

Dunblane Cathedral, Kilmadock and Blair Drummond Church of Scotland

Review of Giving 2024

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Introduction

“God loves a cheerful giver” 2 Corinthians 9:7

Every Church of Scotland congregation is asked to engage with its members to address the three aspects of Stewardship: Time, Talents and Money. This year we are addressing Money and the financial resources required to maintain the work of our new congregation. This is being done by a Review of Giving.

We have undergone a very significant change during the past year with the creation of a new congregation, Dunblane Cathedral, Kilmadock and Blair Drummond Church of Scotland. Our future will be best served as a church that is active, supportive, caring, and with suitable financial resources to meet our needs and commitments to others.

Firstly, we would like to express our gratitude to all who contribute, financially or otherwise, to our work. Your support is much appreciated.

It should be emphasised that this is a review, not simply an appeal for more money. We are asked to consider the needs of the Church, but we must also bear in mind our personal financial position. If we have experienced the good fortune to have had an increase in income over the last few years, perhaps we can give an increase that reflects that good fortune, and maybe assist in compensating for those who have seen their income remain static, or even decrease, and who would struggle to increase their giving at the current time.

To set a target for this review, we have considered the income and expenditure of the new congregation. We have also considered the effects of inflation on incomes and prices, always recognising that individual circumstances vary greatly. Some facts and figures are given later in this brochure. The last formal review for Dunblane Cathedral was carried out in 2018. Reviews have been delayed due to the pandemic and the cost of living crisis. It has been concluded that an increase of 20% overall in offerings is now required to restore our financial position to one of equilibrium, and to put us in a position to face the next three years with financial confidence.

Please remember that we achieve a very large part of our income from offerings made by members and others. The amounts donated vary widely, but, in many ways, it is the number of people who donate that causes the total to add up to such a significant amount. The more who donate, the easier it is to raise the funds required for the work of the Church, both in our own congregation and in the wider community.

We ask you please to consider carefully the information presented in this booklet with a view to giving what you can – cheerfully, of course!

The Stewardship Team

From the Minister

Dear Friends,

When St Paul's Cathedral in London was being built, the architect, Sir Christopher Wren visited the building site incognito. As he walked among the workmen, Wren asked a carpenter what he was doing, and the man replied, "I am making a door." Wren then asked a stone mason what he was doing, and he said that he was fashioning two pieces of stone to fit together neatly. Finally, the great architect asked a young lad, whose job it was to fetch water and hay for the horses that pulled the wagons of stone and timber for the building work, what he was doing. "What am I doing?" asked the boy, "I am helping Sir Christopher Wren build a great cathedral."

All three answers were correct, but only that young lad had a true sense of perspective. What are we doing as we engage in a review of giving? What are we doing in all we strive to do and be as a Christian Church? Without the bigger picture, and the right perspective, we can miss the mark and become bogged down.

What is this Review of Giving about? It is, of course, about money. Our newly-merged congregation of Dunblane Cathedral with Kilmadock and Blair Drummond Church of Scotland falls within the 21% of congregations within the Church of Scotland that helps to fund worship and witness within the remaining 79% of parishes, a percentage which does indicate the huge challenge that the whole Church of Scotland is facing at present. In common with all congregations, our costs have gone up. Our challenge is that, as can be seen elsewhere in this booklet, our local costs have risen very considerably, which is why we are inviting every member of the congregation, wherever they are, to give serious and prayerful consideration to their Christian giving.

However, while we do need the local picture found within this booklet, like the lad who fed and watered the horses when building St Paul's Cathedral, we also require the bigger picture.

At the end of the day, we are striving to be involved in Christ's mission to the world – a mission which sought to reassure people, in all their fears, divisions and brokenness that God was with them, and that there are new possibilities and beginnings. We are engaged in that great movement that found new momentum in an empty tomb and a risen Christ, which are God's declaration that all that is wrong and evil in the world and destructive do not have the last word. As a movement it has been battered and bruised over the years, and the Christian Church has waxed and waned more than a little. But the story of Christ is still told, people still gather to worship; people still come, whatever their present or past, to hear of God's forgiveness and grace, and to learn of new possibilities and new beginnings possible through God. The Church exists so that

those who know the reality of loneliness and isolation can find community and acceptance. and people, grieving for those they have lost, can still hear words of life beyond the horizon of this life, and find others who will stand alongside them in their desolation. Truth is still spoken, in love, to power, when the powers of this world forget justice and integrity and overlook the most vulnerable of people.

And there is that persistent theme of the Christian Gospel, writ large through Old Testament and New, that even if the world turns its back on God, God never gives up on us... any of us.

