

Share

The Stewardship magazine | Autumn Winter 2022



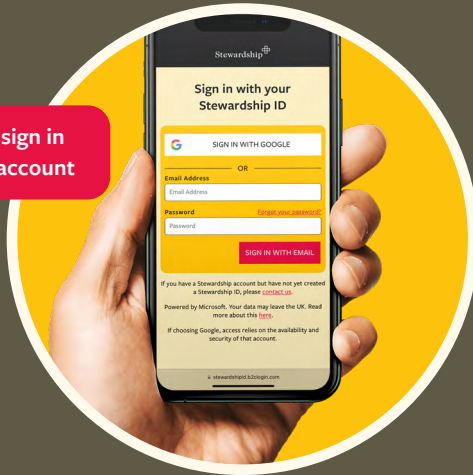
Strength in Crisis

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Active generosity

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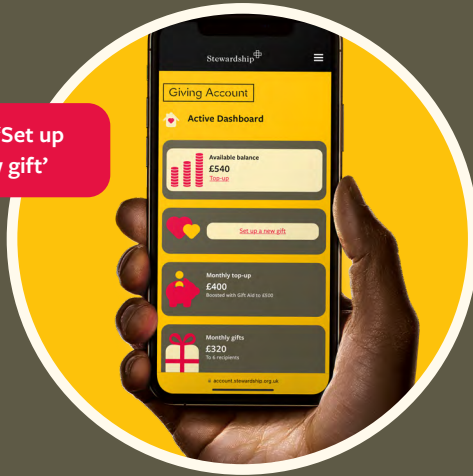


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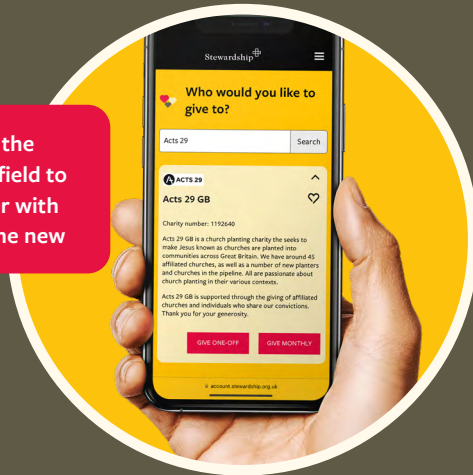
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Welcome



We can't get away from projections of the cost-of-living crisis becoming more and more dire, but you might wonder what the Church in the UK is doing to tackle this? We have collated stories from a few of our partners who are facing this crisis whilst faithfully serving their communities and encouraging them to give to help those in dire need. At Stewardship, we have the privilege of hearing about some of the amazing work that churches, charities and Christian workers are doing, and wanted to share that hope in this situation.

We might be wrestling with questions about giving during a time of financial struggle, and we have started to tackle some of these on our [blog](#). None of us relishes the thought of living with less, but the Bible has a different way of looking at poverty and wealth.

Listen, my dear brothers and sisters: Has not God chosen those who are poor in the eyes of the world to be rich in faith

and to inherit the kingdom he promised those who love him? (James 2:5, NIV)

James reminds us that the truest perspective is the eternal one. It's an encouragement to reconsider what makes us rich. Those of us who love God and are really struggling can know that a lasting inheritance is coming. For those who won't be hit so hard, there's a challenge to do what we can to share the good news of Jesus and alleviate the suffering of others.

Over the coming months, we will increase our efforts to help the most vulnerable and keep the vital work of churches and charities going. We'll be sharing more on [stewardship.org.uk](#), so keep a look out for that. Our aim is to join together as a community of givers to really make a difference in this crisis.

Catherine Durant
Senior Editor, Stewardship

READY TO ACT?

Click the links throughout to be give quickly and easily from your Stewardship Account



3

ABOUT US

We help over 40,000 people give more than £100 million each year and partner with 4,000 churches, 6,000 charities and 2,500 individual mission workers to help them abundantly re-resource their calling. Share magazine is produced twice annually and is available exclusively for those we serve.

