funds.



Section 3c: Our Planned Giving Profile



This planned giving profile offers an insight into the pattern of weekly giving in our church. Where a couple gives jointly they are treated as one giver in these charts.

Total Planned Weekly Giving

Average or Mean

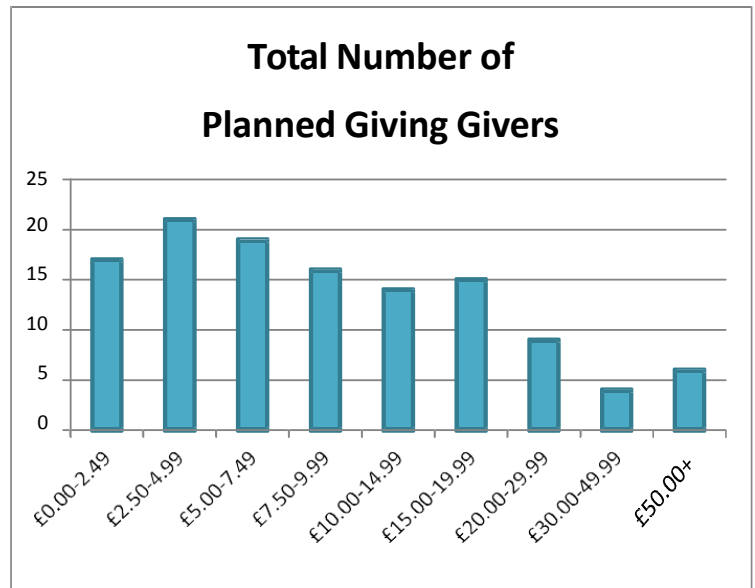
weekly gift is

£12.60 Median or

middle weekly gift

is £8.08

This means that while our most generous donor was giving over £80 per week half of all our other planned givers were giving less than £8.08 per week.



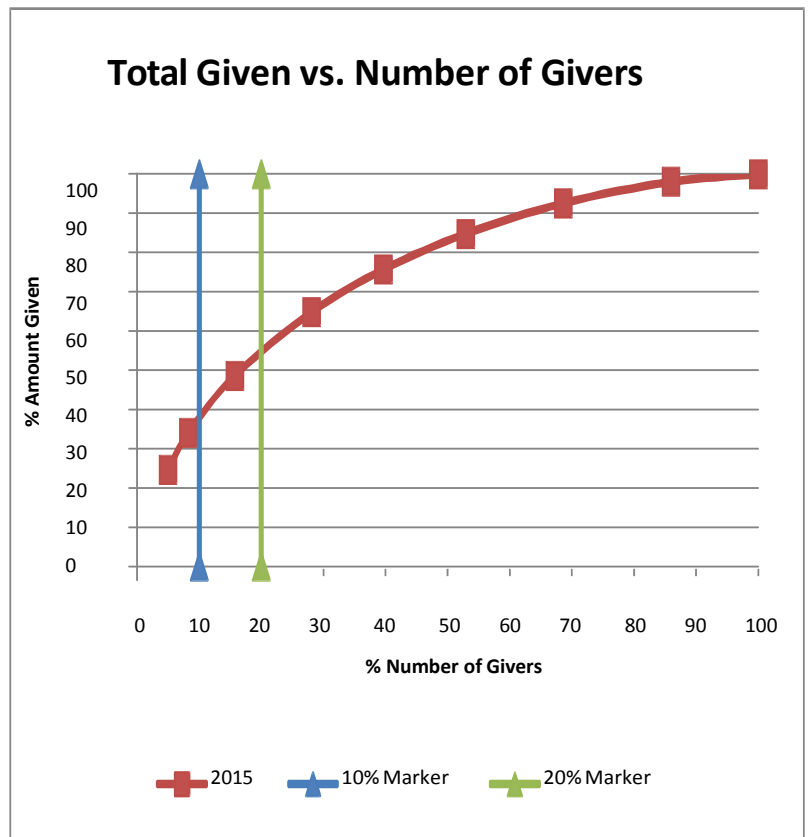
Given vs. Givers

The top 10% of our planned givers give 37.5% of all the money given through planned giving.

The top 20% of our planned givers give 54.2% of all the money given through planned giving.

About the 'Given vs. No. of Givers' chart

In many churches a small number of people give a large proportion of the total giving to the church; this chart shows how and to what extent our church is dependent on a small number of givers.



The situation we currently face

Briefly summarises the key financial pressures, issues and opportunities facing the church: e.g. persistent deficit; ministry opportunities that could be resourced; the challenge of building repairs etc

From our financial analysis

Our pattern of income and expenditure shows (section 3a)	Summary: Were it not for legacies the last 5 years would have shown a significant overall deficit. It is difficult to reduce our level of expenditure.
	Action we need to take: Create a programme to increase our income
Our levels and use of reserves shows (section 3b)	Summary: At present levels of giving and proposed expenditure our reserves will be exhausted before the end of 2018
	Action we need to take: Either reduce parish share or increase income
Our planned giving profile analysis shows (section 3c)	Average gift aided giving p/w £ 12.60
	Median gift aided giving p/w: £8.08
	Summary: More than half our planned giving is received from 18 givers
	Action we need to take: Encourage increases at lower levels of giving
Open plate giving (data taken from the budget)	Summary: Open plate giving represents 6% of our income
	Action we need to take: Encourage open plate givers to commit to regular giving
Our accounts show our mission giving (grants) as	12% of our direct giving income. But parish share may also be considered as part of mission giving.

