

## Partnering with us in 2023



- Become a financial partner in our shared ministry

## Dear church family and friends,

Nothing brings more delight to God's heart than the advance of his plan for a people under the rule of Jesus who honour and praise Jesus through lives of godly obedience (Luke 15:10). It is his great aim (Ephesians 1:10). We hear of it from the opening verses of the Bible (Genesis 12:1–3). It is there at the end (Revelation 21–22). It is what all who serve and follow Jesus long for and labour for.

In the final months of 2022 and these early weeks of a new year we have been deeply conscious of God's work at St Helen's returning to 'full throttle'. It is hard to remember a time in recent history, across the array of different ministries in which we are all engaged, where there have been so many signs of health. We are deeply conscious of God's hand in all of this, of his blessing, and of growth both in number and maturity.

All of these encouragements are only enabled by the grace of God (Ephesians 2:2–10) and so we give him the glory for all he has done. But we are also mindful that it has only been possible through the ongoing generous support of our financial partners. As we reflect on the ministry entrusted to us, and look ahead for the rest of 2023, now is the time for us all to consider prayerfully our partnership in this work in our prayers, time and financial giving.

It has been thrilling to see a new cohort of people at RML, as well as full Sunday meetings. The 10am is our newest congregation and is already bursting at the seams. We are thankful for the ways the Lord has used this congregation to reach new people with the gospel and to build others up with solid gospel convictions. Our youth groups have grown and now serve multiple London churches. The youth are also on the front foot evangelistically, with non-Christians regularly attending meetings, and in their contending for the gospel, as they seek to proclaim the Lordship of Christ in their schools. The student ministry is gaining real traction and it is a delight to see growing ranks of students listening to and learning from God's word on a Sunday evening.

There has also been substantial growth among younger City workers. As part of our 2030 vision we are prayerfully seeking to raise up 250 gospel partners among the under 35's in City firms. Already there is a strong core of workers meeting to pray, partner and reach the City for God's glory. They come together at 8am on a Tuesday morning to pray, and then join with friends and colleagues at 1.10pm for the lunchtime meeting. Though the traditional 'Tuesday service' is considerably smaller than it was in the mid 1990s, the average age is very considerably lower!

Also as part of our 2030 vision for church planting we have seen 'Asha' grow and become a regular Sunday outreach to the Bangladeshi community in East London. One of the most delightful sights is on a Wednesday evening as International Growth Groups gather in St Andrew's. Close to 200 Asian brothers and sisters gather in serious study of God's word determined then to live it out.

Beyond our own local ministry we have been able to continue to equip countless others with Bible teaching resources through our website, app and livestream. We regularly receive letters of thanks from friends overseas. We are also starting work on expanding this digital ministry and hope to launch new forms of resources in 2023 to equip Bible teachers for their work.

In addition we have the privilege of supporting many churches both in prayer and financially, and of serving churches both in the Gospel Partnerships and in ReNew.

Another part of the 2030 vision is to seek to strengthen gospel work overseas with a particular emphasis on 'Expository Teaching Centres'. Recently Gwilym Davies was with friends and partners in Singapore. Nick Heeley is about to head to Nairobi. Trips are planned for Latvia and Bulawayo later in the year.

Please make use of this booklet as well as the resources on our website as you consider your own financial partnership. But also please speak with others about your giving (see the end of the booklet) so together we can all seek to honour God in our giving and gospel partnership.

Some will be asking: 'Can the Church of England take my giving?' In short, our PCC has taken the decision to 'pause' our common-fund payments to the Diocese of London and therefore to the Church of England. In addition, our Finance Committee are working hard to protect all money given for gospel ministry and will carefully manage any risks in the current climate. If you have any specific questions you can of course speak with the Church Treasurer.

William Taylor, Rector

## ■ Budget and finances | February 2023

### Dear church family,

Thank you for your continued, generous and widespread financial partnership in the ministry at St Helen's. It is very encouraging, and also essential to keep the ministry going.

In the coming weeks we are asking you to pray particularly for our medium term financial planning. We are not in a financial crisis at the moment, but current trends could put us in that position in two years' time, and we want to avoid that.

I will give you a full picture of our finances at the Annual Meeting in April. But, after a small surplus in 2020 and a small deficit in 2021, we had a substantial deficit in 2022, and have had to budget another substantial deficit for 2023.

In God's providence we received two substantial legacies and two exceptional gifts in the last three years, making our reserves higher than usual. This gives us some time to get to a sustainable position. But it does mean we are going to have to use these reserves to keep the current ministry going, rather than to fund some new ministry opportunities.

What was behind this change of circumstances in 2022? First, we saw costs go up significantly because of inflationary pressures on our direct costs and our staff related costs (the impact this year will be about £250,000). On the income side, we were praying for a 5% increase in income, but this did not happen. Indeed our regular monthly giving has remained at almost exactly the same level for the last five years. The combined impact of these factors produced the substantial deficit.

