



SPECIAL EDITION INSPIRE

**be
inspired
to
give**

MANNOFIELD CHURCH of SCOTLAND

Scottish registered charity SC 001680

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Dear Friends

This edition of InSpire is different as it is solely on the theme of our stewardship as Church members. There are two main reasons for this.

Firstly, like many churches, we are challenged by lower income and higher costs. Like everything else in life over the course of time costs rise. It is no different in our Church with expenses and salaries increasing with inflation against the backdrop of falling income.

That our income is falling is no great surprise. Over the last 10 years our ageing congregation has, sadly, lost many by death, perhaps as many as 300. In addition to the loss we feel as a family, the financial loss has been heavy as most of those members were generous in their financial offering to the work of the Church. Other reasons why our income has fallen are lower attendances and changes in the way members commit to making an offering. We cannot ignore these matters as we consider the current needs of our church. Our general income is falling and we need to do something about it.

Secondly, it is to encourage Church members to think beyond the practical realities that we face and consider what it means to be a Christian, a member of the Church and being faithful in our response to God. This is a good time for us all to consider what making financial offering to our Church means in terms of the worship we give to God.

This edition of InSpire has been designed to challenge our thinking about our responsibilities to ensure that the work of God continues in and through our Church regardless of whether we are a regular church attender or an infrequent one.

The Bible is full of texts which indicate that stewardship of our possessions means honouring God and supporting His creation as we give something back to the One who provides for us. In return we know a deep blessing.

Making an offering to God and His work is the only appropriate response of those who consider themselves His followers.

As Church members we must challenge ourselves to consider the difficult themes of what Faith means.

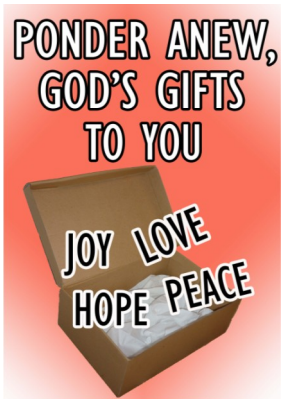
I hope and pray you take the time to consider and respond to the content of this brochure.

We need to prayerfully reflect on what we read and, having considered it, make what we feel is an appropriate response.

For some the response might be I am giving all I can. For others the response should be **I need to start giving** or giving something more depending on financial circumstances.

God bless

Keth



“Offering” Not payment of dues or an entry fee!

Making a financial offering to God through your Church is a conscious decision. It is a worshipful acknowledgement of everything that God has done for creation and to support God's ongoing work.

Our offering to God needs to be made willingly, regularly and generously.

We do not give from force of habit or a sense of obligation.

It is not a subscription to ensure that our church and the services of our Minister are available at the time we decide we need them.

If our giving is to be meaningful it has to be regular.

There was a time, not so long ago, when many Church members arranged their offering in a way that meant, if absent from attending church for a number of weeks, the missing Free Will Offering (FWO) envelopes were still filled and deposited upon return to church, or a neighbour, friend or relative was asked to hand in the envelopes to the church.

Today, however, this practice is less common and payment by monthly Standing Order is a more prevalent manner of making an offering. It is the easiest and most convenient way to ensure that, whether attending church or not, a regular offering to support the work of the Church continues.

Everything we have comes from God

As a measure of our love of God and our commitment to God we should give generously in whatever way we can, including a thoughtful, realistic amount of money.

However for those who use the FWO envelope, or place cash in the plate, the value of their financial pledge to the Church's work is only fulfilled if they are regularly attending or, if unable to attend for a few weeks, action is taken when next attending to make-up the offering for the missing weeks.

A monthly Standing Order is the most convenient way to provide a regular offering to the Church to support God's ongoing work.

Facts and Figures

Mannofield has 900 members

Our average **regular** General income **per annum** is **£173 per member**. Average income includes plate, FWO envelopes, Standing Orders (SO), donations and Hall Lets but no legacies.

The **average for all Aberdeen congregations** is approximately **£246 per member**, a **gap of £73** from each Mannofield member per year.

Mannofield members have been more than generous over the last ten years in contributing to the Development costs but **regular personal contributions** are considerably less than those of members in other Aberdeen congregations.

150 members donate a total of £5,603 per month by SO.

26 donate less than £10

The average monthly SO is £37.

Only 34% of our congregation regularly donate via SO, FWO or cheques.

110 members donate a total of £1,792 per month by FWO.

