

St Paul's
Little
Eaton

giving money

to support the work of
St Paul's Little Eaton



'Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.'

2 Corinthians 9:7-8

If you are part of the church family, please...

- give regularly
- review your giving annually

It has been a great encouragement to us all to see God's provision for us at St Paul's in these last few years.

Generous giving from friends at St Alkmund's Duffield and from people at St Paul's has enabled us to continue to move forward in Gospel ministry, reaching people in Little Eaton and beyond. It's been said that 'financial giving is a great indicator of the spiritual health of a church as a whole, and of each person in the church individually'. As we understand the gospel more deeply, then we will give more generously. I hope that this booklet will helpfully open up the issue of money at St Paul's. We are not a money-driven church – but money is an important part of our life and ministry. So please use it to help you prayerfully consider what and how you might give.

Praise God that we can share together in the work of the gospel in Christ Jesus our Lord!

A handwritten signature in black ink that reads "Dave". The script is cursive and fluid, with the 'D' being particularly large and the 'e' having a long, sweeping tail.

David Barnsley, Vicar

Bible teaching on giving

Why and how to give

One of the most concentrated passages on the subject of giving is in Paul's second letter to the Corinthians, chapters 8 and 9, and it's worth taking the time to study these before coming to any decisions. Some of the key points are outlined below:

Ten Principles of Giving

Sacrificially (2 Corinthians 8:1-2) despite our needs

Generously (8:3-7) as much as we are able

Gratefully (8:8-9) for the grace of Christ who though rich became poor that we might be rich

Realistically (8:10-12) according to our means

Equally (8:13-15) giving of our plenty to help supply what others need

Properly (8:16-24) ensuring that our management of money is beyond reproach

Actually (9:1-5) to ensure our practice matches our claims

Freely (9:6-7) not reluctantly but cheerfully

Confidently (9:8-11) knowing that God will always supply our needs

Encouragingly (9:12-17) others will praise God for what he is doing in our lives

We give in response to God's grace. God has shown his great love for sinful and unworthy people like us in the life, death and resurrection of the Lord Jesus Christ. Having received such undeserved generosity we should be motivated to give generously in response. We are to be like God - not reluctant givers, but wanting to give generously from all that He has given us.

How much should I give?

The amount we give to our local church is a decision to be made honestly between us and God. There is clearly no right answer and many church family members will be giving both to St Paul's Little Eaton and to other organisations. However, three practical suggestions might be useful as you prayerfully consider:

When surviving on a student loan or if you are on a low income, it is still good to get into the habit of giving – perhaps a Standing Order of a small amount each month. Standing Orders provide discipline and help us to prioritise giving, even when our budget is limited.

Some find it helpful to consider how far their money will stretch: a monthly contribution of £30 will pay for a Lay Assistant to attend a one-day-per-week bible training course; about £50 per month will pay for the church's gas bill; about £100 per month will pay most of our insurance.

It may be helpful to compare what you give to what else you spend your money on. Do you spend more money on, for example, milk, or your child's piano lessons, or car insurance, or holidays, and so on.

The Duffield and Little Eaton Trust

Registered Charity No. 1102698

For over 30 years the Diocese of Derby has not funded a full-time minister for St Paul's. Consequently, in 2005, the Duffield and Little Eaton Trust for Gospel Ministry was established with the purpose of raising money to fund full-time church workers in Duffield, Little Eaton and beyond. The Trust does not employ workers, but provides the funding to enable the church to appoint and employ workers. Currently the Trust pays the costs of Revd. David Barnsley, Associate Vicar at St Paul's (costs include salary, pension, and housing costs).

The prayerful vision of the Trust is to continue that appointment, and look towards funding other full-time workers in due course. Jesus himself declares that the harvest is great but the workers are few. For local churches to grow we need full-time workers to equip all God's people for ministry.

We believe that the most important factor in the spread of the Christian faith is the building up of strong local churches. We would encourage you to consider prayerfully whether you might be able to give sacrificially to this fund.