For 2023 we had already planned to use some of our reserves to support the ministry, but we think we may need to use a further £400,000 to meet our costs. It is good stewardship to use our excess reserves to support the ministry at times like this. But it would be poor stewardship to allow the ministry to depend entirely on occasional, and unpredictable, windfalls. We therefore need to rebalance our income and costs over the next couple of years, either by increasing our income or by cutting our costs.

Jesus teaches us that how we use our money is a discipleship issue, in the same way as using other gifts and resources he has given us: our time, our skills, the encouragement of others, hospitality and so on. We are keen to encourage everyone to view their money in the light of that teaching and act accordingly. We are not keen to pressure people to give beyond what they feel is appropriate.

So, even more than usual, we will be using the level of giving from the church family in 2023 and 2024 as a guide to whether we can keep the ministry at the current levels, or whether we need to begin to cut our activities and reduce our staffing levels.



As we enter our annual season for thinking about the use of our money, please would you pray for wisdom for those teaching us on the topic, and for our response as a church family.

Many in the church family are already very faithful and generous financial partners in the ministry, thank you. But, if you are a regular member of the church and haven't considered giving to the work financially please could I ask you to pray about doing so? Or, if you haven't reviewed your giving recently then now would perhaps be a good time to do so.

You will get the chance to hear people speak more about the use of money, and about financial giving, in the coming weeks. You can find helpful information on practical giving issues here on our website via: [SHB.org.uk/give](https://shb.org.uk/give) and I am always happy to speak to people individually.

This year I should perhaps mention something about the Church of England (CofE) in case people feel hesitant about giving to a CofE church after recent developments. In practice we receive almost nothing from the CofE financially, and give the CoE almost nothing above our direct costs (less than half a percent of our budget). So, what you give to the church goes entirely to support the ministry here. But, if you are hesitant, then there are other mechanisms you could use to support the ministry financially, and I would be happy to help you.

Thank you again for your continued, generous and widespread financial partnership in the ministry at St Helen's. It is very encouraging, and also essential to keep the ministry going. Do please pray for us all as we discuss money in the coming weeks, that we would approach the topic with the Lord's wisdom and grace.

Jeremy Anderson,  
Church Treasurer

[j.anderson1@st-helens.org.uk](mailto:j.anderson1@st-helens.org.uk)



# Funding our ministry together

6pm church family at St Helen's

'...remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive'. Acts 20:35

As Christians we know that giving is something we should be cheerful, urgent and generous about. But equally we know that it can be challenging to do so.

As brothers and sisters in Christ we are all part of God's family, and as such we are inherently involved in the family business. We each take our part in God's great plan of salvation in many different ways as we serve those around us with the good news of Jesus.

Just like any family there is a shared partnership in the work, and so we ask everyone who is active in St Helen's to consider also partnering financially.

Almost all our income comes as gifts from the church family and supporters of our work. God has provided wonderfully for us over many years and we are thrilled by the generosity of so many people.

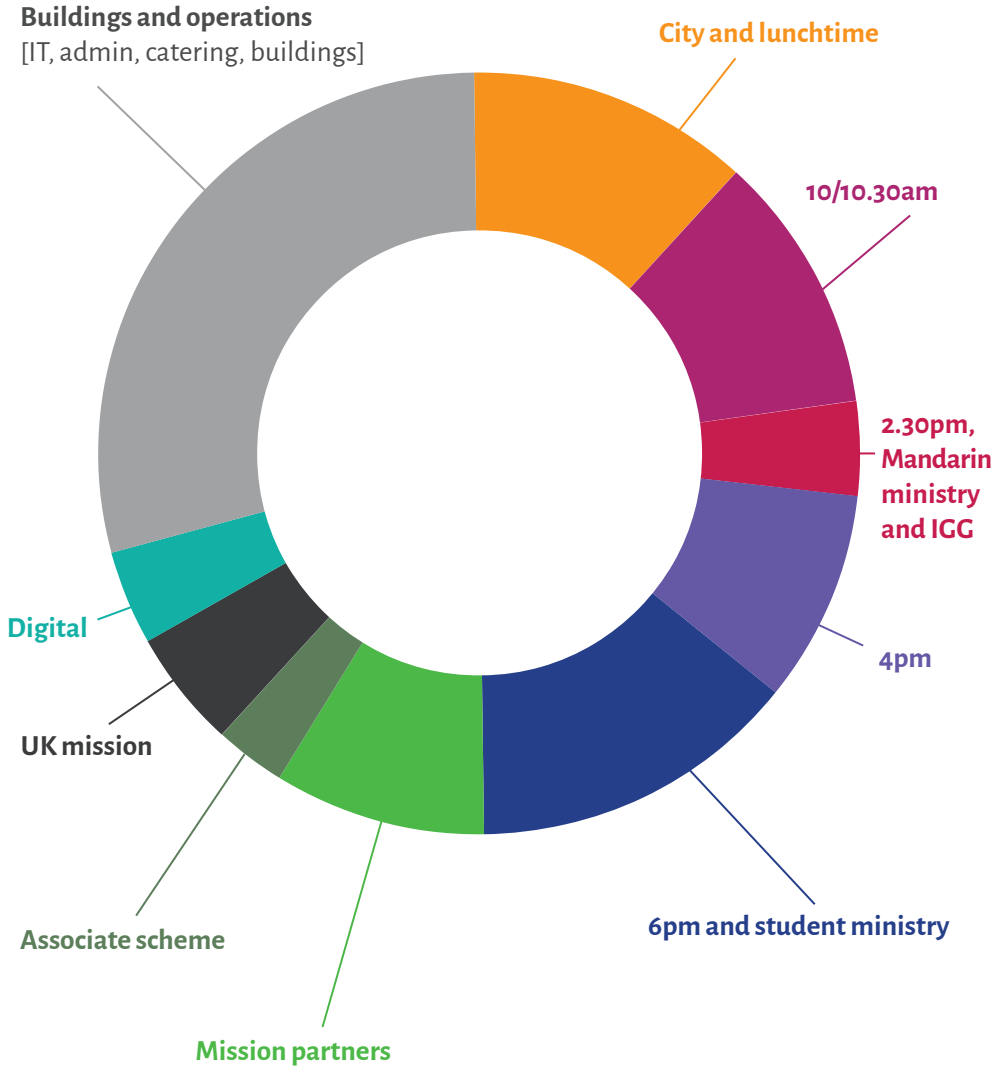
Each week it costs us approximately £60,000 to run our work together. By way of example, if 750 financial partners gave £350 per month that would cover our expenses.

