



St Andrew's
Chorleywood

20th July 2018

Mid-year update from the Treasurer

Dear St Andrew's Family,

I hope you have been enjoying the amazing weather and not finding it too hot!

Thank you to the many of you who have picked up your annual statements. It really helps to have you review them and let me know if we need to make changes in your address, tax status or, heaven forbid, if you spot a mistake that the gift aid secretary may have made. Very importantly, sending out these statements also gives us a chance to say thank you to each of you (thank you also to those who give through CAF and get separate gift aid reporting). Hopefully they are also helpful for those who have to fill in a tax return.

Gift aid continues to be a major source of funding for the church – we recovered over £78,000 last year. If you pay sufficient tax, then we can claim back tax on your gift. A gift of £100 is worth £125 to St Andrew's when gift aided. If you are a higher rate tax payer you can claim back the difference between your higher rate and the basic rate. If you think you may be able to gift aid your support, do let me know or pick up a form from the carousel or print one off from the website.

Thank you also to those who have set up standing orders. It's a huge percentage of you, which does make planning and admin much easier. Having said that, it goes without saying that we also hugely appreciate giving through the envelopes and the weekly plate too. I know that some of you have irregular cash flows and that for some too, there's the sense that by writing a cheque or putting cash in the basket, we have a reminder of the sacrifice that we're offering to the Lord. But whichever way you give: Thank You!

Money and Discipleship Verse of the Month – 1 Chronicles 29v9 and 14

Then the people rejoiced, for they had offered willingly, because with a loyal heart they had offered willingly to the Lord; and King David rejoiced greatly...

*For all things come from You,
And of Your own we have given You*

As you reflect on your generosity, may the Lord affirm you and fill you with His joy and peace.

Financial Anorak's corner

For those who want a few more details:

1. Unrestricted giving is in line with last year, which is ahead of our cautious budget.
2. There are encouraging signs with a number of new families joining the church but inevitable turnover means that overall attendance is broadly stable.
3. Costs remain under good control but will increase this year, particularly in the second half as:
 - a. After some years of low expenditure on the church, a number of items need to be replaced, notably the carpets.
 - b. We equip Joe in his role as our curate.
 - c. We make a number of small adjustments to our staffing structure as well as giving our wonderful staff team pay increases in line with inflation.

As you all know, we are so grateful for your continued and generous giving, so as I wish you a good summer, I want to end with great thanks once again to you and to God for your continuing generosity.

Yours sincerely

A handwritten signature in black ink, appearing to read 'John Ford', with a stylized flourish at the end.

John Ford

PS if anyone would like to chat about any aspect of the above or has spotted an error in our database records do feel free to contact me in church, via the parish office on 01923 447111 or at parish.office@st-andrews.org.uk