

GIVING TO SUPPORT GOSPEL MINISTRY AT ST EBBE'S

*Because of the service by which you have proved yourselves, others will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else.
2 Corinthians 9:13 (NIV)*

GIVING TO SUPPORT GOSPEL MINISTRY

Thank you for taking time to consider supporting the gospel ministry of St Ebbe's Church among those working, studying, and living in Oxford, as well as our partners around the world. In Oxford we have God-given opportunities to impact many with the Gospel of Christ. We invite you to join with us in supporting this ministry with your money and also with your prayers and time.

Background

St Ebbe's Church stands at a place where Christians have been meeting together for 1300 years and it is humbling to consider how many people before us have given sacrificially to continue God's mission in this place, and how many individuals can testify to its impact on them, either in new birth or growth in faith.

Today, St Ebbe's is a community of over 900, meeting regularly to hear God's word proclaimed. Our congregations comprise a range of people: families, locals, students, international visitors, older folks... and more! Whilst a small physical parish, our impact stretches across Oxford and around the globe. We are thankful that God is richly blessing the proclamation of his Word as we seek to remain faithful to him.

We are not complacent – our vision is “to see God honoured”, which we know will only be fully achieved when Christ returns. We seek to achieve this vision as we:

- Reach out to share the Gospel with non-believers
- Build up Christians through bible-based teaching
- Send out workers to serve Christ.

Reach Out
Build Up
Send Out

The Challenge

There is a temptation in a large church like St Ebbe's to feel that your contribution doesn't make much of a difference. However, we are entirely dependent, under God, on donations from church family and friends for the necessary financing for this work. We need every member of the St Ebbe's family to consider making a financial contribution, however large or small, to support the gospel ministry.

In the following pages you will find:

- information about our financial needs,
- information about what the Bible says about giving, and,
- practical information on how to start or change your giving.

Please take some time to read this leaflet carefully, as you review your own personal finances and consider your own giving.

Pray Ask God how best you can support his gospel work with the money that he has given you.

Decide Resolve how much to give and how often.

Act Please fill in and return the **My Response** form and (if applicable) make a **Gift Aid Declaration** (which enables us to increase the value of your gift by reclaiming tax that you have paid.)

A MESSAGE FROM OUR TREASURER

In this pack we have tried to set out clearly both the financial facts and practically how to respond. It needs an individual response.

We ask every member of the church family to consider how they might play their part financially. We recognise that this may be a challenge because of the economic circumstances. However, God has been very faithful to us over many years, providing us with new avenues for ministry and generous and sacrificial givers to support them, so we are asking everyone in the church family to prayerfully consider their response.

For some members of the church family this might be an opportunity to give for the first time. Others might consider that their changed circumstances mean they can give more. Others might consider that their current level of giving is not 'generous' enough. We are thankful for some who are able to give larger amounts but our wish is that everyone considers giving some more.

As you pray about your own personal giving, please continue to pray for good stewardship of our resources. Please also pray that we would raise the money required without it being a distraction from the gospel ministry that God has set before us.

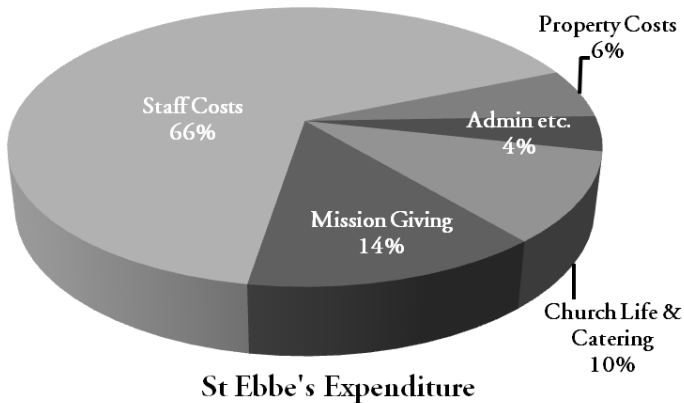
Trevor Rayment – Honorary Treasurer

ST EBBE'S EXPENDITURE

The regular costs of St Ebbe's Church are about £1,000,000 per year (equivalent to nearly £84,000 per month)¹. In addition each year we may have other expenditure (e.g. for new equipment, property repairs, or repaying loans).

*Annual
Expenditure
£1,000,000*

The vast majority of our expenditure pays for the staff we employ. The graph and explanation below shows where the regular costs arise:



- Staff: Salaries, pensions, national insurance, accommodation and other costs for all our staff (ministers, apprentices, admin).
- Mission Giving: Each year we allocate 25% of our regular income to support other ministry in the UK and overseas.
- Property: Upkeep of the church buildings and running costs.
- Admin: Running the church office, telephones, computers, printing, stationery, etc.
- Church Life & Catering: Costs of running events and providing food, which is normally paid for by those attending.