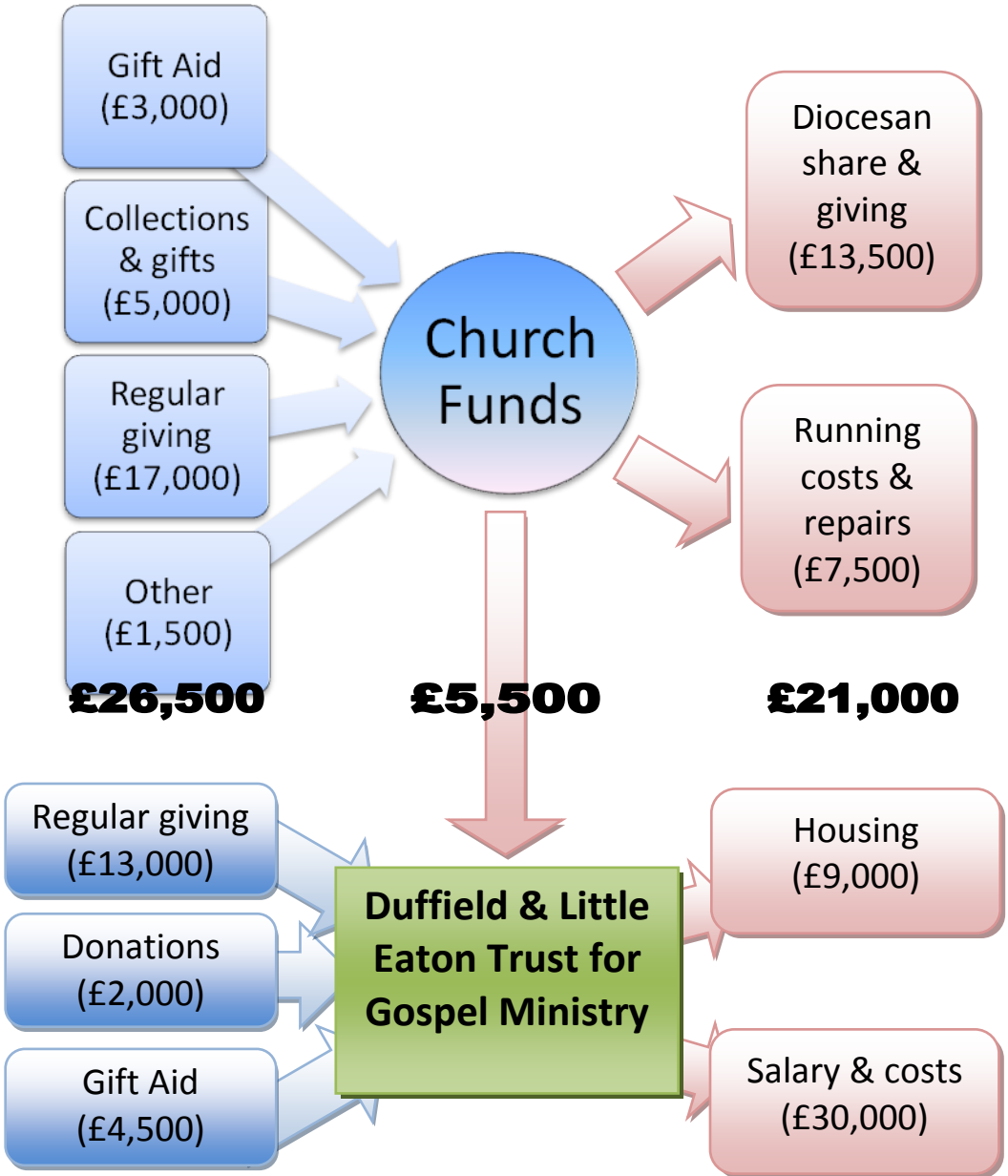
*"The harvest is plentiful,
but the labourers are
few; therefore pray
earnestly to the Lord of
the harvest to send out
labourers into his
harvest."*

Matthew 9:37-38 (ESV)

*"And he gave the
apostles, the prophets,
the evangelists, the
pastors and teachers,
to equip the saints for
the work of ministry, for
building up the body of
Christ"*

Ephesians 4:11-12 (ESV)

How does the Trust relate to St Paul's finances?¹



¹ Amounts relate to the 2009 budget. St Paul's will contribute £5500 to the Trust in 2009.

Using resources wisely

How we spend money on gospel ministry

Local

The work of the church family in and around little Eaton is the bedrock of our activities at St Paul's. This includes our Sunday services as well as weekday events

We try to make sure that our spending is thoughtful and necessary, with the priority of making known the gospel through what we do.

Wider church

At St Paul's we recognise that we are part of the worldwide church, and so we support both the work of the Diocese of Derby and our Mission Partners working throughout the UK and across the world. This includes people working for UCCF amongst UK students, people helping to translate and distribute the Bible into foreign languages, people working with local churches in Asia and Africa to bring the gospel to their communities.

There is more information at the back of church about our mission partners and the important work they do. Our aim is for regular giving from the church family to cover the costs of these activities.



Annual Gift Day

We usually have an annual gift day when we are encouraged to review our giving and also have opportunity to support a particular project or Mission Partner.

FAQs

Giving made simple – Frequently Asked Questions

How can I give?

- By standing order each month, quarter or year
- Using regular giving envelopes
- Payroll Giving
- Single donations by cash, cheque or charity voucher
- Putting money in the church collection plate
- Gifts of shares and other listed investments
- Including the church in your will (for more information about leaving a legacy to St Paul's, please take from church the leaflet *Wills and Legacies - A short guide*)

How would you like me to give?

