SUPPORTING YOUR PARISH

We acknowledge that all we have is a gift from God. Although He owes us nothing, He has given us everything out of His generous heart and love for us, even His own Son.



Why Give

The people who come to Mass and Liturgies in this parish are blessed with two beautiful churches, the result of a great sacrifice by our forebears. Those who built St Joseph's 100 years ago worked hard and for long hours to give us what we have today: a place to pray and to celebrate important moments in our lives: Baptisms, First Holy Communions, Confirmations, Weddings and Funerals. Our parish church is where we come for strength through the ups and downs of life.

St Joseph's Church has recently been given a new lease of life having undergone a major refurbishment programme, funded by two generous legacies and Together in Faith. We will have to fundraise for any future improvements.

Parish Annual Report 2016 "...our average weekly income is still **£272** below our average weekly running costs..." Our most pressing concern is securing sufficient funds to support our day to day needs. The current

shortfall means the parish is running/continues to run at a loss. The challenge of balancing the books is significant but achievable.

"The one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully.

Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver."

(2 Corinthians 9 v6-7)



How to Give

There are a number of ways you can give financially.

Offering

By Monthly Standing Order – The best way to support us financially. It helps our planning as we know we have a regular and consistent level of income. It cuts down on bank charges and administration. You simply commit to give a regular amount - usually monthly - directly from your bank account. The standing order can be easily set up, changed or cancelled.

By Weekly Offertory Envelopes – This is the next best way of helping. Using the envelopes doesn't commit you to a specific offering each week but enables us to keep a confidential record of planned giving and claim Gift Aid where appropriate. A fresh supply is issued to you at the start of the new financial year each April.

| | Gift Aid Benefit for Church (25p in every£1) | Predictable Revenue for Church (Stewardship) | Potential Tax Benefit for High Rate Tax Payer | Cheques should be |
|--------------------|--|--|---|----------------------|
| Collection Basket | | | | made payable to |
| Offertory Envelope | | ■ if fixed amount | | "St Joseph's |
| Standing Order | - | 📕 & easy admin | • | Parish" |

As you can see, regular planned giving is the most effective way of financially supporting the parish. The form takes about ten minutes to complete and is available from the website or Parish Office. All the details are completely confidential. If you normally put cash in the collection basket, please consider signing up.

Donation

Donations can be made at any time by Cheque or Cash. We can claim gift aid on one-off contributions made using the special envelopes available from the Parish Office.

Legacy

If you are thinking of making or amending a will, please bear in mind that legacies are another very helpful source of funding. Perhaps you could include the parish as a beneficiary? Legacies are an opportunity to say thank you for the care, support and friendship you have received from the parish over the years. Furthermore, charitable legacies can benefit your estate by reducing your inheritance tax liability. They are not just for those we think are "rich" and are a means of expressing generosity at a level which may not have been possible earlier in life. For more information about Legacies and Wills, please contact the Parish Office.

Gift Aid is a very important way by which we can increase our income. If you are a UK tax payer, we can increase any donation you make by reclaiming income tax from HM Revenue and Customs, under the government's Gift Aid scheme. The government tops up your offering by

25p for every £1 at no extra cost to you, the giver. Last year, we received an extra **£29,863** for the parish from standing orders and offering envelopes as a result of this scheme. If you are a UK taxpayer, please consider Gift Aid for all your offerings and/or donations.

How Much to Give

Individual circumstances differ, so each person will decide for him/herself what they can afford to give. Please think and pray about what our parish means to you and what you can give. When working out how much you give regularly, you might consider these two key questions:



It is said that you can prove anything with statistics, but the fact of the matter is that many people in our parish put £1 or less in the weekly collection. For some this can be a real sacrifice but, for others, it is merely a question of habit. Does what you give reflect the importance of the parish in your life and what you can afford? Nobody can tell you how much you might give, it is a personal decision. Cardinal Hume once suggested that people who work should consider donating an hour's pay each week.

What happens to the Parish when I am not here?

It is not always possible to attend Mass in your own Church every week. For example, you may be away on holiday, visiting family/friends or ill, however the costs of running the parish continue regardless.

We Catholics have an instinctive appreciation that we are stewards of all we receive from God. At the heart of our lives is an act of thanksgiving and self-giving – the Eucharist. So we try to receive the gifts of creation and the fruit of our labour with a spirit of gratitude and generosity.

Reviewing What & How You Give

In life nothing is forever, circumstances change. Like everyone else, the parish is subject to inflation and other unexpected costs. Surviving on a fixed income becomes more and more difficult in the long term. The parish isn't a business, but a balanced budget makes it easier to manage and function more effectively.

Please think about how much you give each year and, if your financial circumstances allow, you might consider increasing your contribution, signing up for gift aid, weekly offering envelopes or monthly standing order.

Where Does Your Money Go

Put simply – it pays the bills.

Your money funds the day-to-day running of our parish. The upkeep of our parish premises alone is in excess of £80,000 annually. We are a thriving Catholic community, which means our costs, although tightly controlled, are bound to increase each year. Having a financially healthy parish means that we are better equipped to help others less fortunate than ourselves.

£5 a week pays for altar candles£20 a week pays for communion wine£100 a week pays for church insurance

£10 a week pays for communion hosts£30 a week pays for parish newsletters£250 a week pays for light and electricity

Blessed are you, Lord God of all creation for through your goodness, we have received the bread we offer you: fruit of the earth and work of human hands, it will become for us the bread of life.

"Money must serve, not rule." We are fortunate in that our small income from the hire of our Parish Centre/Hall goes towards these costs, along with funds raised by the Furniture Market and the Events Team. Your support at parish social events and visits to the Furniture Market on Saturday mornings all help.

St Joseph's is blessed with an army of willing and hardworking volunteers, whose tireless efforts save the parish considerable sums of money; we thank God for them all.

Get Involved

All that we have, our time, talents and money, are God's gift to us. What we do with these gifts is our gift back to God. Continue to pray about how you can give back to God and consider:

Your Time – Many roles within the parish are fulfilled by volunteers – we could not function without them. We have lots of different areas and types of tasks available, so there is something to suit everyone no matter how much (or little) time you can offer.

Your Talents – We have been given gifts from God. Think about how you can use them for the parish. They can be anything from practical skills, to life experiences, to skills from your job, to your passions and hobbies.

Your Money – Giving financially to the parish supports the time and talents people give. Money can help to grow the church. If you can, please gift aid any money you give and preferably make your offering by standing order as it helps our administration.

You're never too young or too old to get involved in parish life, so why not join in, meet new people, enjoy friendship and strengthen our community. Live your faith!

> For further details about giving please contact: TERESA EVANS Gift Aid Co-ordinator giftaid@stjosephs.org.uk

Spend a moment reflecting on your own giving thinking about what you currently give - money, yes; but also time, or hospitality, or by using the skills and talents God has given to you.

Your parish needs you.

"We do not ultimately own anything but are entrusted with time, talent and treasure for use during our passage through this life...

at the end of life, we take nothing with us, except the life which arises out of generous love."

Cardinal Thomas Collins

We do recognise and appreciate the exceptional generosity of our parishioners over the past 100 years.