In reality our regular gifts range from £10 to £10,000 per month. This difference is a wonderful reminder of all of us partnering together no matter what our particular circumstances are. Every financial gift is a wonderful sign of our commitment to work together.

If you consider yourself part of the church family through our midweek or Sunday ministry, or are keen to support the wider work, we would love you to prayerfully consider continuing (or starting) to partner with us financially.

## ■ How we spend our money

The chart\* below gives an indication as to how we spend our financial resources. About 70% goes to our major ministry areas. The remaining 30% goes on running our buildings and the operations to enable our shared ministry.



\* This is an illustrative breakdown. Full details can be found in the financial report and accounts.

# Our local ministry

We provide as many opportunities as possible for people at every age and stage of life to hear the Bible taught clearly and to meet regularly with one another in a variety of settings across London.

## City

Tuesday lunchtime talks, City partnership, City Summer School, workplace ministry groups, 121 Bible reading, City Christianity Explored, lunchtime talks across London



## 10am

Morning meeting, Central Focus, Sunday school and Bridge/Junction youth groups, 121 Bible reading



## 2.30pm and internationals

Mandarin meeting, International Growth Groups, 121 Bible reading, Brick Lane bookshop, French ministry, Mandarin City ministry



## 10.30am

Morning meeting, Central Focus, Sunday school and Bridge/Junction youth groups, 121 Bible reading



#### 4pm

Afternoon meeting, RML Luke, RML Romans, RML Overview, Sunday school and Bridge/Junction youth groups, 121 Bible reading



#### 6pm

Evening meeting, RML Mark, RML Romans, RML Overview, 121 Bible reading, walk up evangelism

#### Students

Campus outreach, Student RML, mission weeks, student suppers, 121 Bible reading



#### Other ministries

Christianity Explored, Youth RML, Little Pickles, associate scheme, music, Women on Wednesday, marriage foundations course, parenting day, prison ministry

# Our ministry beyond St Helen's



Former St Helen's associates

'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

## ■ Small group ministry

Our small group ministry involves over 1,000 people. We believe our small groups are a great place for people to explore Christianity, be transformed by God's word and be strengthened as disciples of the Lord Jesus. Week by week people study the Bible under the teaching and leadership of our staff teams and group leaders. These small groups have been wonderfully used by God to raise up generations of workers for his harvest field, both here in London and beyond.

## ■ Ministry training

Since the associate scheme started in 2000, approximately 300 people have spent between one and three years training for Bible-teaching ministry. Many of these have gone on to further training or full-time paid ministry in the UK and internationally, or are married to someone who has.

Currently over 100 are leading churches or serving as assistant ministers, with many others leading in parachurch ministries or in overseas mission work. Each year roughly 30 men and women are being trained through the associate scheme.

The UK is in desperate need of more gospel-proclaiming churches, and the training at St Helen's plays a vital part in raising up future workers equipped as Bible handlers. We resource this initiative through financial support for individual trainees, helping with training costs and through dedicating staff to support their training.



## ■ Growing churches

As one of the UK's larger churches we have the exciting opportunity of supporting mission throughout the UK. We do this through church planting and by working with other like-minded churches across the UK to support church growth.

We are always prayerfully seeking new areas to promote gospel advance. We are thankful for recent new gospel works being started in North Bishopsgate and Paddington and churches being supported in Liverpool, Sheffield, Hull, Birmingham, West Midlands and Westbourne Park.

