

Stewardship Essentials – A Practical Guide

It is our responsibility as disciples and stewards to resource and manage our churches as best we can, enabling mission and ministry to flourish. The stewardship team is here to help and support parishes with that often-challenging task.

This practical guide outlines some possibilities for parishes to explore and develop and provides contact details of the team, who are always available to assist you.

Giving & Generosity Campaigns

The thought of broaching this can be daunting for some parishes. Fear of asking, fear of preaching, fear of pushing parishioners away - just a few reasons why this vital theme may be side-lined. How do we tackle this challenging subject? There are many ways of doing so, one of which is to combine two modes of thought, theological and practical.

Theological

The Bible contains over 2,300 verses relating to stewardship (see more [here](#)) - more verses than those on prayer and faith combined. Giving and generosity are at the heart of Christian discipleship. We should not only focus on the practical utility of giving but should also be encouraged to reflect on how our generosity helps us to grow deeper in our faith and closer to God.

Practical

We all recognise that a church with a generous culture (time, talents, and donations) is more likely to flourish than one which is less so. We also understand that our parishes need to be sustainably financed to support mission and ministry. A practical message, with a clear financial vision for the future “where we want to be and why”, is crucial in inspiring parishioners to give ever more generously.

Support

Our stewardship team can help your parish plan a campaign, drawing from a range of resources. This could be a gift day, seasonal appeal, or a more long-term programme. Examples provided below but see more here: [parishresources.org.uk/giving/](https://www.parishresources.org.uk/giving/).

Giving in Grace

This comprehensive stewardship initiative looks at giving, generosity and resourcing both from a theological and practical perspective [givinginrace.org/The-Programme](https://www.givinginrace.org/The-Programme). It is best suited to parishes that are intent on organising a campaign over a period of months.

Simple Giving Programme

This is tailored towards smaller, rural churches. It also provides guidance and templates to help engage the wider community. <https://www.parishresources.org.uk/sgp/>.

Income Generation & Giving

Online Giving

Online giving is a growing platform in our Church. More and more of our churches now have websites, use the A Church Near You giving button, and are streaming services. With each of these comes a possibility to encourage donations through online platforms. This could help during; a specific appeal to the wider community, occasional offices, and new donors setting up a monthly gift. More information here: parishresources.org.uk/receiving-online-donations/.

Parish Giving Scheme

This free, simple to join, direct debit donation [scheme](#) helps to maximise planned giving by offering automated collection of gift aid and the option of inflationary giving. Over 210 parishes have joined, benefitting from the scheme in the form of reduced administration, better cashflow, faster reclaim of Gift Aid, and increases in weekly donations to their church.

Contactless Card Terminals

We are not only carrying less cash but also have less access to it and therefore, donations by card are becoming increasingly important to supplement parish income. Ultimately, those churches which cater only for cash gifts will lose out. Nearly 100 parishes have already purchased a card terminal across our diocese, a figure that is continuing to grow.

Contactless donation terminals provide the donor with greater choice and flexibility, helping to boost collection income (think occasional offices, Christmas, Advent & Easter services, visitors). There are many different types of hardware and platforms available, see all here: <https://www.parishbuying.org.uk/categories/giving-and-payments>.

Gift Aid

[Gift Aid](#) is the second largest source of parish unrestricted income (after planned giving). Churches, as charities (registered or excepted), can claim an additional 25% on a donation made by an eligible donor. To be eligible, a donor must pay UK income tax. A Gift Aid declaration, written or verbal, must be given for Gift Aid to be claimed on behalf of a donor.

Parishes are encouraged not to only claim Gift Aid on an annual basis, but instead do so monthly, quarterly, or even biannually to help with cashflow.

Gift Aid Small Donation Scheme (GASDS)

GASDS allows parishes to claim a Gift-Aid style gift (also 25%) which is eligible on cash and contactless donations of up to and including £30. It does not require a Gift Aid declaration, neither does the donor need to be a UK taxpayer. There are several caveats to this scheme, outlined overleaf.



Under what is known as the matching rule, parishes must have received £800 of signed Gift Aid donations in a given tax year to be able to claim *on* the maximum threshold of £8,000 via GASDS. For example, if a parish receives a £400 worth of Gift Aid donations in a tax year, it can only claim ten times this amount via GASDS. In this example, a parish could only claim *on* £4,000 of loose collection income, even if its actual income was £8,000. The parish would be eligible to receive an additional £1,000 (25% of £4,000) claimed through the GASDS scheme.

Legacies

Although not always the easiest topic to broach, legacies can make a real difference in helping to support mission and ministry. A legacy could be considered as a final gift by a donor to their church, perhaps to fund a specific project or to donate to the general fund. We strongly encourage our parishes to adopt a Legacy Policy - this is crucial to outline how the PCC would seek to use a gift (projects, mission, fabric, etc), but also to improve confidence in financial management. Find out more and order a free Legacy Pack [here](#).