Why is their Review of Giving so important? It is important because of the financial challenges that we, in common with many congregations, face. But it is even more so because we have Good News of God's love to proclaim; because, through the generosity of people before us, we have that news to pass on, and through the commission of Christ, we have the responsibility to pass it on to the generations that will follow us.

Ultimately, it is Christ who initiates stewardship, not the finance team or Kirk Session, the crucified and risen Christ who, still bearing the mark of nails and spear, asks Peter "Do you love me... do you love me... do you love me...? Then, feed my sheep... feed my lambs".

I commend this Review of Giving – the first undertaken by our newly-united congregation – to your prayerful consideration. I do so in gratitude for all that many of you already give, not simply financially, but through your time, talents and encouragement.

With all good Wishes

Colin C. Renwick

Background Information

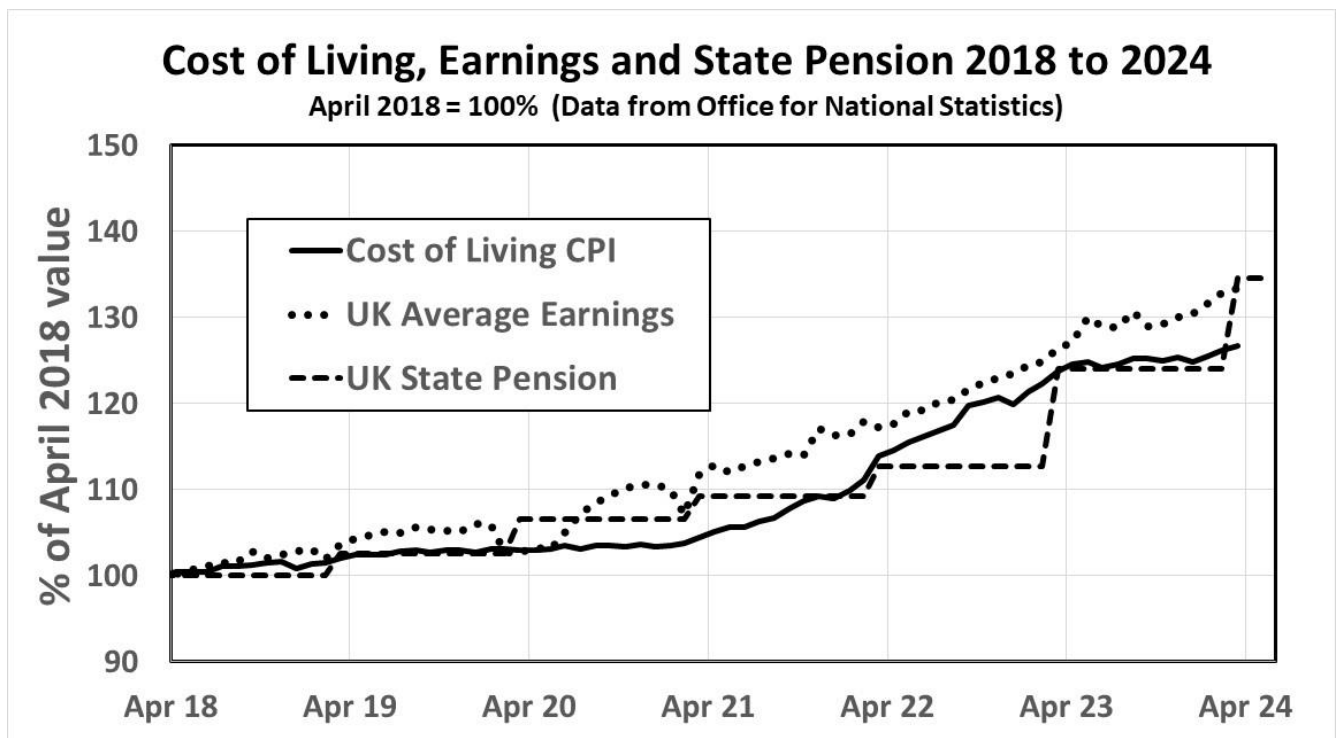
What is a Review of Giving?

In a Review of Giving, we are asked to assess what financial commitment we are able to make towards the work of the Church. We hope that the information contained in this booklet will assist in doing that. Dunblane Cathedral has in the past carried out a review every 3 years, but no review has been undertaken since 2018. This was due to the pandemic and the cost of living crisis. Being smaller, the congregations of Kilmadock and Kincardine in Menteith have previously reviewed giving on a less formal basis.

One advantage of regular reviews is that we all reconsider our offerings at the same time. Therefore, the need for an increase is spread over a great number of people. It is by the summation of many donations of all sizes that our targets have in the past been achieved.

