

1 LOOKING BACK

Last year, we highlighted that the church had a financial surplus in 2019, and proposed that this surplus, together with surpluses from earlier years, be carried forward to meet the planned shortfall of £51,000 in 2020. This shortfall was expected to arise primarily from a planned increase in 'people' costs,

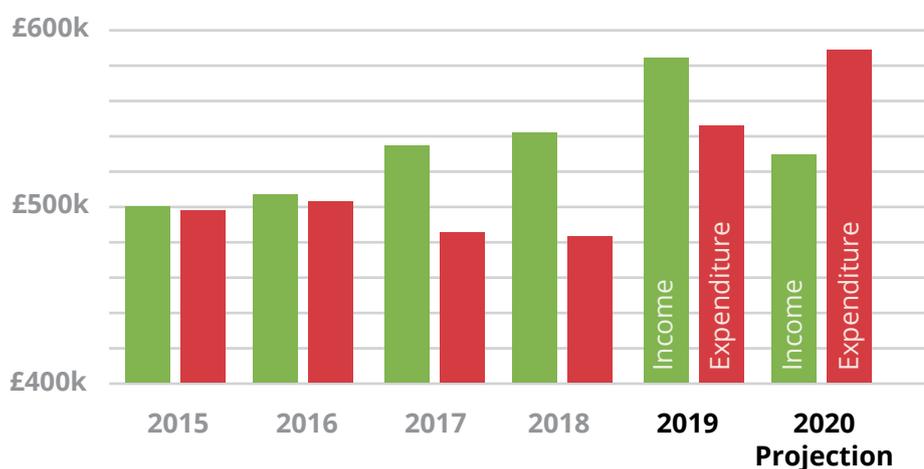
in particular the post of Assistant Minister. In last year's Stewardship leaflet, we said we're only seeking an inflationary increase in giving for 2020, but if the church's planned activities and costs were to continue into 2021 there would be a need for a larger increase in giving in 2021.

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"And I am sure of this, that he who began a good work in you will bring it to completion at the day of Jesus Christ."

Philippians 1:6

Income & Expenditure 2015-2020



The five-year trend in income and expenditure is shown on the graph opposite.

Up until 2019 the green income column always exceeded the red expenditure column with a surplus being achieved. These surpluses have been used to build up the Fabric Fund, and in 2020 to also fund the expected shortfall where the expenditure (red) exceeds the income (green).

2 ISSUES IN 2020

As the events of 2020 have unfolded, the budgeting process has had to be reassessed and kept under detailed review, in particular:

- The closure of the church building in the first lockdown has been one of the factors leading to a reduction in income (expected to be about £50,000 (9%) compared to budget. This has arisen mainly from a reduction in cash offerings in church services, and also a reduction in ad-hoc cheque receipts and fees.
- The number of individuals giving to the church has continued to decrease over time, and has been exacerbated by the impact of the church closure. This places an increased burden on the remaining church members.
- There have been some cost savings due to the reduction in church activities in light of the restrictions around COVID-19.
- We can be thankful that regular online giving has so far been largely maintained throughout 2020.
- We have been blessed with a forecast increase in the Legacy Fund to approximately £100,000.

"Do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God."

Philippians 4:6

The finances in 2020 have been carefully managed, which means that we are likely to remain fairly close to the original budgeted shortfall of £51,000, and we have adequate reserves to cover this in 2020. **However, looking ahead to 2021 and beyond unless action is taken with regard to the annual budget there will be a recurring shortfall in income over expenditure which cannot be sustained.**

3 LOOKING FORWARD

*“Rejoice in hope,
be patient
in tribulation,
be constant
in prayer.”*

Romans 12:12

In May, the ‘Scattered Saints’ leaflet brought the church family up to speed with all that was going on in response to the lockdown. As noted then, the PCC has reviewed priorities for expenditure when setting future budgets, which for 2021 are as follows:

- Where possible, to concentrate resources on the **roles that are ‘people focussed’**. Therefore, we have tried to maintain expenditure on Mission Partners, church staff and the clergy (via the Parish Share).
- The **roof of the Tiger building** needs to be replaced very soon, therefore it is important to keep supporting the Fabric Fund.
- There is a desire to support financially the **plans of the new vicar** so that they are able to continue with the overall vision and mission of the church in the manner in which they desire.

4 THREE-YEAR VIEW

The PCC has discussed and endorsed a three-year view of the budget, which sets out a road map to bring regular income broadly back in line with recurring expenditure.

This would anticipate:

- **Increases** in giving in each year of 8%, 5% and 5% for the years 2021, 2022 and 2023 respectively
- A **reduction in costs** by 5% in 2021 when compared to the original 2020 budget of £632k
- A **moderate increase in costs** in 2022 and 2023 to support the expansion of church activities.

