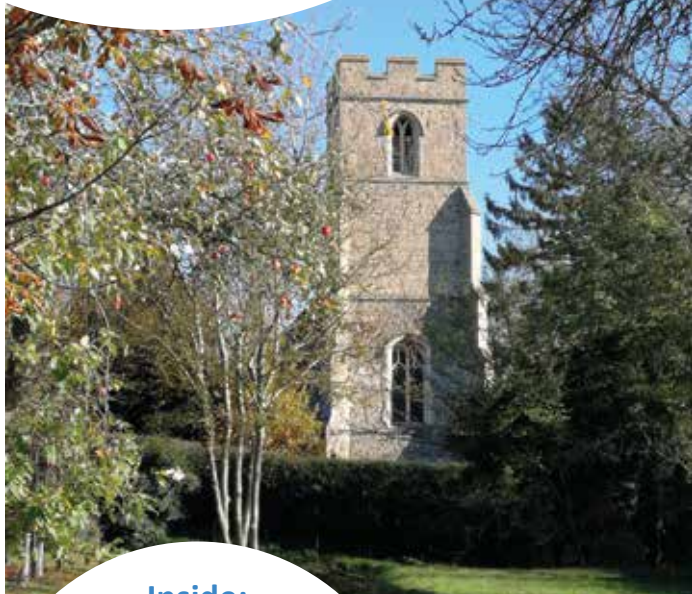


# A plan for the future of Caldecote Church



## Inside:

1. Why do we need a plan?
2. What's needed?
3. Your questions
4. What's the plan?
5. How has the plan gone so far?
6. How can you help?



# 1 Why do we need a plan?

We need a plan to put the church on a good financial footing so that we can continue our 900-year history of being there for the life moments of those who live in the parish.

We are incredibly grateful to our Treasurer, whose work over the past two years has given a clear picture of where we stand financially.

**The first year** saw us get on top of Gift Aid claims, up-to-date with expenses payments, and generally get us on a good administrative footing.

**The past year** has enabled us therefore to see a year played out clearly in our accounts. For the first time, what we may have suspected before has become very clear – we are running year on year at a deficit that is not sustainable.

To continue to offer **weddings, christenings, funerals**, and simply a place for **weekly worship** and **seasonal services** at Christmas and Easter, we have come up with a plan.

# 2 What's needed?

In order to be sustainable, our treasurer's estimate is that we need to increase our income on the daily running account by **£7000 a year (c.£600 a month)**.

Our strategy is to break this down into **smaller chunks**, so that we can set realistic targets using a number of potential sources of funds.

When you do that, as you'll see under "What's the plan?", the vision of being a sustainable church for our local parish can very feasibly become a reality.

But before we turn to the plan, we wanted to answer three common questions people have.

# 3

## Your questions

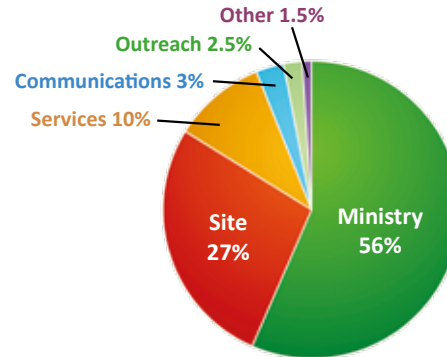
### Q1 What about the Friends money?

The Friends of Caldecote Church was established to meet a need for money to fund urgent repairs to the church and to improve the church building and grounds to make it a more welcoming place.

The biggest two projects so far have been the **replastering work** and the **window restoration**. Anyone who's been in the church recently will have seen (and felt – it's warmer without holes in the windows!) the difference this has made.

Although there is still a good balance in the Friends' bank account, all money raised by the Friends is ringfenced and **cannot legally be used to fund daily expenses**. It is therefore the daily running account that we need to address.

### Q2 What are our biggest outgoings?



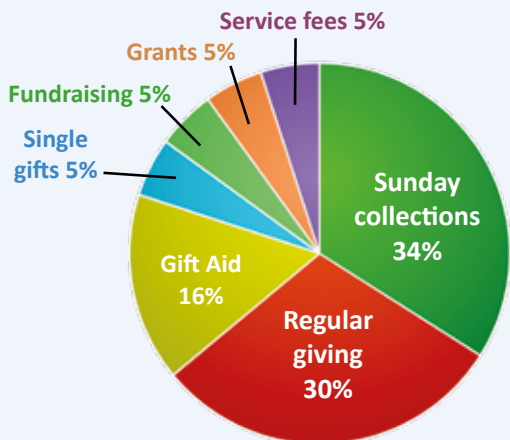
The biggest single outgoing is what's called **Ministry Share**. As a member of the Church of England, Caldecote Church does not have to deal directly with the salary, NI contributions, pension and housing for the vicar – these, together with a wide range of other administrative and legal functions, are undertaken on our behalf by our local Diocesan office at Ely.

Ministry Share is a contribution (just under £9,000 annually) towards these costs, and is based partly on the size of the congregation.

**Electricity, insurance** for our Grade 2\* listed building and **churchyard maintenance** are the next biggest expenses (around 22% of total expenditure).

*For a breakdown of the expenditure shown in the pie chart, see: [www.caldecotechurch.org.uk/finances](http://www.caldecotechurch.org.uk/finances)*

### Q3 How is the church funded?



Like all parish churches, we receive **no funding** from the national church or from central government.