## ■ International mission

The Lord has placed us as a church family strategically in one of the world's great global cities. We have amazing opportunities with internationals when they are in London even if it's just for a short time.

We work to evangelise and train people to be effective gospel partners when they return home. We currently run small group Bible studies in English, French, Japanese and Mandarin, with many other languages supported informally.

We have people coming to train with us from all over the world. In the past associates have come from Bangladesh, China, France, Japan, Kenya, Latvia, Nigeria and Singapore. Over the last 20 years this has built strong bonds with individuals, churches and missionaries across the world. We continue to encourage our brothers and sisters around the world by helping with preaching conferences, short term missions and prayer.



Our partnership encourages brothers and sisters around the world

## ■ Digital resources

Our digital channels, including our website and apps, provide thousands of Bible teaching resources free of charge. These are accessed by people across the world in over 100 countries.



# How we can partner together



At the 4pm meeting

## ■ Prayer

Please pray about how the Lord wants you personally to use your gifts and the money he has given you in his service. Please join in giving thanks for all that the Lord has done and continues to do through the work he has given us to do at St Helen's. Please pray:

- for vibrant gospel partnership in the work the Lord has given us to do
- the number of financial partners to increase
- for each person to review their giving regularly.

## ■ Giving

**Regular giving:** if you can commit to a regular gift (weekly, monthly or quarterly), that helps our planning together and makes it easier for you personally. Please partner in this way if you can.

**One-off gifts:** if you prefer to give occasionally, or give above your regular giving, then we are always delighted. About 40% of our income comes from these one-off gifts and our church family would not be able to operate without them.

**Online giving and occasional gifts:** please give via bank transfer whenever possible as we receive the full amount. We can also accept gifts via credit/debit cards online through our website.

**If you are a UK taxpayer please tick the Gift Aid box:** the UK government wants to encourage charitable giving, so operates the Gift Aid scheme. This allows us to increase your gift by 25% (and allows you to reduce your tax if you are a higher-rate taxpayer).



To start or amend your giving please visit:  
[SHB.org.uk/give](https://SHB.org.uk/give)

## ■ Employer giving schemes

Some employers support Give As You Earn. This reduces your tax on any gifts at source; we are eligible to receive gifts as a charity. Some employers also operate a matched giving scheme for which we may qualify and can increase your gift.

## ■ Gifts from trusts

We are delighted to receive gifts from charitable trusts and we are also registered with Stewardship and CAF for giving via those organisations.

## ■ International gifts

Our bank details can be found on the giving form. You can also give online through our website, where multiple currencies are accepted. If you are a US taxpayer, we can arrange tax efficient giving via 'Stewardship'. Please email our Giving Secretary for more information: [giving@st-helens.org.uk](mailto:giving@st-helens.org.uk)

## ■ Resources

Many of us might be giving to a church for the first time. If you are wondering how to turn the theology of giving into a practical approach, there are some great books available. 'The Money Mentor' by Ash Carter is a very helpful short book to help you plan how to use your money and links this to God's teaching. There are some great resources in our resource library on the website, including talks to help you think through some of this. Our giving page also includes a few short films with teaching on why you should consider partnering in gospel work if you are part of our church family: [SHB.org.uk/give](https://shb.org.uk/give)



After the 10.30am meeting

# FAQs

## ■ Thinking about our giving

### **Why is financial giving an important part of one's Christian life and ministry?**

It is part of putting faith into practice.

In Mark's Gospel, Jesus tells us that when we become Christians we are to 'love the Lord your God with all your heart and all your soul and with all your mind and with all your strength'. We are to live Christ-centred lives, including using all that he has given us to honour the gospel. This includes our prayer, our time and the human gifts that he has given us, including our money. The way we use our money is part of the way we put our faith into practice and serve the Lord.

The Bible reminds us that God gave to us first—'God so loved the world that he gave his one and only Son' (John 3:16). God has been exceedingly generous to us. Paul motivates the Corinthians to give by reminding them of 'the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become (spiritually) rich' (2 Corinthians 8:9). We give because God first gave to us and because we want to see his gospel advance, with the glory it brings to him and the promise of eternal life it offers to those who accept it.

Jesus also warned that it is impossible to serve both God and money (Matthew 6:24). One of the ways we demonstrate that we worship God and not our money is the way we use it. Paul refers to the financial gifts of the Philippians as 'a fragrant offering, an acceptable sacrifice, pleasing to God' (Philippians 4:18). In other words, using our money for the gospel helps to serve and honour God.

### **How much should I give? What does the Bible say about giving?**

God values our attitude more than the absolute amount.

In the Old Testament, God's people were encouraged to give a tithe (10%) of their income back to him. This idea is first introduced in Leviticus 27:30. The New Testament never names a specific amount that we should give. Rather, it tells us to be generous in proportion to our income (1 Corinthians 16:1–2). This means that a widow's mite can be more generous than a rich person's large gift, even if the widow's mite is a smaller amount (Luke 21:1–4).

