

Harvest & Gift Day

Sunday 19th October 2025



Our vision is to see our church making a difference to the lives of the people in Hollingworth, Tintwistle and the surrounding area through the power of the Holy Spirit, our commitment to God's word and our worship of our Lord Jesus Christ. Through the power of prayer, inspiring worship and the gifts God gives us we want to see lives changed, disciples growing, people healed, needs met and God's Kingdom extended.

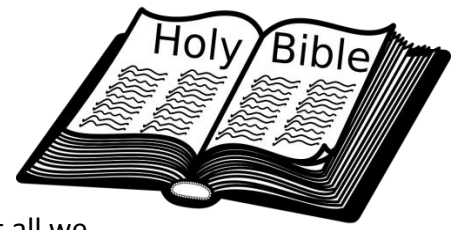
The Aims of Gift Day:

- 1) **To Worship God with our finance**, as well as with our hearts, voices, and actions.
- 2) **For everyone to review their giving**, and pledge on that day what they will commit to give for the next year (& how they will do it).
- 3) **To give a one off gift** towards our predicted shortfall (Target £7,000)
- 4) **To celebrate God's goodness to us.**
- 5) **To encourage people to ask for support for themselves if they need it!**

Songs of thanksgiving

We are inviting people to suggest their favourite Songs and Hymns to use in the service on Sunday 19th Oct. If you would like to suggest one, please email or text Bruce (or put a note through his door) with your name, the song/hymn, and which service you go to.

Four Key Bible Verses on Giving:



1) *All things come from God*

We are reminded by King David “***But who am I, and what is my people, that we should be able to make this freewill-offering? For all things come from you, and of your own have we given you.***” (1Chron 29:14), that all we have as individuals or a Church, comes from God, and belongs to him. We are stewards of God’s money, gifts and talents.

2) *Invest in things of Eternal Value*

Jesus said ‘***Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.***’.(Matt 6:19-21). Invest in things that are ultimately reliable & cannot be destroyed.

3) *Giving is part of our worship*

Paul said ‘***give, not reluctantly or under compulsion, for God loves a cheerful (Hilarious) giver***” (2 Cor9:7b). We are responding to God’s outrageous love and generosity to us, it cost Him everything. God wants us to be like Him, to be joyful and generous givers, of our time, homes, money and talents.

4) *Plan your giving with God*

Paul also said “***Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion***” (2 Cor9:7a). We are to decide with God what we plan to give, and then do so, freely. Part of the planning is planning how to give i.e. Direct from bank account, or using weekly envelopes. Can we gift aid?

Gift Day – Sunday 19th October 2025

A process for reviewing your giving:

1. **Pray**
 2. **Who are you giving to?** - We are giving the money/time/talents that God has entrusted us with, back to Jesus as an act of worship. We are giving back to the one that we owe everything to!
 3. **What to give?** - Prayerfully consider and decide how much God is asking you to give. 10% is a good starting point for regular giving, but for some this is too much, and some this is too little!
 - Can you give a one off gift as well?
 4. **Your way to give?**
 - Regular Direct Debits (or standing orders) make it easy for you and the church to plan your giving. However we need to review these every year or two.
 - The envelope Scheme means that you can put cash aside every week, and if you miss a week you can bring two the next week. (But please don’t put several weeks worth in one envelope as this can reduce the tax that we can reclaim!)
 - Are you a tax payer, can you gift aid the Money?
 - 5) **How are we to give?** - We are to give generously and joyfully, with an attitude of thankfulness
 - 6) **If Money’s too tight to mention?**
 - ***If you are struggling and things are very tight, please don’t struggle alone; let someone you can trust know. St Mary’s has ways of helping people who need a hand, and talking it through with someone can really help, please do get in touch, you are not alone***😊
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**St Mary's
& Christ Church**
Growing Jesus' Kingdom Together

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September 2025

Dear Sisters and Brothers,

I'm writing on behalf of the PCC to highlight St Mary's current financial situation. We are not a rich church, but we have always had a generous heart towards God, his church and towards others.

For the last 3 months we have been praying every week for God's future provision for St Mary's and beyond.

The five areas that we are praying into...

- 1) **Thanks** – Thank God for all that He has already given to us and done for us.
- 2) **Finance** – money to pay the bills, cover our costs, and bless the community.
- 3) **Workers** – the opportunities in our church and wider community are huge, but we have limited people able to get involved, so let's pray for more.
- 4) **Growth** – In personal faith and in community in the church
- 5) **Growth** – Numerical growth on a Sunday, in small groups, young church and in our warm spaces.