Fundraising

A well-planned fundraising campaign can make all the difference, helping to raise money for much needed repairs, a community outreach project, etc. Doing so takes time and effort, so it is vital that parishes plan ahead, and identify the most appropriate fundraising approach.

Grants & Funding

Funding projects in your church through [grants and fundraising](#) is an essential aspect of stewardship.

Whether it is a new roof, kitchen, boiler, community project or any other church related project, it is best practice to look for grants and funding opportunities. For example, in 2018, £1.9m was spent on church repairs where *no grant* was received.

There are many grants available to churches. Funding 4 Suffolk, is a search tool that enables parishes to search for funding for a project, an organisation or group quickly and easily with key word searches. It allows access to many grants and makes it easier to find the right grants to apply for and can be found here: idoxopen4community.co.uk/suffolk/.

Beccy Hills, Funding and Grants Advisor, can help parishes with advice on the process of applying for funding and grants. Contact her on beccy.hills@cofesuffolk.org for support and information and to receive the Grants and Funding Guide.

Rental & Church Hall Income

Renting out a property can help to supplement financial resources. This could range from leasing a flat to booking out a church hall for community led events. Parishes should seek to maximise occupancy in both settings and ensure that rates are regularly reviewed and updated to remain competitive, or to ensure that occupants are not being undercharged.

Investments

Parishes with ample financial reserves may wish to consider placing funds in an investment portfolio, which could help to maximise financial returns. The Diocese can hold investments



on behalf of a PCC, acting as a custodian trustee. Alternatively, parishes may wish to invest with an investment firm, such as CCLA, Blackrock, Virgin, and others.

Friends Groups

Raising money to support the fabric of the church can take up a lot of a PCC's time. Friends Groups can help to take the pressure off fundraising by helping to raise funds, often from a wider community, for example to cover the cost of repairs, improvements, and insurance. They function best when they are a separate entity to the PCC and when there is a clearly defined scope in which the PCC has the final say. See more here:

<https://www.parishresources.org.uk/friends-schemes/>.

Resource Management

Parish Buying & Parish Resources

For all your procurement needs (energy, insurance, contactless, online giving, etc. Your parish can register for free with parishbuying.org.uk/.

For general guidance, visit Parish Resources, which holds much information, useful documents, and advice for parishes. More here parishresources.org.uk.

Maintenance Booker

This tool is used to get quotes for maintenance work, aiming to reduce ongoing maintenance costs maintenancebooker.org.uk (think fire extinguishers, gutter clearing, etc).

Insurance

There are two major names in the church insurance market, Ecclesiastical and Trinitas. Check appropriate cover (not always 100%) and a suitable excess is chosen. Get at least two quotes before you make a decision. See the national church insurance buying guide: parishbuying.org.uk/images/buying-guides/parish_buying_insurance_guide.pdf.

Utilities

Ensure that your church is paying 5% VAT on energy supplied to the church. If your church has been paying 20% VAT a rebate can be claimed. Check that outside lighting is on a timer, if left on overnight, and that the boiler controls are set to an appropriate time and temperature setting for your church.

Budgeting

Fewer than 15% of parishes prepare an annual budget, yet it is a crucial aspect of planning and management of resources, which gives confidence in how finances are managed in a church. Budget template here: cofesuffolk.org/for-parishes/parish-roles/treasurer.



Treasurer Support

Treasurer Training

Sessions are held annually by ACAT (Association of Church Accountants & Treasurers) for both beginners and those looking to advance their skills. Treasurers can gain access to all ACAT training resources on ACAT's website and the Treasurer Forum.

Treasurer Forum & Website

This free online network is for treasurers to share ideas, resources and support one another. There are currently over 120 treasurers on the forum. To register for free visit sites.google.com/view/suffolktreasurers/home.

We also have a dedicated treasurer section our diocesan website, which treasurers are encouraged to visit here cofesuffolk.org/for-parishes/parish-roles/treasurer/.

Contacts

For general stewardship enquiries and treasurer support contact:

Julie Podd, Parish Finance & Resources Advisor

Email: julie.podd@cofesuffolk.org

Phone: 07826556186

Beccy Hills, Parish Funding & Grants Advisor

Email: beccy.hills@cofesuffolk.org

Phone: 07702079051

Gary Peverley, Finance Director

Email: gary.peverley@cofesuffolk.org

Phone: 07879634525

For general parish finance, payments, invoices, and other finance related queries contact:

Elena Stephenson, Assistant Accountant

Email: elena.stephenson@cofesuffolk.org

Phone: 07485329228

Philip Keeble, Accountant

Email: philip.keeble@cofesuffolk.org

Phone: 07485348881