*‘For I know the plans I have
for you,’ declares the LORD,
‘plans to prosper you and not
to harm you, plans to give
you hope and a future.’*

Jeremiah 29:11

In broad terms this is as follows:

	2019	2020	2021	2022	2023
Income	£585k	£532k	£565k*	£593k	£623k
Expenditure	£549k	£590k	£600k	£613k	£625k
Total	+ £36k	- £58k	- £35k	- £20k	- £2k

** whilst income is budgeted to increase by 6.2% in 2021 when compared to the forecast for 2020, an increase in giving of 8% is being sought so as to make up for those who ceased giving during the course of 2020.*



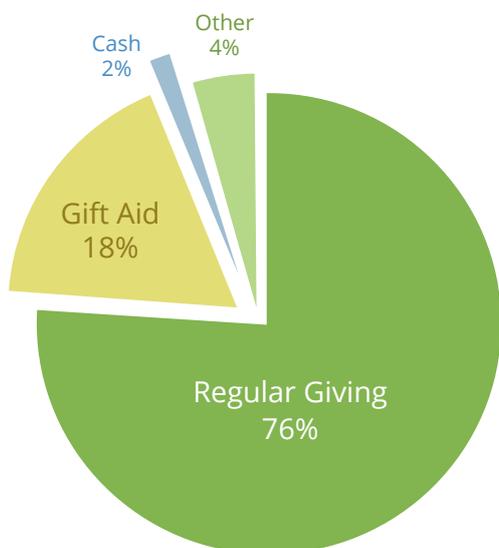
5 2021 BUDGET

*"Commit your work to the LORD,
and your plans will be established."*

Proverbs 16:3

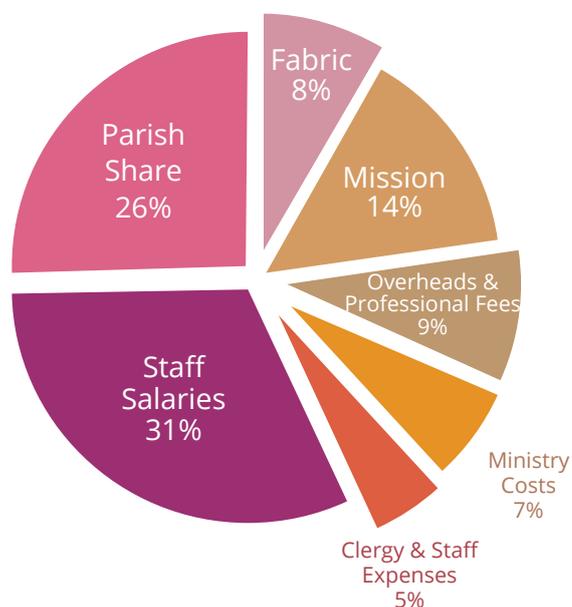
Whilst planning for the medium term, a more detailed look at the 2021 budget shows what is required for the coming year. However, due to the impact of the church closure, forecasts for church income and expenditure in 2020 are less relevant when looking at a comparison for the 2021 budget. The charts and points below give some of the thinking behind how the 2021 budget has been put together.

An income budget has been set at £565,000



An expenditure budget has been set at £600,000.

This is a £32,000 (5%) reduction on the budget that was set for 2020.



Depending how 2021 pans out financially, the PCC will revisit some of the areas where expenditure has been budgeted to reduce with a view to approving additional expenditure items.

A review will probably take place after six months, with a report back to the church family soon after.

- **Parish share** covers the stipendiary (wages) and pension costs of the clergy, including during the period of vacancy (without a vicar). The parish share also covers a contribution to diocesan overheads, the training of new clergy, and the national church.
- **Staff salaries** cover all costs of the seven full-time equivalent staff members. Unlike in recent years, 2021 is the first year in which all staff positions will be filled from the beginning of the year. This will result in a large increase in staff costs when compared to previous years.
- **Clergy/staff expenses** covers the day-to-day expenses and, where applicable, housing costs of the clergy and staff.
- **Ministry costs** are for provision of the various activities of the church. Due to the church closure, large 'unwanted' savings have been made in 2020, and it is difficult to estimate with any precision what the needs in these areas will be for 2021. It also includes training costs for the staff and clergy.
- **Overheads and professional fees** cover the background running of the church including independent examination (of the finances), insurance, utilities, IT and photocopying costs.
- **Mission costs** cover the regular payments approved by the PCC to the 21 mission partners that are supported by the church.
- **Fabric.** For many years, there has been a policy of transferring a fixed percentage of the budget into the Fabric Fund each year. This has proved very beneficial, especially in light of the need to provide funds for the new Tiger roof, and the significant cost of maintaining the buildings and houses for which the PCC has responsibility. Much of this work goes unseen, but it is essential to keep our buildings operational, and prudent provision must be made in the budget. For 2021, a transfer of 9% (£50,000) of budgeted costs will be made into the Fabric Fund.