Throughout this season we have also been reflecting on whether we are doing all that Jesus is asking of us with our time, money and in prayer?

We will be having a joint gift day at our Harvest festival service (10am on 19th October) to focus our response on the first two of these areas - thanking God, and our financial giving.

Our current situation –

COSTS: Over the past 5 years costs for everything (at home and for the church) have risen substantially and continue to rise. At St Mary's our core costs (utilities, insurance, vicarage council tax, our giving to charities & the contribution we make to Chester Diocese) have risen from £38,000 in 2016 to £48,000 for 2024. This does not include any maintenance work on the building, or everyday bits and pieces (palm crosses, or coffee etc). Over the years we have always kept our costs down as far as possible, so there are no easy savings to be made.

We are predicting a total cost of £47,000* to run St Mary's in 2025 (that is £904 per week)

(*This number assumes that we only pay Chester diocese £28,000 of the £35,000 they have asked for)

INCOME: Our church family have always been generous, but a combination of a few people moving away, a few 'promoted to glory', and at the same time some people understandably reducing their giving so that they can pay their own bills, has meant that our regular income (including tax reclaimed) has not kept up with rising costs. Giving was £34,000 in 2016 and is about the same in 2025. This left us with increasing costs and reduced income. As a result of this, **we have a predicted shortfall of £7,000 in 2025, and of £5-15,000 each year beyond. We have limited money/shares to cover this.**

In view of this we are going to hold a Gift Day at our Harvest Festival on Sun 19th October 2025 for St Mary's

As we have in the past, we would like to encourage everyone to review their giving. As some people will not be able to afford to give as much, are you able to give more? And if you are really struggling is it time to give a little less for a while?

I have attached some information about why we give, and some suggestions about how you could review your giving. I encourage you to be generous over the coming months. God loves a cheerful giver (2Cor9:7), It was the widows' mite that received Jesus' praise (Mk 12), it is our attitude of heart that delights him!

What are we asking you to do?

1. Using the notes attached, please review both your regular (Weekly/monthly) giving, and also what you can give as a one off gift to help pay the bills until the end of the 2025 (We have a minimum £7000 shortfall)?
2. Please could you both decide what you need to do, and take the necessary actions BEFORE our Harvest Festival? (Fill in the form after you have written the cheque/put the cash in an envelope/transferred the money into the St Mary's account)
3. If you can gift aid, and have not filled in a form before, please fill one of those in too
4. On the day come ready to worship Jesus as the whole of St Mary's church family gathers together.
5. Please bring in your response form with either cash, a cheque, or a note of what you have paid into the church families bank account electronically. And put it in the plate during the offertory.
6. After we have worshipped, thanked and celebrated, please stay for coffee and cake.

So, could I encourage you to take some time in the coming weeks to read through the information and prayerfully consider your giving and bring your response on Sunday 19th Oct?

Every Blessing ***Bruce***

PS - If things are very tight, please don't struggle alone; let someone you can trust know. St Mary's has ways of helping people who need a hand, please ask. Talking things through with someone can really help, please do get in touch, you are not alone.

Some Key Financial Information – Estimates for 2025

Our estimated income is £40,000 for 2025. Our estimated outgoings are £47,000*.

We face a £7,000 shortfall*

Income – Expected total is approximately £40,000

- **Giving** – Total regular giving including tax reclaim is expected to be approx. £33,000 (that's £635 per week)
- **Other** – Use of building £550. Fees £1,000. Grants £1,000.
- **Appeal** - In response to an appeal, we also received gifts of approx. £2000 earlier in the year to pay for the new Hoover, and the organ & heating repairs. 😊

Bank Balances – We have a few thousand pounds in our bank account, and £20,000 of shares. (We have sold £25,000 of shares since 2019 to balance the books.)

Costs for 2024 – Expected total costs are £47,000* (that's £904 per week)

- Utilities & Insurance etc are approx. £10,000
- We typically spend £3-5,000 per year on maintaining the building
- We give £2,700 to other Christian charities (10% of our regular income)
- All costs for warm spaces (Families, Little fishes & Open house) as well as the photo copier have been paid for out of grants or users contributions for the past 4 years, not from church funds.
- ***We have been asked to contribute £35,000 to Chester diocese** (Vicar's stipend, vicarage maintenance, and all the other support from diocese). **The PCC has only been able to commit to paying 80%, £28,000 this year.** Whilst underpaying by £7000 in 2025 will be accepted by Chester as a short term situation, it actually means that our true outgoing should be £54,000, and our true shortfall is £14,000.