Standing Orders transfer money from your bank to the church regularly and automatically. This provides the church with regular, predictable income, which helps in two ways: it enables us to budget effectively and it is simpler and cheaper than cash, cheques or envelopes to administer.

If you are able, we would prefer you to give by Standing Order. You can complete the enclosed Standing Order form with whatever amount or whatever frequency you choose. You can cancel by calling your bank at any time. Alternatively, if you use internet banking, your bank may allow you to set up a Standing Order online.

Either way, please don't instruct your bank to set up or change a Standing Order without letting the church know – Standing Order forms represent an important link in the evidence required for Gift Aid reclaims.

However, if a Standing Order isn't for you, please use any of the methods above. We are grateful for all gifts given to us.

Should I give to the Church or to the D&LE Trust?

At present the Duffield and Little Eaton Trust's expenditure is greater than its income. The Trust's hope is to be able to sustain the appointment of a minister at St Paul's, and therefore regular giving to the Trust will enable it to meet that aim. Regularly giving direct to the Trust is helpful for two reasons; firstly, it is clear that your giving is going (at present) solely to support the funding of the minister at St Paul's. It will not be spent on church repairs or given to the Diocese. Secondly, regular giving to the Trust helps the Trustees to plan its future expenditure.

That said, as St Paul's is now able to pay into the Trust, giving to the church also gives to the Trust. St Paul's Church Council aim firstly to be able to meet the housing costs from its budget.

If you would like to discuss this further, a member of our finance sub-committee would be delighted to advise you further.

How can the church get the most benefit from my giving?

If you pay UK tax, please complete a Gift Aid Declaration so the church can reclaim the basic rate tax you have paid: around 25p for every £1 you give.

A Gift Aid Declaration held by the church will apply to all your future gifts until you make this known. So, if your tax circumstances change, you will need to let the church know. Please read the conditions for Gift Aid on the back page for full details.

Only the Gift Aid Officer and the Church Treasurer have access to giving information. It is treated in the strictest confidence.

How do I make a single donation?

Please make your cheque or charity voucher payable to 'The P.C.C. of Little Eaton', put it in a giving envelope and return it to the Treasurer (contact details on back page) or the Sunday collection plate.

If you are giving cash or a cheque, you pay UK tax and the church does not hold a Gift Aid Declaration from you, please complete the full details on the front of the giving envelope. If you know that the church holds an existing Gift Aid Declaration, please make a note of this on the front of the envelope, but otherwise you may leave the envelope anonymous.

How is my giving allocated between local and wider church activities?

The PCC (the elected church council) agrees a budget for the following calendar year each October. As part of this budgeting process, the PCC agrees how much should be spent on all different aspects of the church's activities.

Except on a very few days (when it is advertised that a collection will be reserved for a specific purpose), all giving is channelled into the church's General Fund. It is then used in accordance with the PCC's budget for the year.

May I specify how I would like my gifts to be used?

Yes. However, such requests can prevent the PCC from using money in accordance with its needs so, wherever possible, please leave the allocation of funds to the elected church council.

Who should I contact?

Gifts, Standing Order Forms, Gift Aid Declarations and envelope requests should be sent to Keith Gregory or Liz Hardwick via the church collection plate or their home addresses (see back page).

If you have queries or you would like to discuss matters related to giving or the church finances, contact either Keith or Liz.

The Small Print

Conditions for Gift Aid

Making donations

- There is no minimum amount or minimum term for Gift Aid.
- Donations may be made by Standing Order, cheque, direct bank transfer or cash.
- To qualify for Gift Aid, you must pay an amount of UK Income Tax or Capital Gains Tax at least equal to the tax that the church reclaims on your donations.

Changes in your situation

- You are responsible for informing the Treasurer if your tax situation changes for any given tax year in which you have authorised the church to make Gift Aid claims. Please do get in contact even if this relates to years in the past for which you overlooked or were unaware of this requirement – the church can adjust previous claims if necessary.
- You can cancel your declaration at any time by notifying Keith Gregory.

Reclaiming tax

- The church will reclaim the basic rate tax you have paid on your donations when we have received your signed Gift Aid Declaration.
- If you pay tax at a higher rate, you can claim further tax relief when submitting your annual tax return.

Data Protection

In completing and submitting the Gift Aid Declaration and/or Standing Order form, you agree that St. Paul's Little Eaton may collect, store and use any personal information you may be providing for the purposes of administering your giving and complying with any requests for information from HMRC and for the purpose of providing you with information about our current and future programme of activities.

Contact

Church Treasurer

Liz Hardwick *tel: 834 725*
136 Alfreton Road, Little Eaton

Gift Aid Officer

Keith Gregory *tel: 835637*
26 Barley Close, Little Eaton