In the New Testament, we learn God wants our giving to flow from thankfulness, faith and love for God and others. Rather than a rule to give 10%, we are now called to show generosity in response to God's unlimited grace shown to us in Jesus Christ.

For some of us that could mean giving a small amount, for others it might be 10%, 20%, 30% of our income, or more, depending on our circumstances. God values our attitude more than the absolute amount.

If you have never really thought about giving before, why not start with saying 'how could I give 10%?'. What would I have to cut back on to do that? How much do I spend on meals out, coffee, drinks, clothes and holidays? Which day-to-day luxuries could I do without to free up some money to give? A few small changes can make a big difference!

If you can only give a little then it can still be a real help. For those causes you are supporting it shows your partnership in the work. For you, it is a good discipline to get into and will hopefully also give you some joy to be able to do it. And many small gifts add up to have a big impact.

As 2 Corinthians 9:6–7 reminds us, our giving is ultimately a matter for prayerful consideration before God. Our finances are just one of the many areas that we should bring before God in prayer as we consider how to serve him with all that he has so graciously given us

### **How do I speak to others about giving?**

Talking about money does not come naturally to us. But we should resist the temptation not to speak about it.

First, Jesus talks about it as an important discipleship issue, so we should too. Secondly, Satan tempts many people to be less radical with their money than the gospel teaches; talking about it is a helpful reminder to us all to keep on top of how we use our money for the gospel and for ourselves. Thirdly, speaking to others about it almost always leads to helpful insights and practical ideas for everyone involved.

If you are a new Christian then do speak to others about what they do, it will probably help them as well as you.

If you are a small group leader then don't neglect money as a discussion topic in your small group. Getting good giving habits established early in someone's Christian life will be enormously helpful to them, and should bring them great joy over their lifetime. So do sort your thinking and actions out first, and then have the courage to raise the issue with your groups. Or perhaps you know someone (in the group or elsewhere in the church) who seems thoughtful and would come and lead a session for the group. You may want to work through some of the topics in this guide: why to give, how much to give, what to give to, how to do a good budget etc. There is also a template conversation about giving at the end of this booklet.

### **Who benefits from my giving?**

When we give to gospel ministry we pray it will benefit many people.

We hope that people who don't yet know and love the Lord Jesus will come to do so, and that Christians will come to love the Lord Jesus more, and be strengthened to continue 'running the race'. For those giving to St Helen's, this will include benefit for the immediate church family (including ourselves) and those further afield, through our offsite and digital media ministries. What a privilege it is to be able to partner in the work of the gospel in this way.

But the benefit to us isn't just in any 'services' that we consume from St Helen's. Luke reminds us in Acts 20:35 that Jesus himself said 'It is more blessed to give than to receive'. We saw this in Jesus' willingness to die for our sake. Likewise, those who have been practising Christian giving for many years will tell you that it can be a real joy to give financially to support the Lord's work.

## ■ Giving to St Helen's

### **Why is it good to give to the work of my local church?**

Wide-reaching gospel work from St Helen's needs the generous financial partnership of all those who are part of our ministry.

While Paul occasionally worked as a tent maker (Acts 18:3), his calling was to preach the gospel. To enable him to continue his work, he received financial support from several partner churches (Philippians 4:15–16). This enabled him to focus on his ministry and to make and mature more disciples. He also told Timothy, 'the elders who direct the affairs of the church well are worthy of double honour, especially those who labour in preaching and teaching' (1 Timothy 5:17). By financially supporting gospel work, we free up more people for full-time word ministry and growing God's kingdom. It is good to support those who teach us, including supporting them financially.

All of us in the church family and wider network bring our gifts, time, energy and prayer to partner together in the advance of the gospel. Our shared ministry would not be possible without this. However, there are those who have been called for full-time gospel ministry and by giving to the church we support them.

### **Does St Helen's need the money?**

Yes, we do.

We get no regular income stream except for what is given as gifts by the church family. By and large what we spend each year is what is given to us

We try to keep money relatively low profile at St Helen's. Not because Jesus didn't preach about it—he did, a lot. But because we have lots of non-Christians coming to us and we want them to hear the wonderful offer of the gospel, not appeals for money.

But keeping the ministry healthy requires substantial financial investment. It is sometimes easy to forget how wide a ministry our giving enables (though we hope the prayer diary and monthly prayer meetings help you pray for all aspects of the work). Do also look back at the start of this booklet for a reminder of the many ways the work at St Helen's reaches beyond our walls.

We may not see all of the ministry in action ourselves, but the Lord continues to give us a range of opportunities that only a well-resourced church could take up.

### **How much does it cost to run the ministry at St Helen's?**

Running the ministry costs about £60,000 a week, so each year we need to receive about £3,000,000 of gifts. Every gift, whether large or small, makes a difference to enabling the ministry.

### **Does St Helen's need me to give?**

The simple answer is yes.