**90%** of our income is from **donations, grants and fundraising**. In addition, in recent years we have received a £500 grant from the Parish Council to help towards the costs of maintaining the hedges, grass and public footpaths in the churchyard.

Most of our fundraising in recent years has been by the Friends of Caldecote Church, and is directed into the church building restoration fund which is held in a separate restricted account. **See Q2 above** for more information.

## 4

### What's the plan?

We've broken down the target of £7,000 into small achievable chunks, none of which are over-ambitious. The key to a successful plan is that it can be sustained for many years to come.

	Monthly	Annual
<b>Fundraising</b>		
An additional £1000 per year through events		£1000
<b>Regular giving</b>		
10 people give (or increase giving by) £2.50/wk	£100	
10 people give (or increase giving by) £5/wk	£200	
2 or 3 people give (or increase giving by) £30 to £50 a month	£100	
<b>Sunday Collections</b>		
An additional £120 over the year from Christmas and Easter service collections		£120
<b>Gift Aid</b>		
Gift Aid reclaimed from the increased giving	£90	
<b>Subtotals</b>	<b>£490 x 12</b> =£5880 annually	<b>£1120</b>
<b>ANNUAL TOTAL:</b>		<b>£7000</b>

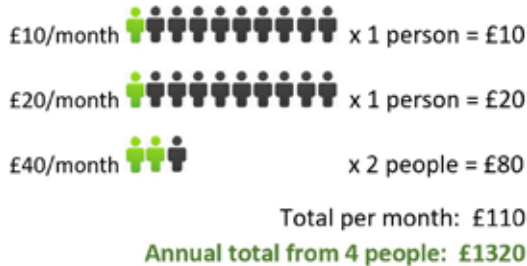
# 5

## How has the plan gone so far?

The plan has, in fact, already started, and we've already increased our annual income in the running account by **£2,800**. Here's how that additional annual income of £2,800 breaks down, with reference to the four headings in the table above.

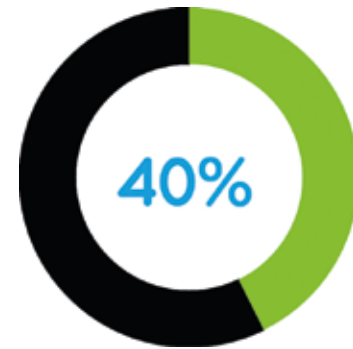
**1. Fundraising:** Largely through a new approach to publicising our events, we have over the past year raised the additional **£1000** required.

**2. Regular Giving:** The plan has already been shared with a handful of people, and four have already set up direct debits:



**3. Sunday Collections:** Over the past year, we've achieved the target of a **£120** increase in the collection plate at Christmas and Easter services.

**4. Gift Aid:** The additional income from regular giving and Sunday Collections has raised an extra £30 per month (**£360** annually) in Gift Aid income.



We've already achieved **40%** of our target annual increase.

That's before most people even knew about this financial plan, so as you can see, the target of £7,000 really is achievable – we now need to increase our annual income by **£4,200** to achieve the remaining 60%.

# 6

## How can you help?

Please join us in making a regular gift – however small. As you can see from the table in part 4, every donation makes a difference and can help put our parish church on a sustainable footing for the future.

### There are two ways you can give regularly:

#### 1. By card (choose ‘regular donation’):

[www.mydonate.bt.com/charities/caldecotechurch](http://www.mydonate.bt.com/charities/caldecotechurch)

#### 2. From your bank account using our Parish Giving Scheme (PGS). Return the form opposite to request a Direct Debit form.

The advantage of the above two routes is that BT MyDonate and PGS **both reclaim Gift Aid on the church’s behalf** (less time consuming for our volunteer treasurer), and **neither charge any admin fees or commission.**

However, if you prefer to donate by Standing Order or through the Charities Aid Foundation, that’s also welcome.

### Please complete and return this form to:

Caldecote Church c/o The Treasurer, Longmeadow,  
Main Street, Highfields Caldecote CB23 7NU

Please send me a direct debit form

Name: \_\_\_\_\_

Postal address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### Optional extra

The **Caldecote Catch-up** is an e-newsletter with news and events relating to the parish church.

I would like to receive the Caldecote Catch-up:

Weekly (the best way to stay up-to-date)

Occasionally (major events and news only)

My email address is:

\_\_\_\_\_

We will only use your personal details to carry out your instructions on this form, and we don’t pass them on to any third parties. See [www.caldecotechurch.org.uk/privacy](http://www.caldecotechurch.org.uk/privacy) for our privacy policy.





Caldecote Church has been part of the village for over 900 years.

It has been a place for moments of celebration and sorrow; it is a space where anyone can come to seek solace, ask questions, or take a moment out of frenetic modern life. Within its walls, a community still gathers every week to pray for the village.

We want the church to continue to be here for the people of Caldecote for generations more to come, but we need your help.



**Revd David Newton**

Vicar

Tel: 01223 665654

Email: davidnewton@lordsbridge.org



**Dona McCullagh**

Churchwarden and Parish Giving Officer

Mobile: 07736 944396

Email: dona@dmccullagh.co.uk



**Website:** [www.caldecotechurch.org.uk](http://www.caldecotechurch.org.uk)

**Find us:** [www.facebook.com/caldecotechurch](https://www.facebook.com/caldecotechurch)

**Follow us:** [www.twitter.com/caldecotechurch](https://www.twitter.com/caldecotechurch)