



Message from the Treasurer

24<sup>th</sup> July, 2016

Dear St Andrew's Family,

I know finance isn't everyone's cup of tea so I will try to keep this update short.

Firstly, many thanks to all those who collected their annual giving statements. It really helps to have you review them and let me know if we need to make changes in your address, tax status or, heaven forbid, if you spot a mistake that the gift aid secretary may have made. Thankfully this year not too many changes had to be made. Very importantly, sending out these statements also gives us a chance to say thank you to each of you (thank you also to those who give through CAF and get separate gift aid reporting). Hopefully they are also helpful for those who have to fill in a tax return.

Gift aid continues to be a major source of funding for the church – we recovered around £93,000 last year. If you pay sufficient tax, then we can claim back tax on your gift. If you think you may be able to gift aid your support, do let me know or pick up a form from the carousel. The new internally produced envelopes seem to be working well – do let me know if they're not working well for you. Thanks to Ali for designing and producing these. If any of you would like to know your gift aid reference number do ask or send me an email via the parish office.

Thank you also to those who have set up standing orders. It's a huge percentage of you, which does make planning and admin much easier. Having said that, it goes without saying that we also hugely appreciate giving through the envelopes and the weekly plate too. I know that some of you have irregular cash flows and that for some too, there's the sense that by writing a cheque or putting cash in the basket, we have a reminder of the sacrifice that we're offering to the Lord. But whichever way you give: Thank You!

**Money and Discipleship Verse of the Month – Philippians 1v5**

I thank my God every time I remember you. I always pray with joy in my every prayer for all of you because of your participation in the gospel from the first day until now.

At this time of global upheaval, it is such a privilege to be part of the body of Christ and a participant with you in the gospel.

### **Financial Anorak's corner**

For those who want a few more details:

1. 2015 saw a 3% increase in giving overall, with standing orders down 3% but one-off giving up 25%. With the period of vacancy ahead of us, this year we budgeted cautiously for a 10% fall in standing orders and a return to more normal levels of one-off giving. As at the end of June, we are 10% ahead of that cautious budget with standing orders down 2% on 2015 and one-off giving returning to more normal levels. Overall voluntary income is down around 10% on 2015. One important factor to bear in mind when we look at the one-off giving is that we as a congregation dug deep to make an exceptionally generous leaving gift to David and Ruth of over £37,000, which is not included in those numbers.
2. Overall attendance remains broadly unchanged with a spike around David and Ruth's last weeks with us and a small dip since their departure – though nothing out of the ordinary for this time of year. With our new vicar now appointed and scheduled to join us in November, the period of vacancy looks to be at the shorter end of expectations.
3. Costs have been reduced significantly over the past few years and will be down again this year, with staff and clergy expenses budgeted to be down some £30,000 compared with 2015. Some of this reduction reflects the period of vacancy so will be partially reversed in 2017. We continue to bear down on costs where possible while investing in the future of the church, supporting our overseas mission partners, other Christian organisations and meeting our obligations to the wider church. We couldn't do this without our amazing staff and the wonderful team of volunteers who help make the church tick.

As you all know, we are so grateful for your continued and generous giving, so I want to end as I hope has been clear right through this letter, with great thanks to God for your continuing generosity, which we hugely appreciate.

Yours sincerely

John Ford

PS if anyone would like to chat about any aspect of the above or has spotted an error in our database records do feel free to contact me in church, via the parish office on 01923 447111 or at [parish.office@st-andrews.org.uk](mailto:parish.office@st-andrews.org.uk)