



CHRIST CHURCH LILLE
14 rue Lydéric, 59800 Lille
<https://christchurchlille.fr>

Graceful Giving

**“What can I give back to God for the blessings he has poured out
on me?”**

Psalm 116:12

October 2018

*We acknowledge with thanks the inspiration for this booklet which comes from
the Giving in Grace organisation www.givinginGrace.org*

What is Graceful Giving?

We are called to be God's stewards of all that He has created and given us; to care for his world, his people, his church.

At Christ Church, we take care of

- People (congregations, friends, family and neighbours)
- Our church, its mission in Lille, our building
- Our environment
- Our mission to help and serve others

The three main strengths in our church

- We are multinational, cosmopolitan, and come from many different backgrounds. There is a warm welcome for regulars and visitors.
- There are different types of service, we live our ecumenism and we are adaptable
- We have a Chaplain to lead us, even if not full-time



This is where we are a bit weak

- Work and studies mean that many of the congregation have little time available to volunteer
- Our congregation is not wealthy and our financial basis is fragile. We need to communicate better how the church is managed
- We don't have a youth worker and there is little for teenagers



Our plans for mission and ministry

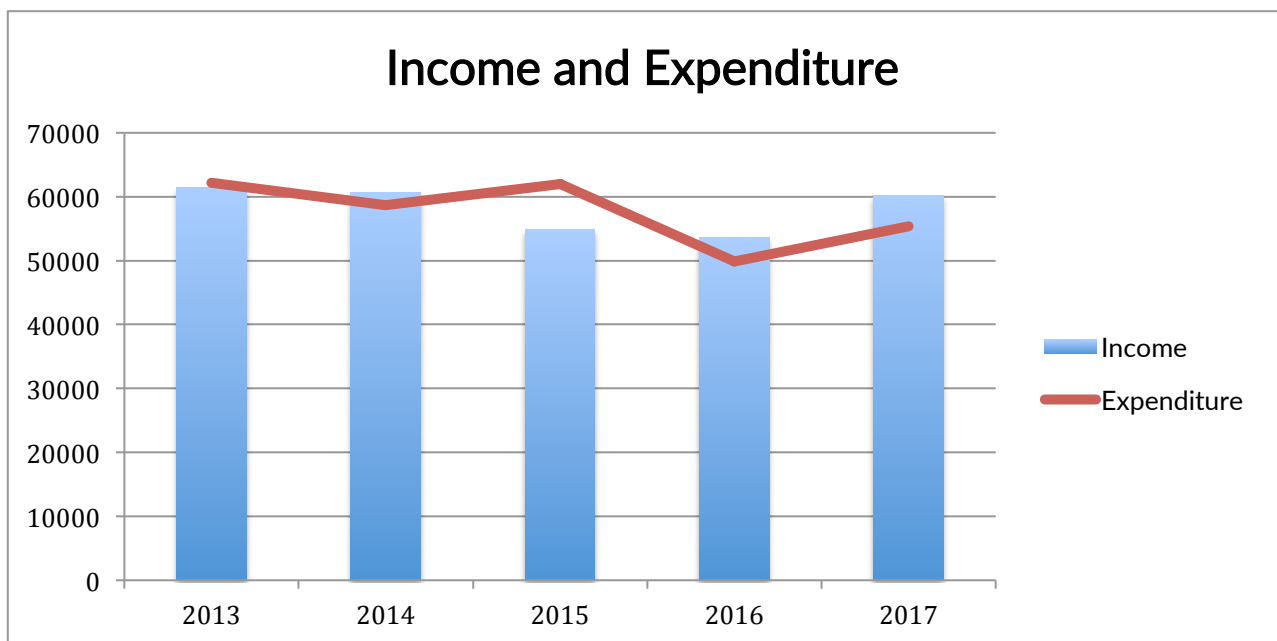
- We want to encourage more regular givers and helpers
- We want to fund a youth and student worker
- We want to reach out to the community, including seniors



How do we manage our stewardship responsibilities?

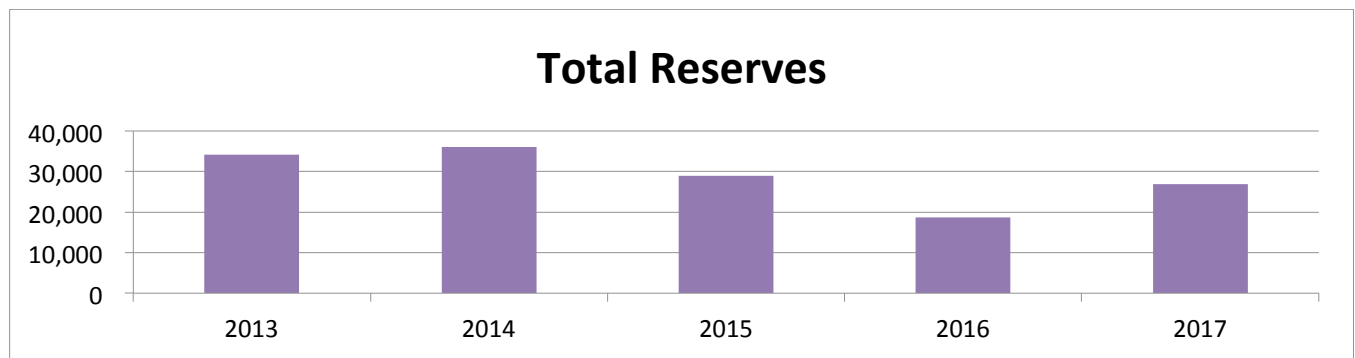
Budgeting for ministry and mission	★★★★	We prepare a budget and communicate it, we set aside 10% for mission giving
Accountability	★★★★	Our accounts are transparent and verified. We thank givers annually
Preaching and teaching	★★	We do this, but irregularly
Leadership	★★	Our Chaplain and Reader are committed but our stewardship structures could be improved
Good practice	★	There are not enough people on the Planned Giving scheme. We should invite an annual review of all giving