¹ Expenditure above excludes the costs of St Ebbe's Headington, which manages its own finances.

ST EBBE'S INCOME

To meet our regular expenditure and to allow us to do new things, we rely, under God, upon the generosity of our church family and friends. Friends of St Ebbe's (FoSE) have committed to provide us a set annual income towards our student ministries, and 'Church Life & Catering' should mostly pay for itself. Excluding these items and a little investment income, we need to receive donations of £740,000 each year, that's £62,000 each month on average.

*We need gifts
of £62,000
each month*

*Regular
giving is
£48,000
each month*

Regular monthly giving is about £48,000 per month including Gift Aid income. Over 270 people give regularly to St Ebbe's. Many others give less regularly or through the collection boxes. We are grateful under God for this commitment to His work and St Ebbe's.

In recent years this gap between our regular monthly income and our expenditure has been closing. Each year we are so thankful to God for various one-off donations and our Gift Days which have meant overall our costs have been met.

Looking forward, we cannot expect such generous Gift Day donations and we are asking for regular giving to rise to meet this challenge. We

*An extra
£10,000
each month*

estimate that to meet our current expenditure without Gift Day appeals then monthly giving would need to increase to £58,000. This may be achieved through new givers, perhaps starting quite small, and by our current givers adding further to their generosity.

With a large congregation it is easy to think that reaching this target is someone else's problem. However, many of our church family are on low or no wages, and others have their own high costs they need to cover. We are very grateful to those very generous givers who provide us with regular income, but the burden must be carried by all – every contribution, small or large, is valued.

I do not believe we can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare.

-- C.S. Lewis

WHAT THE BIBLE SAYS ABOUT GIVING

The Bible has a great deal to say about money and possessions; our attitude to it and what we do with it. A third of Jesus' parables concerned wealth.

WHY GIVE?

In reaction to God's grace

God has shown his great love for sinful and unworthy people like us, in the life, death and resurrection of the Lord Jesus. Having received such undeserved generosity, we should be motivated to give generously in response. We are to be like God – ready, not reluctant givers, for God loves a cheerful giver.

In recognition of God's gifts

Giving is not limited to financial giving. God has given us all we need to give generously but not all of us can give financially. God wants us to be generous not just with our money but with our time, energy, skills, property and homes. If we have received God's abundant grace then we all have something to give generously. Sometimes these other things are harder to give than money.

In response to needs and priorities

Paul encourages the Corinthian Christians to give generously to a collection for other Christians in great poverty. God's priorities are that his people should come first in our giving: those who teach the word of God (1 Timothy 5:17), those in need in our church (James 1:27, 1 Timothy 5:8ff) and those in need in other churches (2 Corinthians 7:8-9). The needs may be local (e.g. the ministry at St Ebbe's) or further afield (in the UK or abroad).

HOW TO GIVE?

Abundantly

Paul stresses the abundant nature of God's giving toward us so that we may give abundantly in response, "God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work". The Old Testament commanded a tithe (10% of income). The New Testament is far more radical - we are to be generous givers of all we have. Some will give far more than 10% of their income, others less.

Thoughtfully

Each person should give what they have decided in their heart to give. We need to think carefully about what resources we have been given, what our responsibilities are and how we can give money in the most

effective way. Many find budgeting a helpful way to ensure they are wise stewards with their income.

Joyfully

God loves a cheerful giver. It's easy to give for the wrong reasons – to relieve our guilt, to avoid other avenues of Christian service, to be seen to be generous by others, etc. Paul tells us that God loves a joyful and big-hearted response to all that he has lavished on us.

NOT JUST MONEY

Giving is not just about money. The New Testament challenges us to be generous in every aspect of our lives. This includes offering hospitality, giving our time and using our skills in the service of others. This might be within St Ebbe's, practically supporting our ministry, or in our homes, our workplace and communities - generous giving of time well beyond our families and friends.

"Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms."

1 Peter 4:10 (NIV)

As well as looking at our use of money, it is worth looking at our diary to see what it says about our priorities. Where do we allocate most time and how does that fit with Christ's priorities? (Matthew 22:37-39)

At St Ebbe's we have many opportunities to use the gifts you have been given. We could not function week by week without the generous gift of time and talents from many 100s, but always need more. Some of these opportunities are very public, others are behind the scenes but require discipline and perseverance. Sometimes we need people to commit to a regular time each week, sometimes it is less regular. Often we just need people we know we can call on when a need arises.