CONTACT US

1 Lamb's Passage
London EC1Y 8AB

T: 020 8502 5600

E: enquiries@stewardship.org.uk

W: stewardship.org.uk

You can contact the editor by emailing editor@stewardship.org.uk

Editor: Catherine Durant

Design: Ben Spearman

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We honour a life lived through faith

HM Queen Elizabeth II 1926 - 2022

Since the death of Queen Elizabeth II, the news has been awash with warm memories of the Queen and personal anecdotes of her generosity. We know that the Queen looked to Jesus as her Lord and Saviour, and it was his example that inspired how she lived and fulfilled her duties.

From world leaders like Barack Obama, to family members, to complete strangers, there were testimonies of the Queen's generous heart. The Queen was also known for her patronage of 443 charities, many of which were [Christian](#).



For the Queen, it was the saving power of Jesus that drew her heart toward generosity. In her Christmas speech from 2008, she said, "I hope that, like me, you will be comforted by the example of Jesus of Nazareth who, often in circumstances of great adversity, managed to live an outgoing, unselfish and sacrificial life... He makes it clear that genuine human happiness and satisfaction lie more in giving than receiving; more in serving than in being served."

The late Queen was not a flawless leader, and as a follower of Jesus she recognised herself as a sinner. This she acknowledged in her speech from 2011, "Although we are capable of great acts of kindness, history teaches us that we sometimes need saving from ourselves – from our recklessness or our greed. God sent into the world a unique person – neither a philosopher

nor a general (important though they are) – but a Saviour, with the power to forgive."

Queen Elizabeth knew that generous acts alone are not what saves us. She was a constant in our lives in the UK, and her death has shaken many, but it prompts us to consider life beyond our years on Earth. Her servant leadership and continual pointing to her Saviour remind us of the crown of life that is promised to all who love Jesus.

Be faithful, even to the point of death, and I will give you life as your victor's crown.

Revelation 2:10, NIV

For the Queen, it was the saving power of Jesus that drew her heart toward generosity.

Love for Ukraine

As war unfolded in Ukraine, we invited you to join our Ukraine Rapid Response appeal to raise support for ministries already on the ground in Ukraine or the surrounding counties, as well as those working with arrivals to the UK.

We saw such incredible generosity outpoured, raising just under £365,000 for distribution to around 40 charities working in this area. The focus has been on providing a proactive response through projects that have an immediate and lasting impact on the ground in both Ukraine and the surrounding countries. The priority areas of provision have been food, water, shelter, medical assistance and safe areas; transition and homing arrangements for refugees; provision of Bibles, biblical literature and chaplaincy. The second category of support is for UK organisations who are helping those fleeing the conflict to take

refuge in the UK. The ministries benefiting from the appeal represent a colossal outpouring of love and practical support. We share here just a few examples.



Precept Ministries has a team at every border of Ukraine with Moldova, Romania, Poland and the Czech Republic. At each crossing-point, refugees are met by a Precept team and directed to local churches for shelter or with Precept volunteers in their homes.



Moldovan Mission has also been meeting those fleeing Ukraine, helping them with food and essential supplies like clothing, nappies and baby food and providing transport for those who are passing through Moldova. The country itself is one of the poorest in Europe. An estimated



“It felt like we were coming somewhere familiar. Now we once again have a place to call ‘home’.”

230,000 refugees have crossed the border from Ukraine to Moldova to date, with 12,000 planning to remain in the country. One in eight children is now a refugee in Moldova.



Feba Christian Radio has been providing spiritual support to Ukrainians throughout the crisis. The response from listeners has grown four-fold with desperate people responding to the broadcasts and calling the team, as well as a marked increase in engagement with social media posts.



Back here in the UK, one highlight is **Love Bristol**, a church and charity which has accommodated 100 refugees and is currently supporting a further 400.



In Sheffield, **Baby Basics**, a charity that supplies new mothers in financial difficulty with what they need to care for their newborns, have helped around 1,200 children and their families resettling in the UK via the Homes for Ukraine scheme.



All Saints Church in Preston have welcomed 38 brothers and sisters fleeing Kharkiv. The fund gave a grant of £10,000 to the church and this was match-funded by a Philanthropy Fund donor. The church has now launched a fundraising appeal to raise a further £80,000 to help resource their generous hospitality.



Anastasia says, “Our family lived in eight different places (three different countries) since February, and we had a new baby a month after the war had started. On the 1st of June we finally came to England where we knew we’d long been awaited. Even though we’d never met the brothers and sisters of All Saints Church before, it felt like we were coming somewhere familiar. Now we once again have a place to call ‘home’.”

