

No tins in the cupboard

Seventeenth Sunday after Trinity, 23/9/18

©Margaret Joachim and Linda Foster (Church Treasurer)

MJ: I'm proud to be part of this church – proud to be part of the splendid band of St Peter's people. We look after each other. There is always friendship and help if you need it. We look after others, in the Ivy Café and through Street Pastors, Amnesty and the Night Shelter. We meet together for well-presented, dignified worship and excellent music. The building's not bad either. It's a wonderful space, there's a superb organ, a welcoming atmosphere, a whiff of incense and a feeling of prayer. It's definitely something worth preserving.

But I'm also rather embarrassed. I first came here 21 years ago, and some of you were here well before that. When I arrived, and until about ten years ago, we were in good financial shape. We cheerfully paid more than our 'quota' to the diocese, which helped to support churches in much poorer parts of London which couldn't cover their costs. Our bazaars, harvest suppers and barn dances raised money for charities. And we had a reasonable amount of money in reserve so that we could cope with emergencies.

Things have changed. We've done an immense amount of restoration work on the church, and we've been given most of the money to pay for it by English Heritage and various charities. That's lots of other people supporting us. But at the same time our financial position has gradually got worse.

Most of you know that I'm not usually an admirer of Margaret Thatcher. But there was one thing she said, when talking about the British economy, which struck a chord. 'Every prudent housewife has a few extra tins in her cupboard.' I have to tell you: in the last few years we have paid the minimum the diocese has asked for, our events now raise money for church funds, and we have no reserves. There are no tins in St Peter's cupboard.

LF: If the church was a business, the auditors would be closing us down: we have no reserves to cover unbudgeted expenses. Last year we had a deficit of £25K - income was below our costs by that amount. This was partly due to unforeseen costs - for example the Lady Chapel needed urgent external repairs to stop the damp. But our core problem is that we need more income. This year we were extremely fortunate to receive a one-off legacy that has enabled me to continue to pay all the monthly expenses. However, we do not have sufficient funding to complete the internal repairs to the Lady Chapel, or carry out the other minor capital projects that have been on our "to do" list for some time.

MJ: This is serious. I'm sure, like me, you love this place and our community. I'm sure you want to carry on all the things we do: Pebbles and Stepping Stones, concerts, Sunday worship, Midnight Mass and Easter services, study and fellowship groups. I don't know anywhere else where you – or anyone who wants to - can ring up and say: 'I need someone to talk to', or 'Please will you visit mum in hospital'. We keep the church doors open all day so that anyone can come in to sit quietly, pray, think, leave a prayer request, and we include those requests in our daily prayers. We offer everyone a warm welcome, which means keeping the lights on, keeping the heating going and keeping the building in good repair.

LF: Our church costs £140K per year - or nearly £12k per month - to run. It is funded from just two sources - rental income of £32K per year from the church hall and the rest - £108K - from you - the parishioners. There is no financial support from the Church of England. In fact, we pay them over £80K a year for the clergy costs and vicarage running costs.

The major costs of running the church and hall are:

- £16K for the Parish Office (run by our one part-time paid administrator),
- £11K for Utilities (it is a large space to heat!)
- £7K for cleaning and maintenance (mainly for the hall)
- £8K for music and worship (organist, service sheets, candles, robe cleaning, etc.)
- £5K for insurance (we changed suppliers this year and saved £2K)

MJ: The Church of England centrally pays for Fr David and Fr Michael, for the vicarage costs and things like training, the bishops, the diocesan office, etc. Our annual quota payment goes to help with this. Everything else is down to you.

LF: When I joined St Peter's 7 years ago, I really had no idea what I should pledge as part of stewardship. We all have vastly different circumstances and abilities for discretionary expenditure. There is certainly no one stewardship amount that is applicable to us all. Our ability to give varies enormously. But if we take the total costs of the church and divide by the number of parishioners on our electoral roll, then on average we need nearly £100 per month from each person. Fortunately we have 13 or so very generous people who give well above this, so that goes a long way to making up the income however it is not enough.

So as you consider what you can contribute, in both talents and money, remember that this is our church and only by being generous with both our time and resources can we keep it moving forward as a viable and successful church community.

And two final comments on stewardship logistics

- if you have not already done so, please complete the Gift Aid form that is in your Stewardship pack - this enables us to claim 25p for every £ you donate from HMRC!
- and feel free to make changes to your direct debits/bankers order yourselves via on-line banking - just note that you have done so on the Bankers Order portion of the Giving and Gift Aid Form.

MJ: As you know, I've recently spent nine months helping out at All Hallows, Greenford. While I was there I learned a lot, including how to enjoy hymns played by a self-taught jazz pianist and how not to be surprised by anything that happened in a service. They are a very different parish to ours, socially and ethnically, and they are in a much less prosperous area. They had a very different approach to raising money. Some of you have met their churchwarden, Brenda, a tiny West Indian lady. She would go up into the pulpit and address the congregation. On one occasion it went like this: 'We need money. We have to redecorate the vicarage and clear up the garden. It will cost £1,500 and we have to do this in the next two weeks. You don't want our new vicar to come to a grubby vicarage, do you? So get out your wallets and see what you can give.' Over two Sundays she raised more than £2,000.

This hasn't been a theological or spiritual sermon. Fr David laid the foundations for stewardship over the last few weeks, and I know he is concerned that it might all fall flat because he's away. It would be good to surprise him. It says in our first reading today: 'You do not have, because you do not ask.' I'm asking. I'm going to finish by 'doing a Brenda' on you. We need at least £110K this year to meet our costs and start to rebuild a reserve. We need your pledges now so that we can plan and budget responsibly. You may have filled your card in already – or you may be just about to do so. Stop – think – could you add a bit more? Even just the cost of a flat white each day? And remember Gift Aid. Get the tax man to help St Peter's.

We know that God will provide, and he does. But it's amazing how often the providing comes from ordinary people who've been 'nudged' to help. Just remember what we shall say in a few minutes: 'All things come from you, and of your own do we give you.'