Please prayerfully consider what extra time you could offer to St Ebbe's. If you are aware of a particular gift and way it can be used, do let us know. For most of us it will mean us working out together how your gift and time can be best applied – often with surprising conclusions!

If you are able to offer more time to St Ebbe's, please speak to your congregation leader, fellowship or other small group leader, contact the Church Office or complete the *My Gift to St Ebbe's* response form enclosed.

You don't need a degree in applied theology to serve in the Church, just a willingness to respond to Christ's great sacrifice for us.

HOW TO GIVE

The ways you can give are set out below. Whichever method you choose, please ensure that you complete the *My Gift to St Ebbe's response* form enclosed (you can also download and print this form from our website at www.StEbbes.org.uk/giving).

REGULAR GIVING

Regular giving is an enormous help to us in our planning. It is also very convenient for the giver. Standing Orders are the easiest way to make monthly, quarterly or annual payments. You can change or cancel a Standing Order at any time.

*Always
complete the
My Gift to
St Ebbe's
response form*

To set up a Standing Order, you can use the *Standing Order* section of the response form enclosed with this booklet and we will then send it on to your bank. If you set up a Standing Order by Internet/telephone banking, please instruct your bank to give your first name and surname as a reference. In both cases, please ensure you also complete and return the *My Gift to St Ebbe's* and *Gift Aid* sections of the form.

Alternatively, you could use your employer's GAYE Payroll Giving scheme. This is a means of giving from your income before tax is deducted (in which case, you should tick the box on the form indicating that your gift is not eligible for Gift Aid). Some employers will match an employee's charitable giving so it is worth enquiring about your employer's policy.

ONE-OFF GIFTS

These can be made by cheque, direct bank transfer, charity account (e.g. CAF or through Stewardship Services – see www.stewardship.org.uk) or cash. Please complete the *My Gift to St Ebbe's* form (including the Gift Aid section) and send it to the Financial Administrator, even if your gift is made directly.

GIFT DAYS

Each year we hold special Gift Days (normally in May & November) which give us the opportunity to re-consider our giving in the light of the Lord's goodness to us, and either amend our regular giving or

provide a one-off gift. Gift Day leaflets are produced for the latest news and targets. You can use the *My Gift to St Ebbe's* form included with this booklet to respond.

CHANGING A STANDING ORDER

Please complete the *Standing Order and Gift Aid* sections of the *My Gift to St Ebbe's* response form enclosed, ticking the box in the *Standing Order* section to indicate that it supersedes your previous instructions. Please return the form to the Financial Administrator ideally at least one month before this new instruction comes into force.

If you make a change to your Standing Order via internet banking, please still let the Financial Administrator know by completing the *My Gift to St Ebbe's* form (including the *Gift Aid* section of the form).

CHANGES IN MY SITUATION

Please advise the Financial Administrator as soon possible of any changes in your situation - for example the amount or frequency of a standing order, if you stop or start paying tax, and any change of name (eg if you get married) or address. You can cancel a Standing Order at any time by telling your bank, or cancel a Gift Aid Declaration by contacting the Financial Administrator.

OTHER OPPORTUNITIES TO GIVE

In addition to the PCC Funds, the ministry of St Ebbe's is supported by two trusts, which rely on gifts for their income.

Friends of St Ebbes (FoSE) supports the student work at St Ebbe's. It costs about £500 per student per year to sustain this ministry. If you have been blessed by this ministry, even if you are no longer a member of St Ebbe's, or if God has given you a passion for this ministry, please consider making a regular (it can start at just £10 per month) or one-off gift to FoSE. More information is available online from www.stebbes.org.uk/friends or via St Ebbe's Church Office.

St. Ebbe's Gospel Trust was established mainly to purchase and maintain property for the use of St Ebbe's, normally making longer term strategic purchases. It will also hold endowments intended to benefit the ministry here. Their costs are often large but not regular, so they need to build their funds to be able to meet needs in the future. Making a Legacy in favour of the Trust is one way to support

St Ebbe's for many years to come. Contact the Church Manager for more details.

TAX-EFFICIENT GIVING / GIFT AID

If you are a UK taxpayer, you can increase the value of your gift simply by completing a Gift Aid Declaration. This enables the church to reclaim from HM Revenue & Customs the basic rate tax you have paid on your donations.

For your gift to qualify for Gift Aid you must pay UK income tax (and/or capital gains tax) at least equal to the tax reclaimed on your donations during that tax year (6 April – 5 April). Gift Aid can be claimed on all gifts made at any point in a tax year provided you pay sufficient tax at some point during that tax year.

