

There is much in Scripture about our giving and we must make it an integral part of our lives.

So

During Lent, do please pray about this and either bring your pledges to church on Palm Sunday, April 13th 2014

Or

Give them to one of the Wardens or the Treasurer, Mike Robinson, during the weeks before,

Or

Post them to:-

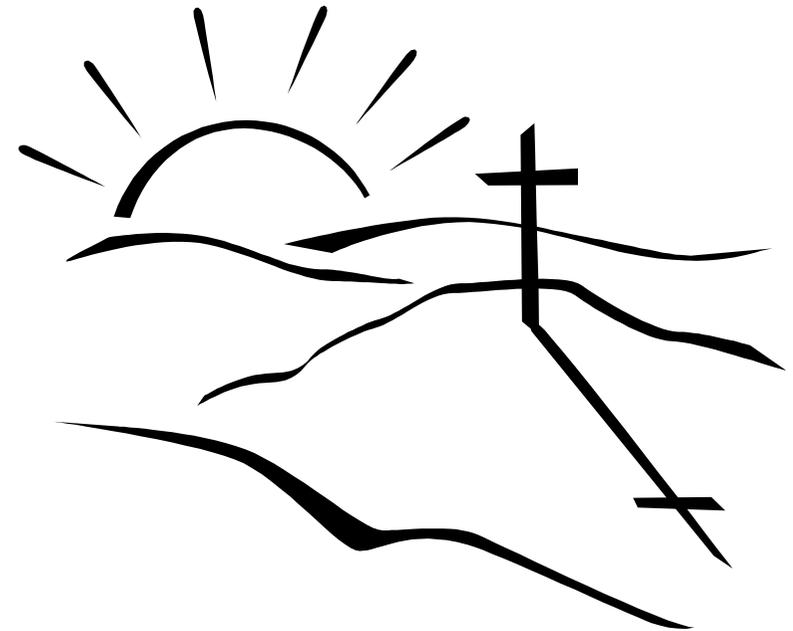
The Revd Sue Wilson,  
The Vicarage,  
Woodhouse Lane,  
Heversham,  
Milnthorpe,  
Cumbria. LA7 7EW

**THANK YOU SO MUCH!**

If you are a Tax Payer, and have not already completed a Gift Aid form, please would you consider doing so. It enables us to claim the tax back on your giving and increase its value to us by 25%.

# **GIVING IN GRACE**

## **FINANCIAL PLAN FOR 2014**



**and RESPONSE FORM**

**ST PETER'S**

## **GIVING IN GRACE**

### **PLEDGE DAY April 13th & plans for 2014**

**THANK YOU** for your generous giving, by whatever means during 2013

The Giving in Grace programme which is now running regularly each year encourages us to reconsider the level of our regular giving during Lent, leading up to a Gift/Pledge Day on Palm Sunday when we can all make our Gifts or Pledges for the next year.

It really does cost quite a bit to simply keep going, without doing anything extra—around £1200 per week!

Each member of St. Peter's has different financial circumstances that determine how much each of us feels able to give to the Church at any one time. There will be times when we just feel it's not possible! The Lord understands that. However the more the income, the more we can achieve in promoting the Gospel of Jesus in our area!

If you are not in Church that day, do please just give your gift, or pledge, to one of the Wardens, or Treasurer.

To achieve our mission in this area we need:-

- Gifts now—one off gifts would be most welcome  
We do, however, really need to build up our reserves.
- Regular income for the church, is, however, our mainstay.

## **LET OUR LIGHT SHINE!**

We are all part of the body of Christ—

Within our Church Fellowship

Within our Community

Within the world wide Church

In our **praying,**

In our **giving,**

In our **servicing,**



**So may we let our light shine!**

## PRAYER, TIME AND TALENT

Prayer for the increase of God's Kingdom in everything we do at St. Peter's is so important.

Gifts of time and talents are always greatly appreciated.

**Thank you to you all for all you already do!**



Our church could not function as it does without you.

Every member ministry is an important Biblical principle, both in spiritual involvement and practical service.

If you feel you have available time, expertise or just willingness to serve in any way, do let us know.

We really do hope that everyone can find a role to play.

Never are we more closely following the example of Jesus than when we are selflessly giving ourselves in the service of others.



A shortened form of the Budget for 2014 looks like this:-

<b>Income</b>	<b>Approx</b>
Collections & Donations	2550
Regular Giving	47000
Tax Refund	11000
Fees	3000
Special Events	1000
Other	1350
<b>Total</b>	<b>65900</b>
Less Giving (Tithe)	-6590
<b>Total</b>	<b>59310</b>

<b>Expenditure</b>	<b>Approx</b>
Heating etc	8000
Carlisle Diocese for Ministry	33800
Insurance	4500
Old School	600
Churchyard	3000
Other Maintenance	10550
<b>Total</b>	<b>60450</b>
<b>Surplus / Deficit</b>	<b>1140</b>

Here you can see that we are just about managing to balance our normal running costs, thanks to the already generous giving by the whole congregation.



This is shown in the Regular Giving figure of £47000 and the Tax Refund of £11000, which amongst a medium sized congregation, means some very sacrificial giving by many.

However, we do need financial resources to maintain the ministry and enable the second year of our three year Mission Action Plan to be fulfilled.



To do so we need to build up our regular giving further and that responsibility has in the past, sometimes fallen on too few.

So we, therefore must strengthen our running position and this means each of us examining our regular giving annually.

If we can start running regular sustained surpluses, we can do so much! With all of us just increasing our giving even a little, much will be possible!



Last year we were concerned to build up our reserves after major expenditure in 2012 on rewiring and lime plastering. We ended the year with a slightly stronger reserve of £24214, which is still less than comfortable.

Additionally we have an elderly boiler and inefficient heating system. Any replacement, even with potential grants, would necessitate a substantial financial outlay.

Reserved funds from the sale of the Mission Room at Hincaster amount to **£29746**. This amount has been excluded from the figures above. It can only be used for capital expenditure.



We do continue to have long term plans for future improvements, but we must address our essentials first.

It is vital that we protect our beautiful and historic church.

## **The Present Position is This**

**£24214** Cash reserve at the end of 2013

However, we face completing the requirements of the Quinquennial Survey to keep the Church building and graveyards in good repair.

We also have a projected deficit for 2014 which will deplete our cash reserves even further. Again this is less than comfortable.