“On the first morning, when I woke up in the place I could proudly call my house, I looked through the cabinets and cupboards and I couldn’t help the tears. Every single detail looked as if it was prepared with love, as if someone had chosen all of these things for themselves and their own kids, not some strangers from a foreign land. It felt incredible.”



Cost of living focus



In this edition, we wanted to shine a spotlight on the rising cost-of-living crisis and how churches and charities are beginning to respond. At Stewardship, we are privileged to have a unique insight into how the Church is tackling this, through the incredible work of our partners.

On our website, you can already find a growing number of articles and resources around this topic, from [what to do if we feel we've got hardly anything to give in this season](#), to [how we can best help those who are trapped in poverty](#).

Waking up to the call from Jesus to love our neighbour and care for the poor, the cost-of-living crisis can be an opportunity to share Jesus with those who desperately need him. We asked Russell Rook from ChurchWorks to write about how the Church can be an answer to the problem, providing the warmth and hope that people need.

Millions of warm welcomes wanted



By the end of this year, up to two-thirds of all families in the UK could find themselves facing fuel poverty. According to projections from the University of York, this would include over 80% of pensioners and 90% of all lone parent families. With the price of food and energy bills set to soar, more than 10 million people will struggle to afford eating and heating this winter.

When asked about the scale of the cost-of-living crisis, Money Saving Expert founder Martin Lewis said, "This winter is going to be bleak. Unless action is taken we are facing a potential national financial cataclysm."

There is a clear biblical call for churches to respond and bring light and life to those suffering, meeting both their physical and spiritual needs. The ChurchWorks Commission aims to help local churches to do just that during this particular moment of struggle.

From food banks to debt advice centres, breakfast clubs to homework clubs, toddlers' groups to older people's groups – these are just a few of the ways that churches will share the good news of Jesus with those in need.



ChurchWorks was founded during the Covid-19 pandemic and comprises a group of senior leaders from major church denominations and networks. The Chair, Rt Revd Paul Butler, Bishop of Durham, is clear that in this crisis our focus must be “on the poorest and the most in need”. Their aim is to equip churches to support the most vulnerable members of their communities.

Over the last few months, ChurchWorks has been rallying senior leaders from churches, but also from charities, government and civil society. After a meeting with the commissioners, former Prime Minister Gordon Brown said, “This crisis goes far beyond politics; this is a moral issue – our responsibilities to our neighbours and in particular to those who have the least and whose needs are the greatest. Churches have a vital role to play in our national response to the cost-of-living crisis.” Since then, he has been working with churches and Christian charities to help launch the Warm Welcome campaign.

The campaign is gathering congregations and organisations from across the country to open thousands of Warm Welcome centres: spaces that are free, warm and safe for those in need. This will happen through partnering with national and local charities who provide programmes with a track record of personal transformation and community regeneration. From food banks to debt advice centres, breakfast clubs to homework clubs, toddlers' groups to older people's groups – these are just a few of the ways that churches will share the good news of Jesus with those in need. Churches will offer places of warmth and personal connection, providing activities that give people a reason to enter their local church without fear or stigma.

ChurchWorks is already inundated with congregations and charities uniting to offer that warm welcome this winter and have registered the first thousand Warm Welcome centres in churches across the country. “At a time of great difficulty, these congregations and charities are grasping the opportunity to make the gospel



“Warm Welcome churches will combine practical love and support with pastoral care and prayer for the most vulnerable.”

real, offering hospitality and relationship to those who would otherwise be suffering on their own,” says coordinator David Barclay. “Warm Welcome churches will combine practical love and support with pastoral care and prayer for the most vulnerable. These churches will not only help people through a cold, dark winter, but will see many come to Jesus.”

While churches are taking on this challenge up and down the country, for many church leaders, the cost-of-living crisis presents a cost-of-mission crisis. With local congregations also facing a hike in energy bills and food costs, the prospect of

opening the doors for longer periods, providing a warm space and sharing food and hospitality creates another financial challenge. To this end, the Commission are encouraging everyone to consider supporting Christian charities and local churches that are delivering a Warm Welcome in different communities across the country.

For many the next months will be their time of greatest need, but some of us can help churches to beat the cost-of-mission crisis through generous giving. By giving a bit more, making small sacrifices and sharing what we have been given, we can help churches to truly display Jesus in their communities, alleviating the suffering of others. ChurchWorks is already hearing stories from people who are planning to donate their government energy rebate to a church or charity. More besides are giving of their time and joining a Warm Welcome team in their own church or community.