If you pay tax at the higher rate you can claim further tax relief when submitting your annual tax return. We cannot do this on your behalf.

If you are unsure whether you qualify for Gift Aid or if you have any questions about tax-efficient giving, please contact the Financial Administrator or Church Manager for general advice or your Tax Advisor.

It is very important that you advise the Financial Administrator as soon as possible of any changes in your name, address or especially your tax status. Prompt notification of these changes will help us ensure that we do not claim Gift Aid on donations which are not eligible for Gift Aid (which you might be liable to repay).

To allow St Ebbe's to benefit from Gift Aid always complete the Gift Aid Declaration included in the *My Gift to St Ebbe's* response form included with this booklet.

Through Gift Aid we receive an extra £25 for every £100 you give

MY GIFT TO ST EBBE'S
Please print clearly and tick all the boxes that apply

SECTION A - NAME AND PERSONAL DETAILS
Title: Mr/Ms/Miss/Ms/Ds
Full name:
Home Address:
Post Code:
Email: Phone:

I regularly attend the following meetings at St Ebbe's Church
 Sunday 9.45am StEP
 Sunday 11.45am Headings
 Sunday 4.00pm Women / Friends of St Ebbe's
 Sunday 7.00pm Other:

SECTION B1 - MY REGULAR GIFT
 I want to set up/continue a Standing Order and have completed Section D of this form and enclose it attached to this form
 I have set up/changed a Standing Order by telephone/Online Banking or under the reference* starting 20.....
 I have arranged to give to St Ebbe's via the GAYE scheme as follows
£..... every 20.....
*Please forward your bank/credit department to give your name and surname (eg John Smith) as the reference for your gift.

SECTION B2 - MY ONE-OFF GIFT
 I enclose a cheque/credit transfer for £.....
 I have arranged a bank/credit transfer for £..... under the reference*
*Please forward your bank/credit department to give your name and surname (eg John Smith) as the reference for your gift.

P.T.O.

IMPORTANT INFORMATION

Any gifts you make or discussions you may wish to have concerned with giving are treated in confidence. Only a very few people have access to personal giving information and we do not publish any details of individual gifts received. Please contact the Financial Administrator or Church Manager for confidential matters (address below).

The Church Treasurer and Finance Committee are available to discuss general giving matters and the finances of the PCC of St Ebbe's. Please contact them via the Church Office. The Church Office can also direct any enquiries for FoSE or St Ebbe's Gospel Trust to the appropriate person.

To contact the Financial Administrator:

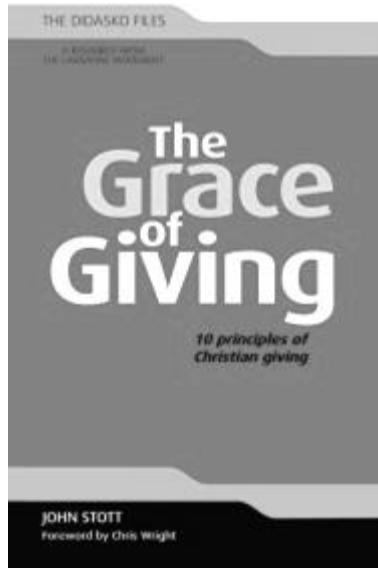
E-mail: finance@stebbes.org
Address: Financial Administrator (Private & Confidential)
St Ebbe's Church Office
2 Roger Bacon Lane,
Oxford, OX1 1QE
Telephone: 01865 240438

When making gifts:

Cheque Please make cheques payable to "PCC of St Ebbe's"
Bank transfer Account name: PCC of St Ebbe's
Account number: 00729507
Bank Sort Code: 20-65-18
Bank: Barclays Bank PLC, Oxford City Branch
Charity Accounts Please make cheques or vouchers payable to "PCC of St Ebbe's". Charity no. 1127816.

PCC of St Ebbe's Church, Oxford is a Registered Charity No: 1127816.

Copies of past accounts and reports are available from the Church Office or the Charity Commission website (www.charity-commission.gov.uk).



For a very helpful booklet on Christian giving, we recommend
“The Grace of Giving”, by John Stott.
Available from the St Ebbe’s Bookstall, £1 each.

RETURNING FORMS

Please return forms to the Financial Administrator at the address
overleaf
or via the Collection Boxes at St Ebbe’s Church

‘Giving to Support Gospel Ministry at St Ebbe’s’ has been prepared on behalf of the PCC of St Ebbe’s, Oxford (Registered Charity No. 1127816). A significant portion of this document is based upon a similar leaflet produced by St Helen’s Bishopsgate, which we gratefully acknowledge.

www.stebbes.org/giving