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October 2022

Dear Name

*‘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*.’

*2 Corinthians 9:7*

This is the time of year when we as a Church have to look at our finances as we set a budget for the coming year. But first we want to say a massive **THANK YOU** for your ongoing generosity and support for St Stephen’s which is so vital to our ministry.

The past two years have changed so many things. At the beginning of 2020 our collective committed giving was at an all-time high and other income was coming in as expected. Since then we have experienced first the pandemic and then the more recent cost of living crisis.

Our church looks and feels different – we have lost a number of people who have moved on or away. We have also welcomed new people but the net result is that our finances are not as secure and strong as they were. Despite these many changes, by God’s grace we have managed to maintain a balanced budget and seen our reduced income balanced by reduced expenditure. We are also fortunate to receive a generous annual grant from the St Luke’s Trust. This is restricted in use but enables us to pay for most of our staff and support The Grove missional community on the Gurnell Grove Estate.

Despite the challenges of these years we have:

* continued to invest in mission both in our Parish and beyond – maintaining our Common Fund payment to the Diocese to pay for our own clergy and also to support other Churches who cannot afford to pay their way.
* continued to support our mission partners by giving away 10% of all that we have received.
* undertaken some urgent repairs to our building.

***BUT***

* since the pandemic began, we have not been able to put aside money to pay for ongoing maintenance to our church building – a recent survey showed that in the coming years there is essential work to be done. We currently have no funding for these works.
* the Church Council has set aside a budget of £43,000 to replace the badly damaged car park surface but this was based on an estimate in 2019 –that will inevitably cost more when undertaken in 2023.
* our former Centre Manager retired this summer and the housing associated with the post needs considerable work to bring it up to standard (rewiring and redecorating).
* we are all facing big rises in our energy costs and although our church utilities contract is fixed for the rest of this winter, we anticipate a large increase during 2023.
* we haven’t increased our Common Fund payment to the Diocese since 2019 and feel that we should now do so, albeit by a modest amount (just over 2%).

What all this means for 2023 is that we need to see an overall **increase in our planned giving** of at least **£10,000 per year** (roughly 6% of our annual budget) just to stand still, continuing to employ our staff and run various activities and events as we seek to grow the Kingdom of God. If we also want to make provision to maintain our buildings we need further sums – in the past we have set aside at least £10,000 per annum for this purpose.

£10,000 to £20,000 is a large amount to raise but it is possible if we all respond. We are asking all those currently in the Planned Giving Scheme to increase their giving where they can, and those not yet in the Planned Giving Scheme to start giving regularly.

Some of us have suffered financially during these past few years but others less so. The Bible teaches that we should care for one another, especially in times of hardship, so if you are one of those who was able to save more during the pandemic maybe you can consider increasing your giving or perhaps making a one-off gift to the work of St Stephen’s? Such gifts have been extremely helpful in recent years. For the cost of a couple of cups of take-away coffee each week your giving could make a significant difference. For example:

* if just half of those currently in the Planned Giving Scheme increased their giving by, say, £10 a month that would generate an additional £7,500 (inc. Gift Aid).
* if five new couples or family units could start to give £50 a month that would generate £3,750 (inc. Gift Aid).
* if five new individuals started to give £25 a month that would generate £1,875 (inc. Gift Aid).

Of course, these are just illustrations and some people will be able to give much more, others less. But whatever your own circumstances we are asking you to consider prayerfully helping us to plan for the year ahead.

**What next?**

* Giving money to our local Church is a response to God and a tangible expression of our love for Him. If you are not yet a member of the Planned Giving Scheme please join and help us in our work for God’s kingdom.
* We are asking you to commit to being *a regular* giver, preferably by means of a monthly Standing Order (but if you’d prefer you can give by means of weekly/monthly envelopes in church).
* If you are able to, consider making a one-off gift, either using the same bank account details as your standing order or through our website.
* If you are a UK tax payer we are also asking you to Gift Aid your donation and increase the value of your gift by 25% without any additional cost to yourself.

**Legacies**

Can we also point out the significance of legacy planning? In recent years, a number of legacies have made a huge difference to our finances and in particular enabled us to repay early loans taken out to build our new toilets and meeting room. Could you include St Stephen’s in your will so you can benefit future generations? A separate leaflet is available explaining more about how you can leave a legacy – do ask any one of us for more information or see the website (<https://www.ststephens-ealing.org/Groups/266098/Legacies.aspx>).

**Your response**

Please complete the enclosed Pledge Form (your pledge is confidential and will be passed, unopened, to our Giving Co-ordinators and not seen by the clergy or other leaders). We enclose an address label so that you can reuse your envelope to return your response – simply place it in the special collection box in Church. Please **return your pledge by Sunday 13 November 2022 (earlier if possible)** and reply even if you are not able to increase your giving.

If you would like to discuss any particular aspect of this pledge pack, please speak to one of us. Thank you in advance for your response which is much appreciated.

 ***Steve Newbold Ann Toley Mary Ann Auckland Sanjay Joshi***

 **Vicar Churchwarden Churchwarden Treasurer**