OUR RESPONSE

All Saints is an amazing group of people, united in Christ, and serving him in numerous ways and places. In God's strength, we are continuing to overcome many of the difficulties of the restrictions that COVID-19 has brought, as the short videos produced for Stewardship show.

However, a significant financial challenge lies before us: an increase in regular giving of 8% in 2021, and potentially a further 5% in both 2022 and 2023. In light of all that God has generously given to us as a church family, we are asked to generously respond in faith to this challenge as a church family. The PCC fully recognises that in these exceptional times such a request may be too much for some church members; others will have more money to give than they had previously thought.

In 2021, we would love to achieve three significant things in our giving as a church family:

1. Increase regular giving by 8%

Alternatively, you may be able to make a one-off contribution, or prefer to delay any increase in your giving until there is more certainty over your personal circumstances.

2. Increase the number of people giving

If you have made All Saints your spiritual home in recent months, but have not yet started regular financial giving, please would you consider doing so.

3. Increase online income

Cash donations will be further constrained by continued restrictions on numbers permitted to attend services of worship, so if you can move to online giving that would be a huge help.

"In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity."

2 Corinthians 8:2

STEP 1 MAKE A PLEDGE

"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

At this time of Stewardship, we invite everyone to make a pledge before God as to how they will give financially to support the mission and ministry of All Saints in the coming year. Every gift – small or large, regular or one-off – is greatly appreciated and will be stewarded wisely. Completing the Promise of Planned Giving form is hugely helpful in our planning, and also helps each of us to give regularly and efficiently.

You can make your pledge either online or using paper forms.

It would be a great help to do this before Dedication Sunday, 29 November.

Make a Pledge Online

1. Click [HERE](#) to open the Promise of Planned Giving form
2. Complete the form, and the **Standing Order form** and/or the **Gift Aid Declaration** if required
3. Ensure you press 'Submit' at the bottom of the form

OR

Make a pledge using paper forms

1. Print & complete the **Promise of Planned Giving** form
2. In addition, you may need to print off and complete the **Standing Order form** and/or the **Gift Aid Declaration**.
3. Place your completed form(s) in an envelope marked 'Stewardship 2021' and put them through the letterbox in the front of the Tiger, or post it to:

All Saints Church Office
122 High Street, Lindfield RH16 2HS

STEP 2 DEDICATE YOUR PLEDGE

In previous years, we have brought our completed paper forms to church on Dedication Sunday to place in a large bowl at the front of church during the services. This has been a moving expression of unity for many of us, and we are sad that the lockdown means this cannot happen this year.

However, as the church building remains open for private prayer, we are inviting people to visit the church as individuals, couples, families, or support bubbles to pray for the coming year, and to place a Prayer Card in the large bowl on the communion table in the South Chapel.

The bowl will be in place from Monday 23rd until Saturday 28th November, and the church will be open from 9am-9pm each day of that week. Prayer Cards will be provided by the bowl; you do not need to bring anything with you.



STEP 3 WAYS TO GIVE

- **Online payment through your bank**
The most efficient method for regular giving to the church is for you to set up (or update) your regular giving with your bank yourself.
- **Standing order**
Please complete the Standing Order Authority form, and one of our Stewardship Recorders will liaise with the bank to ensure that it is correctly set up.
- **Church website***
www.allsaintslindfield.org/Groups/347738/Giving.aspx
- **Contactless card reader***
This is kept at the back of the church under the tower, and is good for one-off giving.
- **CAF/Stewardship Services vouchers**
- **Cheque**
These should be made payable to 'Lindfield PCC', and sent to the Church Office in a sealed envelope marked for the attention of the Stewardship Recorders.
- **Blue envelopes**
We are continuing with these, but due to the difficulties in attending church on a regular basis due to COVID-19 restrictions, you may find it easier to use a different method.
- **Cash**
When services take place in church, cash can be placed in the collection bowl at the back.

** Both of these options incur a small processing fee for the church*

"For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich."

2 Corinthians 8:9



Legacy Giving

Last year, Nick Hawes was appointed as our Legacy Officer, and he has been working on a revised and updated booklet about Leaving a Legacy to All Saints. This can be accessed **HERE**, or if you prefer a paper copy, please contact the church office.



THANK YOU

“For nothing will be impossible with God.”

Luke 1:37



There is much uncertainty surrounding the future, but we have set out how, with God’s help, we will try to manage this unpredictability whilst retaining our focus on making disciples of Jesus.

It is inevitable that further changes will happen, which will require us to adapt again. But the Bible tells that God is the One who was and is, and is to come (Revelation 1:8), and is abundant in his generosity:

“He who did not spare His own Son but gave Him up for us all, how will He not also, along with Him, freely give us all things?”

Romans 8:32

Thank you for taking the time to reading this material, and we hope you have sufficient information to prayerfully consider what your giving for 2021 should be. Please contact the Church Office in the first instance if you have any questions.

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**All Saints**
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**GENEROUS**