Section 4: Financial Conclusions



Do we need to recruit members to our planned giving scheme?	<i>We have around 144 individual planned givers. With an electoral roll of about 250 there is much scope to attract more.</i>
Could or should we promote standing order (or Direct Debit) giving?	<i>We do promote giving by standing order. 90% of planned givers do so by standing order.</i>
Are we making the most of Gift Aid?	<i>Are we promoting and recruiting? Yes. 95% of planned givers Gift Aid their donations.</i>
Are we geared up for the Small Donations Scheme?	<i>Is our vestry or office practice redesigned to benefit from the new Gift Aid Small Donations Scheme? Yes but we have hit the limit as to the amount of tax we can reclaim (£1,250 each year for open plate giving). Need to encourage open plate givers to become planned givers.</i>
What other income streams can we work to develop e.g. legacies, trading income, a friends group?	<i>We have appointed legacies officer. Wider use of church for events can be promoted especially with the completion of the new servery, platform and link to the church hall toilet facilities.</i>

The financial challenge

For the coming year (2017) the cost to fund the ministry of this church, including our planned developments is:	£3,188 each week
We estimate our total income - without any increase in giving - to be:	£2,525 each week
An increase in giving is a key element of sustaining and developing our ministry. We believe that we need to increase our giving by:	£663 each week
We anticipate increase in income from other income streams to total:	£11 each week

Section 5: The Church Budget



This budget is a simple plan anticipating expenditure and income for the coming year and sets the financial target for resourcing ministry. The required increase in giving is in the Gift Array below.

	2015 Actual £	2016 Estimate £	2017 Plan £	2018	
Expenditure					
Contribution to Diocese	84,000	88,200	92,610	97,020	
Grants to other charities	11,868	12,000	12,000	12,000	
Minister's costs	952	900	920	966	
Church & services costs	10,682	12,300	12,915	13,561	
Music costs	16,827	6,400	6,000	6,300	Includes organ and organist
Church building	52,429	197,000	20,000	21,000	
Fund raising	3,432	750	750	788	
Administration	4,576	8,400	11,500	12,075	Area dean budget lost
Sundries	2,571	3,400	3,570	3,749	Includes children and youth work
Additional plan items					
Youth worker			5,500	5,775	2017 Weekly Expenditure 3,188
Consultant/leader					
	187,337	329,350	165,765	173,233	
Gift aided giving	73,007	74,000	74,000	74,000	
Tax refund	19,925	18,500	18,500	18,500	
Other planned giving	6,042	6,000	6,000	6,000	
Cash collections	10,772	8,000	8,500	8,500	
Donations	8,085	2,500	2,500	2,500	
Appeals & fund raising	8,911	6,600	6,930	7,277	
Peter fund	5,399	5,400	5,400	5,400	Long term support for secondary education in Uganda
Legacies	8,000	0	0	0	
Fees	2,425	2,000	2,000	2,000	
Church hall	3,304	3,400	3,570	3,749	
Trading income	4,724	1,800	1,890	1,890	
Insurance claim	3,408	0	0	0	2017 Weekly Income 2,525
Investment income	3,695	2,000	2,000	2,000	
	157,697	130,200	131,290	131,815	
					Weekly Shortfall 663
Shortfall	29,640	199,150	34,475	41,418	
Available reserves		250,291	51,141	16,666	
Reserves carried forward		51,141	16,666	-24,752	

Section 6: The Gift Array



This Gift Array offers a range of possible financial responses for people to choose from which respects the diversity of those we are asking to help meet our stewardship challenge. The Gift Array addresses not only any operational deficit in church finances but also those mission plans included in the budget found within this case statement. The Gift Array assumes that 29 new planned givers will join and, where a couple gives jointly, each one of them will make an appropriate individual increase.

This many people	Giving this much extra a week	Total (£)
31	£2.00	62
100	£4.00	400
22	£4.50	99
18	£5.00	90
2	£6.00	12
173	Total	663

This total of
£663
would help us to fulfil our plans for ministry and mission namely to:
Support and fund Christian ministry throughout the Bristol Diocese
Employ a youth worker
Rebuild our building reserves

Section 7: Questions for Consultation



This final section of the case statement invites our church leadership to prayerfully consider and comment on the content of the case and to affirm advocacy and personal support for the Giving in Grace programme.

<p>Do you feel that the strengths and weaknesses and opportunities in section one reflect where the church is now and could be in the future?</p>	
<p>Do you have any thoughts on the stewardship reflections in Section 2 of the case statement?</p>	
<p>Do you have any particular comments on the data presented in the financial analysis section of the case statement and the conclusions drawn?</p>	
<p>Is the budget realistic and is the financial target in the Gift Array realistic and achievable?</p>	
<p>As a church leader do you feel you can personally commit to Giving in Grace and make your own giving response to the financial challenge identified in the Gift Array?</p>	