



This is the letter distributed on 20th October, when Ian also made a presentation to St Nicholas' using figures given to him, to draw a conclusion which also formed the basis of part of this letter in which we envisaged that projected income and expenditure for the whole of 2019 would be approximately balanced. This was cause for much rejoicing and thanks to God for rescue from a very large (£20k) deficit which had been expected from the beginning of the year. In the PCC meeting on 14th November it emerged that the figures Ian had been given contained a significant error meaning that the improvement, though clearly great, was not quite as large as that. Even though some other costs are turning out to be lower than projected and income is changing all the time, we now expect a deficit, albeit much smaller than it might have been, and of course we cannot be sure until the year-end. We apologise for what now looks like overconfidence, and are reminded again that we must never be complacent and we always rely on the gracious provision of our heavenly Father.

Dear Supporter,

We want to say a big thank you for all your support of St Nicholas' in prayer, in volunteering time and commitment, and in material and financial generosity. This year we have been told the number of "giving units" (individuals or families) that give regularly and – without knowing any names or amounts, of course – it is impressive to learn how broad our support base is, even that more people give regularly than are in church together on a typical Sunday! Some are not able to come every week for health, family or other reasons, and though it is sad not to be together it is a joy to have partnership in New Testament terms which include financial fellowship! Thank you, and we thank God for you.

Let us also thank God for his remarkable provision and answers to prayer. As we go through the Lord's Prayer on Sundays we are focusing today especially on the request "give us this day our daily bread" and we are struck by how we are praying to "him who is able to do immeasurably more than all we ask or imagine". Last year we wrote explaining how desperate our financial position was, calling for urgent prayer. We were expecting a deficit in 2019 of well over £20,000 with a large increase in our Parish Share to pay to the Diocese, an anticipated drop in our giving, and rapidly depleting reserves. But the Lord has been kind to us and brought new members to the church, and members have increased their giving. It now looks as though we will "break even" – or perhaps even have a small surplus, depending on when exactly some expensive tree surgery is paid for to keep the churchyard safe. We have just had a Quinquennial Survey done and the required work on the church building over the next five years is modest, apart from major maintenance on the bell tower.

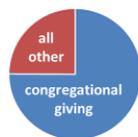
Annual Giving Review: Finances

2018 deficit: £11000

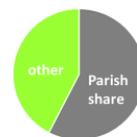
2019 projected outcome: ~ break-even

Income: up

Expenses: holding steady



Planned giving standing orders / green envelopes - gift-aided where possible



- Parish share
- 5-year fabric review & churchyard work
- Mission opportunities

The main purpose of this letter is thanks. You will probably be interested in a little more detail and thoughts about the future. We don't like to focus on money, and there is more to life, but it has been well said that if we never talk about money, we will end up always talking about money. So once a year we ask the church to review our giving. Please consider prayerfully: are you still able to give what you have been giving? Would it be right to increase your giving?

If in God's goodness our church financial position continues to strengthen, we should not be increasing our reserves in the long term. Resources are given for Christ's mission in and through this church. An increase would enable us to be more generous towards mission partners elsewhere, and to build up funds in the short term towards employing a staff member, or the capital project aspiration mentioned in our letter this time last year for moving the parish office to develop space for ministry with older and younger people. The Fabric Committee are also revisiting and exploring ideas for making our porch and entrance more welcoming, perhaps with glass doors which would help reduce the daunted feeling newcomers sometimes have on arrival at an unknown church. We should also be looking at replacing our stock of church bibles. Not only are they getting a little tatty – which is a healthy sign – but they are the obsolete 1984 edition of the NIV, which increasingly needs explaining to a generation that has grown up hearing “all men” to mean adult males only; newer English versions of the Bible accurately translate the original Greek “adelphoi” (used of members of the church) “brothers and sisters”.

Last year we mentioned how we would love to employ a ministry trainee. That was not financially feasible but nevertheless we have already been extraordinarily blessed by the arrival of Hugh Cornes as a full-time volunteer trainee or “intern” raising his own support. We commend to you the enclosed note from Hugh outlining his position. He is worth supporting in prayer and encouragement, and perhaps you might like to consider an extra financial contribution, although giving in this way will not be for everybody.

Also enclosed with this letter is a three-part form to fill in and return to Judith Book, our Planned Giving Secretary. It would be helpful if you wouldn't mind doing this even if you have decided to keep your giving at the same level or increase by 2.5% in line with inflation. It is very simple. Please fill in the amount you intend to give in 2019 at the top. This is not legally binding. If circumstances change, don't worry, just let Judith know. Tick the option to say by what means you are giving. The middle section of the page is to fill in if you are a taxpayer and will allow us to claim your tax back (no further action required by you but do keep a record if you fill in a Tax Return). The bottom section of the page is for setting up a bank Standing Order. Judith will cut this off and send it to your bank.

These details are confidential so please return the form in a sealed envelope. It is also available to download from the church website and either type and email your responses as an attached document, or print a copy to fill in by hand.

Thank you so much. God bless you.



Rector



Churchwarden



Churchwarden

PS This letter is for all on the Electoral Roll (which was renewed April 2019) as well as others who attend regularly and are interested in supporting the church.