Income and Expenditure over the last 5 years



- Income from events like the Braderie and Christmas market is vital; when the Braderie was cancelled in 2015 we experienced a severe shortage of income.
- Expenditure is regular and not excessive. But we would find it hard to meet extra expenses (rises in utility costs or Diocesan charges, for example).
- Our expenditure on the chaplain's accommodation has decreased now that we don't have to pay rent.

What have we got in reserve?



We have a small amount in a savings account, and we are trying to build up a 6-month running cost reserve; we need to show we are making good use of our assets.

A closer look at our Finances

- In 2017, it cost €55 330 to fund the ministry and outreach of our church.
- This means that it cost €1 064 every week.

The running costs are the same whether you attend church or not. Some weeks there aren't so many people (because of school holidays, long weekends, summer breaks ...) but the bills have to be paid.

The giving that comes through pledging a regular amount every week or every month is important because we can rely on it. We can't rely on the banknotes and coins in the offering bag and occasional fund-raising.

- *Other income mainly comes from fund-raising and this is uncertain and cannot be guaranteed.*
- *We need to increase the number of people signing up to the Planned Giving scheme: when the congregation is not wealthy, we can only expect small amounts.*
- *We need to fulfil our mission to students and young people, and this can only be done if we can find the necessary funds.*

So what do we need to do?

- ⇒ Invite everyone to pledge a regular amount, and to join the Planned Giving Scheme
- ⇒ Encourage giving through Direct Debit or Standing Orders at your bank
- ⇒ Lend out the church hall against donations
- ⇒ Make sure we offer modern means of donating or giving
- ⇒ ?

Our financial challenge

- ⇒ For 2019, fund the Student / Youth worker at a cost of about €400 per week

Our church budget

	2017 Actual	2018 Estimate	2019 Plan	
	€	€	€	
Expenditure				
Diocesan and Archdeaconry costs	5 114	5 145	0	
Minister's costs	33 512	34 470	0	
Youth and worship expenses	544	1 300	0	
Church maintenance and running costs	8 104	7 300	0	
Church equipment purchase	209	2 823		
Admin and general costs	5 788	6 850	0	
Financial charges	2 267	1 710	0	
Fundraising costs	209	0	0	
Youth worker salary	0	0	21 000	2019 Additional Weekly Expenditure
TOTAL EXPENDITURE	55 330	59 598	21 000	404
Income				
Planned Giving	38 096	45 300		
Offering bag	7 560	8 500		
Donations	5 284	3 000		
Fee income	1 500	0		
Refund	555	50		
Bank interest	103	150		
Fundraising	6 974	3 000		
Other income	156	150		
TOTAL INCOME	60 228	60 150		2019 Overall Weekly Shortfall
Surplus/Shortfall	4 898	552	-21 000	-404

To reach our target of €400 per week we need new Pledges of at least €10 per week and current Pledge givers to increase their gift a little if they can.

- What do you think about:
Our finances?
Our budget?
Our plans?
- What do you think we could do better?
- What do you think you yourself could do?

Let's try to answer some of the questions people ask about signing up for the Planned Giving scheme.

Q Does the church receive money from central church sources or from the government?

No, we are entirely self-supporting and rely on our congregation to manage all our outgoings, including clergy stipend (salary) and accommodation. Although we don't pay rent for the building, we have to cover utility bills, church running costs, and worship costs. We also contribute to the Archdeaconry and the Diocese.

Q What is the best way to contribute?

A direct debit from your bank, or monthly cheque payments, are the easiest way for us to receive your giving.

In addition, paying this way enables you to claim tax relief on your giving, if you are a French taxpayer.

Did you know you can claim back 66% of your giving? You will get a tax certificate at the end of the year to enable you to claim.

A SEPA standing order is usually without charge, ask your bank.

If you are a UK taxpayer, you can contribute via GiftAid.

Q What if I don't have a bank account?

We can provide envelopes for bank notes and coins given this way. If you are a tax payer, we can also give you a tax receipt annually.

Q Who knows how much I give?

Your giving is a private matter. All details of individual giving are held in confidence by the Treasurer. Nobody else knows how much each person gives.

Q How much should I give?

Tithing is the biblical practice of giving 1/10th of all that we have received from God: time, finance and talents.

All gifts are to God and all are valued.

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

- If you have not yet made a pledge to make a financial contribution, please consider joining the Planned Giving scheme.
- You can choose to give directly from your bank account or with weekly or monthly envelopes.
- If you are already in the Planned Giving scheme, please consider whether you could increase your gift.

Please take time to consider this in prayer, and then

- *complete the attached form and put it in the envelope provided*
- *hand in the envelope and form at church.*

Thank you!