Every year St Helen's is blessed with around 700 generous givers who support the ministry, we get lots of small gifts and some very large gifts. It is this combination of large and small gifts that is essential to keep the ministry going. So, when people ask if we need them to give as well, the

answer is yes please.

'If I could only give £20 a month would that help?' Yes, every gift helps. Lots of people giving small amounts is how the overall gifts build up. It also helps you to get started with the good practice of Christian giving.

'If I give £2,000 a month would you steward it well for gospel work' Yes we would. We receive some very substantial gifts each year that make a significant difference to what we can do. We would have to cut back considerably if we didn't receive very large gifts as well as smaller ones.

Our prayer is that most of us who are regularly involved with St Helen's will also be able to partner financially in our work together. We would like as many people as possible to have the chance to give to the ministry, and pray that they will have joy from the impacts that their gifts have.

Even if you just join us midweek, but not on Sundays, then we hope that you will still consider contributing something to help cover the costs of that part of the ministry and our overall mission and ministry.

Christian giving is something for those who are Christians. If that is not yet you, then we don't ask you to support the ministry.

## ■ Giving priorities and dilemmas

There is no hard and fast biblical teaching about formulas for giving. To try and be helpful, the St Helen's treasurer has given some personal views in the section below.

### **How should I prioritise my giving?**

Our Treasurer says: 'We are taught in the Bible about support for those who teach the gospel (Philippians 4). This suggests that word-based gospel ministry should be one of our top priorities. We also see the churches in Asia Minor and Greece making collections to support other Christians in need (1 Corinthians 16). Personally, I give most of my giving to word-based ministries since they are the ones that bear everlasting fruit, through people coming to know Christ.

Where I give to more compassionate causes I try to do so via evangelical Christian charities so that people get a chance to hear the gospel and receive hope for their everlasting life, as well as receive support for their earthly situation.

Whilst I believe this is a biblical position it also seems to be a practical one. Human distress is very heart-breaking to see. But people need to hear the gospel even more. Or to put it another way, human poverty is easy to see but spiritual poverty is not. Inevitably the world responds to the human visible need and gives money to support those causes. As Christians we need to be as alert to people's spiritual poverty and allocate our giving accordingly.'

## **How do I best allocate my giving across St Helen's, other ministry work (eg summer camp) and individuals that I am considering supporting?**

'I give the largest part of my giving to my home church. I want to be a generous financial partner in the work of the church; I know the ministry priorities; I can support the ministry with my prayer, time and service, as well as my money; I want to support those who teach me, and I want to make a contribution to the costs of the ministry I benefit from. In most years this means about two-thirds of my giving going to St Helen's giving going to St Helen's. This obviously includes supporting known and trusted gospel work in other parts of the UK and overseas.

It is good to support works where we serve (eg summer camps), or ministries we feel the Lord has laid on our hearts and which we pray for regularly. This might include mission partners, less well-resourced gospel works in the UK or overseas, ministers and evangelists who need extra support, training organisations etc. Supporting those training for full-time Christian ministry is also very worthwhile, to send more people in the harvest field.

Those who are part of the City, or other midweek, ministries but not with us on a Sunday might see ours mission fields as one which they too wish to support.

There is no set formula, but I would encourage people to be well thought out in the balance of their giving, prioritise gospel work and not let very specific causes completely crowd out support for their home church.'

## **Should I give directly to friends who are in full time ministry, or through the church?**

'There is no hard and fast rule. It is good for those in ministry to hold themselves accountable to people. For instance, the St Helen's mission partners are in regular dialogue with our international missionary committee, our associates are accountable to a training supervisor and the UK mission churches we support give us regular updates on what they are doing. This is helpful for both givers and receivers, so there is some benefit from giving via their sponsoring organisation. But some Christian giving has to be on trust alone.

The other benefit of giving via a church or a charitable mission organisation is that your gifts may benefit from Gift Aid. Stewardship also operate a scheme that can support some registered Christian workers tax efficiently.

But, in some cases, direct giving may be the most practical option, especially if they are gifts not directly related to their ministry service.'

## **I'm saving up for a wedding or a house deposit. Shall I start giving once this has been completed?**

'Inevitably, financial partnership means prioritising the gospel over other things we would like to do with 'our' money (that is of course really God's money given to us).

As we decide how to use our money I hope that we will start with the perspective of how we can use our money as part of living a Christ-centred life serving the Lord as best we can. I am not sure that prioritising material earthly possessions or experiences should crowd out giving something to gospel work. At some stages of life we will be able to give more, and in some less. For some people that may change each year. We should expect to review our giving levels depending on our circumstances. But, unless you are in debt, I would encourage you to give something.



Saving up for a house deposit is a good thing to do for many people. But that probably shouldn't come at the expense of giving something, unless you have given up all life's other luxuries first. And, even then, perhaps you could save up over a slightly longer period.'