Monthly analysis shows:

30 donate less than £5

69 donate from £5 to £40

11 donations exceed £40

The average monthly FWO is £16.30

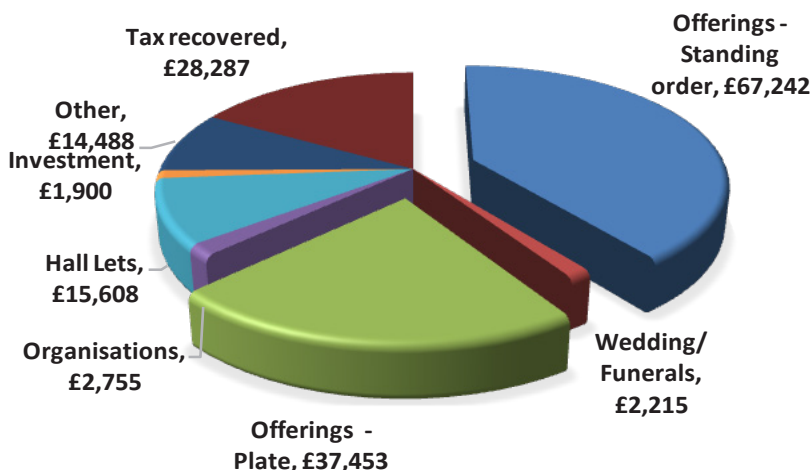
Half of our offerings come from only 70 members.

Last year we had no record of giving from 606 members.

No doubt some of those would have given through the weekly open plate but when you consider that contributions by this means averaged £490pm it is clear that the vast majority do not give anything at all.

This begs the question as to what Mannofield Church means to its members.

2019 INCOME £169,948



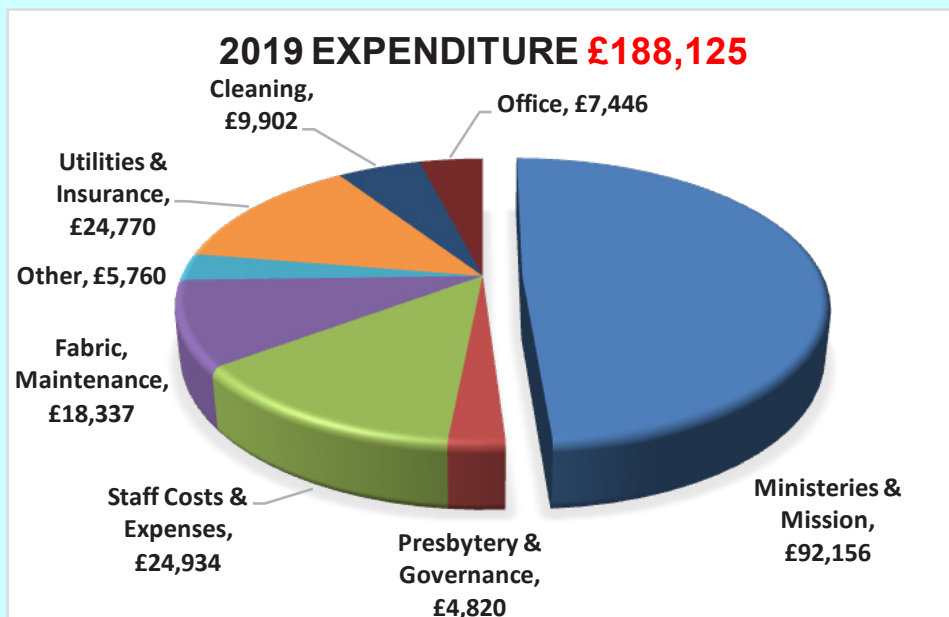
It costs **£3,618** each week to keep the church open.

Mannofield has had a **deficit** for three of the last four years.

The 2019 deficit was £18,177.

To maintain our buildings, expenditure on fabric and maintenance will need to *increase*.

We need to *increase* our income by **20%** to meet our expenditure.



Ministries & Mission (M&M)

The M&M contribution to the Church of Scotland of £92,156 is based on the average congregational income in the three years prior to the year of assessment. It has two parts:

- A. **86%** goes into the **Parish Ministries fund** which pays for Ministers across Scotland *including our own*.
- B. The **remaining 14%** goes towards the **Mission and Renewal fund** to assist with the wider work of the Church in supporting congregations as well as the most vulnerable in society.

Our M&M is 58% of income (average 59.5% for all churches in Aberdeen).

That means all of our expenditure has to come out of the remaining 42% i.e. for every £10 contributed only £4.20 goes to paying for local staff, insurance, heating and lighting etc.

