## 16 September 2018 Trinity 16 St Thomas

I've been putting this off for a while but the time has come after nearly a year that some issues need to be addressed. Today is painful for me in a couple of ways. Firstly it's painful because I dislike talking about money and church finances, and secondly because it shouldn't be necessary.

On paper, The Bourne is amongst the wealthiest parishes in the whole of the UK. We live and worship and witness in a parish that on ALL MEASURES is amongst the least deprived – or to put it another way, the most privileged. Yet our parish faces an on-going problem. A couple of years ago, our income matched our expenditure. Nowadays, our expenditure exceeds our income. It doesn't take a brain the size of the Archbishop of Canterbury's to work out that there are two responses possible. (I'm discounting the one that says we go bankrupt and close the church!) We can reduce our outgoings or we can increase our income.

What many of you may not realise that over the last few months, work has been going on quietly in the background to reduce expenditure. For example, the cleaning contract has been terminated and we've brought in a different cleaner at reduced cost and, much of the cleaning is done by volunteers anyway. Attempts are being made to maximise income from letting out our facilities, but the bottom line is that if we do nothing some things will have to go. The Parish Share has to be paid – we get no choice over that, and the next biggest outgoing is staff wages. Who shall we make redundant. Shall we do without an organist, or Rob, or Caz or our part time Youth Worker? Should the choir go? Or would you like to amalgamate with a local parish and share a vicar with another church?

If we were being profligate with money I'd be making suggestions for savings but I don't believe that we are. Our budget (as a Parish) is LESS than similar parishes in the Diocese. Other parishes in the Diocese give more generously and that enables them to do more work and support and grow their church. I'll give you an example. Becky resigned a couple of months ago and we'd love to replace her. Most of us recognise that we really need a youth minister. However a Parish in Esher has just advertised for a full time youth minister offering a salary of £29-32k. That's considerably more than we were paying Becky and with our finances

straining, there's no way we can compete with that sort of advert. Furthermore the church should be putting money on one side to be ready to meet emergencies like the wall and roof. We already know that the organ is going to need £50k spent on it sometime in the near future and we've got no funds set on one side to meet this. In one sense I'm not that worried about the organ as I know that we will almost certainly raise the money but we shouldn't have to have 'special appeals' for what is essential on-going maintenance. (a large part of the organ repairs are the bellows that weren't touched when it was last worked on...)

Over the coming weeks there's going to be a campaign to try and get more people to subscribe and be regular givers. And if you already subscribe then we are asking you to a have a long hard think about whether you could increase your regular giving.

I am also very aware that although we live in a wealthy area, not everyone is cash rich. In fact lots of people have limited budgets and can't manage to give much compared to others. I know some of you are already very generous, and some of you are very generous with your time and expertise. Some people work diligently for the parish but are unable to give very much, but the old adage that every little counts is still true.

Its also true that some people seem to have little idea of how church finances actually run. The frugal churchgoer walked into the house panting and almost completely exhausted. "What happened?" inquired his wife. "It's a great new idea I have to be a better steward of our resources," he gasped. "I ran all the way home from the stewardship committee meeting behind the bus and saved £1.50. "That wasn't very bright," replied his flustered wife. "Why didn't you run behind a taxi and save £10?"

The bottom line (if I may use a familiar phrase that comes from book keeping) is that we need money as well as enthusiastic workers and volunteers.

A 50 p discovered that it was about to be retired from circulation. It met in the royal mint where, it became acquainted and struck up a conversation with a £50 note that was meeting the same fate.

The £50 note began reminiscing about its travels all over the world. "Life has been good," the fifty exclaimed. "Why, I've been to London, New York the finest restaurants in Paris, and I've just returned from a cruise in the Caribbean."

"Wow!" said the 50p, "you're fortunate to have been able to visit all those places."

"So where all have you been in your lifetime little 50p," says the £50 note? "Well, I've been to ... the Methodist Church, the Baptist Church, the United Reformed Church, the Presbyterian Church, the Lutheran Church, the Catholic Church, the Orthodox Church, the Quaker Church, the Pentecostal Church, Messy Church, but mostly I've been to the Anglican Church." "Excuse me," says the £50 note, "but what's a church?"

We should be proud and grateful to those who are generous and give regularly to the parish. You know who you are (don't look too worried, I intentionally keep my self blissfully unaware of who gives what.) However, we are short and if we want our church to flourish and grow, the bills need to be paid. We have a wonderful building, a wonderful choir and wonderful fellowship in our Lord and Saviour Jesus Christ but the bills need to be paid and at the moment we are spending from what little reserves we have just to keep up.

As I believe that there's a fine line between a long, drawn-out talk about our church finances and a hostage situation, hopefully you've got the message by now and I'll end it here.

You'll hear all about the details of how to become a regular giver from the communications team and finance people but I'll leave you with one last thought. Many churches suggest that Christians should give 10% of their income to the church. The Church of England recognises that many of its members and regular attenders give generously to a variety of good causes and so the suggestion is that you give 5% of your income. Not even 5% of gross, but 5% AFTER you've paid for your housing etc. In other words, 5% of what you might describe as your disposable income. Perhaps we should all think about what we give per month and multiply it by twenty and see how much we value our faith and the church that we are so proud to be a part of?

In the name of the One God who gives his love freely to us and who gave his son who gave his life for us all, and in the holy spirit that surprises us with grace freely given. Amen