### **How do I balance giving generously alongside saving for future costs (eg housing, children, looking after elderly relatives, pension etc)**

There is no simple answer, though this would be a good thing to talk to Christian friends about and see how they have approached it.

Some helpful things to think about are:

- Prayer is the best place to start
- Take control of your financial planning, know what you are spending and make a positive decision about how you are going to allocate your resources
- Put your Christian giving into the same category as other important spending. We sometimes think we will give from what is 'left over'; it is better to take a holistic approach and include our giving priorities into our basic budget'

### **Should I include RML weekends in my giving?**

'Weekends away, particularly in RML, IGG and Central Focus are an important part of our teaching ministry, as well as providing for fellowship and friendship. But we recognise they can be a financial burden, which is why we took the decision to move most of the weekends away from a commercial venue to a Christian conference centre, Ashburnham Place, to reduce the costs for people.

If you are required to go on a weekend (perhaps because you are a leader) and you cannot afford to give as well, then I think it is legitimate to go on a weekend instead of giving. It is a cost of serving in the way you do.

If you are not required to go but think that it would be really good for your spiritual maturity and fellowship to go then I would encourage you to discuss with your small group leader before you automatically classify it as 'giving'. It may well be better for you to give something to the church and ask for some bursary help towards the weekend. That way it helps you to give something regularly to St Helen's and we can see how much people are struggling with the cost of weekends away.'

### **Should I give if I'm in debt?**

'We are taught in 1 Corinthians that, whilst we are all part of one body, God has given us different gifts. So, if you cannot give, then there are plenty of other ways to be in partnership, using the other gifts that the Lord has given you.

If you are struggling with your debts, do get help by talking to a friend, or a Christian agency that can help you develop a plan to work your way out of them.

Student debt is in a slightly different category to other debts in the way that repayments work, so you should still be able to give something whilst you pay it off over a long period.'

## **Should I give if I'm unemployed?**

'This is very specific to the circumstances. If it is a temporary situation perhaps reduce your giving but don't give up completely and lose the habit of regular giving. You can increase it again when you get a new job.

If you have been long-term unemployed, or it looks as if this may happen, then you may want to suspend your financial giving but offer to serve in other areas instead.'

## **■ Personal budgets**

### **Creating a budget**

Most of us are familiar with the idea of a budget, and that it is a smart way to keep track of our money. But how many of us use some sort of budget as a part of our regular financial planning and management?

We do a budget for St Helen's because we want to steward the gifts that we are given wisely and in a way that gives glory to God. We also want to be accountable to the church family for what we are doing.

The word 'budget' doesn't appear in the Bible, but King Solomon does give some advice on stewarding our resources well: 'Be diligent to know the state of your flocks, and attend to your herds; for riches are not forever, nor does a crown endure to all generations. When the hay is removed, and the tender grass shows itself, and the herbs of the mountains are gathered in, the lambs will provide your clothing, and the goats the price of a field; you shall have enough goats' milk for your food, for the food of your household, and the nourishment of your maidservants' (Proverbs 27:23–27).

You might find it useful to do this with a friend, or in your small group. You don't need to share the data with each other. But you could ask each others' views on how to think about specific decisions. You could also ask a friend to follow up and see how you are doing in a few weeks' time.

### **Step 1—know where your money is going**

We no longer carry much cash in our wallets or purses, so our spending can easily become less conscious. Are you confident that you know where your money goes each month? If not, then why not start by working this out for a typical month?

A number of credit card companies and banks do this for you automatically, but a pencil and paper or a spreadsheet can be just as effective. But try and capture everything even if it is only an estimate.

It can surprise people how small things add up. A shop-bought coffee and croissant each day is probably £20 per week or £1,000 per year. (Incidentally this is the same as the average, median, gift to St Helen's in 2019–2022).

Typically our expenses will include:

- Accommodation costs (rent, mortgage, utilities, council tax, insurance, repairs)
- Work-related costs (commuting and work travel, clothing, childcare, meals, coffees)
- Living costs (food, drink, laundry, phone, health and medical, clothing and accessories)
- Financial (insurance, pension, saving for the future, support for others, emergencies)
- Christian and charitable gifts (gifts to gospel work and other formal and informal gifts to charities and individuals)
- Leisure (gym, drinks, eating out, take-aways, cinema and theatre, sport, hobbies, pets, technology, celebrations, Netflix and subscriptions)
- Holidays and travel (holidays, car)

To make it easier you could just list the discretionary items above and assess them, rather than listing everything.

Then look at what you are giving to the gospel and decide if it seems proportionate to your other discretionary expenditure. If not, then perhaps decide which of your 'luxuries' you might reduce to rebalance how your money is used.

### **Step 2—consider doing a detailed budget**

At this stage you may decide that you have done enough analysis to make decisions. But if you decide you would benefit from a more detailed budget then you draw up a budget covering both your income and your expenses.