GIFT AID

If you are a tax payer and choose to give by Standing Order, weekly envelope or cheque then it is possible to do so under the Gift Aid scheme. As a registered charity our congregation is able to reclaim any tax that has been paid on your giving.

giftaid it

The procedures are straightforward and confidential. You do not have to commit to a set amount and the best part is that it costs you nothing! For every £1 that you give, Mannofield Church can reclaim 25p from the taxman. *Last year tax recovered under this scheme was £28,287.*

A regular review of our offering to the Church and an appropriate increase, if possible, ensures our offering is maintained at the same value.

Everything we have comes from God. As a measure of our love of God and our commitment to God we should give generously in whatever way we can, including a thoughtful, realistic amount of money.

CHRISTIAN GIVING

Almighty God our Father, we belong to you.

All that we have comes from you.

Our family and friends,

our health and life,

our possessions and energy,

our leisure and abilities.

Help us to share in the blessings of giving

as well as in the happiness of receiving.

We ask this in the name of Jesus.

Amen

All the costs for printing this brochure have been met by donation and have not come from Church funds.



How much to give?

Many Church members struggle with this question. There is no specific answer as everyone's financial circumstances are different. However, it is not the case that making an offering requires our pockets to be hurt! The old concept of tithing (giving one tenth of income) has long since been abandoned in the Church of Scotland!

Everything we have comes from God. As a measure of our love of God and our commitment to God we should give generously in whatever way we can, including a thoughtful, realistic amount of money.

Our financial offering to God needs to be made joyfully, freely and positively. It should be a meaningful commitment and not simply parting with the loose change we have left after we have met all our own needs.

We must assess our own financial situation and decide a value for our offering that makes us pleased to give it on a regular basis.

Comparing with non-essential costs may be helpful, for example:-

Football season ticket - £35 per month

Daily newspaper - £35 per month

An extra TV subscription - £28 per month

Golf and fitness Sport Aberdeen - £37 per month (£15pm 65+)

Should our offering to the work of the Church be less than this?

Reviewing and increasing your offering

When did you last review your offering?

In our busy lives it is something well down the "to do" list – if it is on the list at all!

Having decided how much to offer to the Church it is quite common for a member to give that same amount over a period of years. However, over time, everything costs more. We only need to look at our own gas, electricity and Council tax bills to see how costs have risen over time and what that means for us. The same is true for Mannofield Church.

In order to meet the Church's similar increased costs for both local and national work it needs an equivalent increase in its income. A large part of this comes from offerings.

A monthly offering of **£50 in 2010** would need to have increased to **£67** today to keep pace with inflation. So, having decided the amount of our monthly offering, have we reviewed it annually in accordance with inflation? What we decided was a suitable offering at a particular date may no longer be appropriate given the passage of time.

Financial circumstances do change and it is not always possible for members to increase their giving but, if every member contributed a realistic amount based on their individual circumstances and if a tax payer signed up to the Gift Aid scheme, the regular income of our church would be greatly increased thus hopefully allowing us to cover the increasing everyday costs.

A regular review of our offering to the church and an appropriate increase, if possible, ensures our offering is maintained at the same value.

Mannofield's Vision

Redevelopment of our building was completed in 2016 after a number of years of hard work, fundraising, commitment and faith. We now have a splendid building open for worship and engagement in new and exciting ways. The £100,000 loan from the Church of Scotland has now been repaid, almost 5 years earlier than originally envisaged, due to continued fundraising by the congregation and community.

Now that our vision for our building has been fulfilled, we can focus greater attention on our people.

We have so many groups in our church family learning to grow in faith together and supporting each other in fellowship. From Life Groups to Alpha, Prayer Circle to Creative Worship, we are providing so many routes for people to discover something special in their faith.

Our halls are bustling with activity, daytime and evening, with groups for all ages finding a warm welcome. We have a café that breaks down the barriers between church and community.

We engage with local schools and community groups and see the benefits of this ministry with families and others in the community attending events and special Services in our building. We have also been approached to be part of a focus group to look at ways of providing a supportive community in Mannofield, Airyhall and Braeside.

Our Pastoral Care of each other is strong. Particularly in a time of bereavement care, we provide a Ministry of love and grace.

Our vision is: to inspire our congregation in the worship and praise of God: to welcome new people into active worship: to discover new ways to engage with the people around us and to serve them all as a Church should.

However, to achieve this we need to be financially strong and we need your help and support.

As you may be aware talks are currently taking place about a radical change for Aberdeen churches. It may be that Mannofield will be asked to work more closely (even in Union) with others, depending on what happens with the current draft Presbytery Plan.

However, it doesn't really matter whether we continue as we are or as part of a larger grouping. In our buildings and from our worshipping and serving centre, the Mission of God will and must continue.

With your regular financial support we can ensure we remain an outwardly looking, caring and progressive Church community.