Inflation

We are all familiar with the corrosive effect of inflation on finances. In the recent past we have seen high levels of inflation, over 5% for two years and about 10% for almost a year. Below is a graph showing how the Consumer Prices Index (CPI) has changed from April 2018 to April 2024. This is compared with UK average earnings and UK state pension.



In broad terms, all three have increased by close to 30% over the six year period. However, we must remember that such figures are averages and may hide very large differences in both the rises in income and cost of living for any particular individuals.

Income and Expenditure of the Congregation

Income

Our income comes from many sources such as offerings, Gift Aid, legacies, rentals and investments. The main part, 2/3rds of the total, comes from regular offerings. Total offerings tend to decrease slightly, year on year, unless there is a Review of Giving.

The recent pandemic, starting in 2020, had a major effect on income with churches and halls shut. However, we were fortunate to have some of the shortfall covered by the government's Furlough Scheme, although that source of assistance ceased some while ago. In 2021 it was decided to postpone the Review of Giving and again in the following years due to the cost of living crisis and high inflation, which caused significant pressures on personal finances. It has therefore been 6 years since the last Review of Giving, so it is very necessary that we should now hold one.

Expenditure

Our largest expenditure is our contribution to the central Church of Scotland, previously called Ministries and Mission but now Giving to Grow. These payments have been reduced for the past 3 years, but reductions are no longer being applied. As a consequence, the figure for 2024 has risen by £9,000 to £123,800 for the new congregation. This covers the cost of ministry in our congregation, a contribution towards the cost of ministry elsewhere in the Church of Scotland, and the shared costs of the central organisation.

Energy costs in 2023 were of the order of £10,000, for gas and electricity. We were fortunate to have our main costs covered by a fixed price 4-year energy contract taken out in 2020. That has now run out and the new rates are close to twice the previous ones.

Staffing costs have also risen year on year. The minimum wage has risen by a third since 2018.

As well as these specific items, nearly all regular expenses of the congregation have risen in recent years.

Reviewing Our Offerings

Offering Form

We are all being asked to review our level of offerings to the Church. So please consider what increase you can afford remembering that the overall target is at least 20%.

To respond to this request, please complete the enclosed pink Offering Form. This should be placed in the accompanying envelope, sealed and passed to your district elder, posted, handed in at the Cathedral Office or placed in the offering plate on a Sunday. Please be assured that the forms and their contents are treated as confidential and are seen only by the Stewardship Team.

Making Donations and Banking

The most efficient way to make regular donations is by standing order. In the past it was normal for individuals to give permission for these to be set up by the Stewardship Team. However, this is now less straightforward because we have lost full local banking facilities. Very many people are now able themselves to control payments such as standing orders. Therefore, we have given on the form the sort code and account number for the payment of donations and would ask you to adjust or set up payments accordingly. If assistance to do this is required, please indicate this on the form. We will send a Standing Order Form to you (a mandate) to enable payments to be changed or set up.

As indicated on the form, it is also possible to make payments by cheque, for which reminders and envelopes will be sent annually in January. We also still operate a system of weekly offering envelopes if this is your preference, but both of these take more of our volunteers' time and most donors now use a standing order.

Gift Aid

For all the above methods of donation, it is possible for us to claim Gift Aid on your offerings if you pay income tax or capital gains tax. This increases your offering by 25%. The scheme is a very valuable source of income, having generated about £35,000 in 2023. If you are a taxpayer, we would ask you to consider completing a Gift Aid Declaration form to enable this "refund of tax" to be made. Please note that most declarations for Dunblane Cathedral were updated during 2023 and so we have not included a declaration form this year if we already hold a recent form. If a form is enclosed, we would very much encourage you to complete it, provided that you are eligible to do so.

Gift Aid can also be reclaimed for offerings made at a service by using the brown envelopes that are available for the purpose. Donations made using the card readers can also be Gift Aided.

It should be emphasised that the completion of a Gift Aid declaration allows the congregation to reclaim tax that has already been paid to the Government. There is an inherent satisfaction in the knowledge that our offerings to the congregation and the wider Church can be augmented in this way.

Summary

We trust that you will have found this booklet useful and informative. It is our sincere hope that we will achieve the target set by all working together. If you have any queries, please contact the Gift Aid Registrars: email giftaid@dunblanecathedral.org.uk or call 07809 252447.

Thank you for your support both in the past and in the future.

The Stewardship Team

Data Protection

The congregation takes the security and privacy of personal information seriously. The Data Protection Policy is available at <https://www.dunblanecathedral.org.uk/dunblane-cathedral-data-protection-policy>