You could quite easily do your own spreadsheet, or use one of the budget tools available on the web. One of these is at: [www.moneyadviceservice.org.uk/en/tools/budget-planner](http://www.moneyadviceservice.org.uk/en/tools/budget-planner)

### **Are there fellow believers in the church who have financial struggles needing gifts?**

We try to show solidarity across the church family in all aspects of our lives; joys and sorrows, worries and struggles. Often we can do this through our friendship, our love, our care and our prayers. In occasional circumstances, people also need financial help (though are often reluctant to ask for it).

Where this does happen, we encourage them to speak to their small group leader first, who can then raise it with a ministry team leader. We can then put them in touch with various people in the church family who we know are happy to see how they can help get the person back on to a stable pattern.

## ■ How St Helen's uses its money

### **How is giving generally allocated once received by St Helen's**

We encourage people to give first and foremost to the church's general fund. This allows your gift to be used right across the church's ministry as the Lord gives us opportunities.

Some people may give an additional gift to help support or grow a new or specific ministry area. This typically happens for some of the mid-week ministries, or mission focus areas, and is used specifically for that purpose.

### **How do we decide where and how to spend our money?**

The plans for our individual ministry areas are usually developed bottom-up by the staff team leading that area, after discussions with small group leaders and church family members. The Church Council, which meets six times a year, reviews the ministry areas on a rolling basis.

The overall plan for the year then comes together in the spring and is shared at the Annual Parochial Church Meeting. The plan determines our staffing for the year ahead. Every three years or so we have a more fundamental consideration of what we discern the Lord is calling us to do.

We have a process to decide and monitor grants to others. The international mission committee proposes the annual financial support for our mission partners (and supports them in many different ways throughout the year). The UK mission committee oversees annual grants to help gospel growth at small under resourced churches, largely in deprived areas.

The PCC finance committee is responsible for recommending an annual budget to the PCC taking into account the prioritised ministry needs and the church's likely income.

### **How do you provide for unexpected needs or events?**

We do keep some reserves for unexpected events or needs. Our expenditure is fairly predictable once the budget has been set. Our income is less predictable, but the very generous financial partnership of the church family is usually remarkably consistent. However, a large proportion of our gifts come in as one off annual gifts, and some of those are very large gifts, so we keep some reserves in case we end the year with a major deficit.

We are required by the Charities Commission to set a minimum for our reserves, which we define as three months. In practice we aim to carry four to six months of reserves so that we remain above the minimum even if we have a drop in income. We sometimes dip into our reserves to pump-prime new ministry areas when our reserves are healthy.

# Talking about giving with others

Our use of money is ultimately a discipleship issue. So when we speak with others about giving it may be best to set it within a conversation more holistically about how someone is seeking to follow Jesus in every area of their lives. Conversations like these will be challenging for all of us but they are ultimately for our good as we seek to spur one another on in our love for Jesus. Here are a set of suggested questions you may like to talk through with others.

## ■ Personal devotion

### **A love for his word**

‘Like new born infants, crave the pure spiritual (wordy) milk, that by it you may grow up into salvation’ (1 Peter 2:2)

- In what ways has God used the Bible teaching at St Helen’s to deepen your love for Jesus and his word?
- What is helpful in the teaching from the pulpit, small groups and one to one? What could be done more helpfully?
- Have you started a discipline of daily personal Bible study, or are you still considering it?

### **A discipline of prayer**

‘The Lord is at hand; do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God’  
(Philippians 4:6)

- In what ways has the ministry at St Helen’s helped you in your prayer life?
- We all struggle with personal discipline in prayer—what steps are you taking to make progress in this area?
- What could we do as a church to encourage each other more?

### **Growth of Christian character**

‘You are not your own, for you were bought with a price. So glorify God in your body’  
(1 Corinthians 6:19b–20)

- How have you been most challenged in character and personal purity?
- How have you been encouraged to make progress in forming a godly character?
- How can we help one another more in this area?

## ■ Gospel partnership

### **A concern for the lost**

‘The Son of Man came to seek and save the lost’ (Luke 19:10)

- Christ’s purpose in coming was to save sinners from all nations for his glory. How has a Christ-like concern for the lost (from all nations) been developing in your own discipleship (at home, at work, elsewhere)?
- In what ways has this been strengthened through belonging to St Helen’s?
- What things might be done to help you be more effective? Please be specific!

### **Use of time and gifts in service of others**

‘I appeal to you, therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice...’ (Romans 12:1)

- What motivates you in your service of Jesus both at work and home, at church and beyond?
- Are there particular areas of service you would like to be more involved in at St Helen’s –how might this happen?
- Are there specific gifts or opportunities you would like to develop or deploy in service of Jesus?

### **Financial giving**

‘Where your treasure is, there your heart will be also’ (Matthew 6:21)

- What principles have governed the way you organise your money or is that something you have not yet thought much about?
- Have you started giving financially to God’s work in a regular way?
- Do you give towards the ministry at St Helen’s? If not, why is that?
- Have you reviewed both the way you give and the amount you give recently?



For more information visit:

[SHB.org.uk/give](https://shb.org.uk/give)