Jude Levermore, Head of Mission for the Methodist Church, is both deeply

“If we can pray, work and give together, we can provide millions of people with the warmest of welcomes and share the hope of salvation that our country and communities need.”

concerned by the problems ahead and hugely encouraged by the willingness of churches to provide practical and pastoral solutions. “They are so imaginative and determined to become the change they want to see. They connect with those with lived experience of poverty and co-

create solutions that actually work. These people with deep community connections can reach the parts that local services often struggle to reach. They have trust, credibility and expertise. I’m just proud that we can support them.”

As the scale of the crisis has continued to emerge, so has the response of churches from across the country. The national leader of The Salvation Army, Anthony Cotterill wrote, “The Church is at her best when we step up, make a stand and walk and weep with those affected by almost overwhelming challenges. The cost-of-living crisis is no exception. While our own resources and finances are under extreme pressure, we are determined, in the name of Jesus, to support and journey with people, keeping their heads and hearts above rising and threatening waters.”

The situation is serious but the response to the Warm Welcome campaign has been wonderful.



“While our own resources and finances are under extreme pressure, we are determined, in the name of Jesus, to support and journey with people, keeping their heads and hearts above rising and threatening waters.”

If we can pray, work and give together, we can provide millions of people with the warmest of welcomes and share the hope of salvation that our country and communities need.

If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person? Dear children, let us not love with words or speech but with actions and in truth.

1 John 3:17-18, NIV



Russel Rook
Executive Director,
ChurchWorks



Give



Visit Stewardship’s **UK Poverty and Debt** page to find charities working to combat the cost-of-living crisis.

Pray

For the millions of people who are genuinely struggling to get by, that they will find help to sustain them over the winter months, that churches will find ways to provide the physical and relational warmth that people need and offer practical and spiritual support to change lives for good.

Act

To discover more about what’s going on in your community, or how you can be part of the WarmWelcome campaign, go to **WarmWelcome.uk** and pledge your support.



What is the real cost?



Llanfairfechan sits on the coast of North Wales, between Conwy and Bangor. It's a small village with a population of approximately 3,500, a third of whom have Welsh as their first language.

Chris and Lucy Arkell moved there eight years ago in the hope of a slightly quieter life. Only slightly quieter, because they did take their seven children with them, who at that time were aged between ten and two weeks old.

The Arkells had been living in London, with Chris working for the Metropolitan Police as a detective in the Anti-Corruption Command, while Lucy took care of the children. But life was a squeeze in more ways than one and the thought of having enough space to breathe and spread out as a family drew them north.

Settling quickly into Welsh village life and loving their new surroundings, Chris transferred to police roles in North Wales, first working in the rape investigation team, then heading up the Child Protection team in Anglesey. But two years later, the pastor of Libanus Baptist Church, the local church they had been attending, knocked on their door with an unexpected question. He had just returned from sabbatical and during his time away felt it was right for him and his family to return to America. He asked Chris, who had been involved in the church leadership in his absence, if he'd be prepared to take on leading

“The church had no understanding of tithing to support a pastor and the congregation’s total weekly giving was approximately £50 per week.”



“It wasn’t just an emotional crisis but a moral one,” says Chris, “when you realise what God’s called you to and that you’re not doing it appropriately.”



the church. “It was a jarring surprise. I loved working for the police and the thought of leaving felt like losing a limb. I called my parents the next day in tears not knowing what on earth to do,” says Chris, reflecting on that moment. He and Lucy spent five months deliberating the question. They felt God directing them towards stepping into leadership but there was one rather large issue. The last four pastors of the church had been funded by a mission organisation in the USA who wouldn’t be able to do the same for Chris. The church had no understanding of tithing to support a pastor and the congregation’s total weekly giving was approximately £50 per week. There was no way they could pay Chris, so he continued in the police working four days a week while leading the church at the same time.

Fast forward two years and the family were in the same situation but experiencing a real emotional cost-of-living crisis in this bi-vocational mission. Chris had made a gradual retreat from investigative policing into part-time back-office work until he couldn’t reduce his hours any more. His days were spent in church meetings morning and evening and preparing sermons in his lunchbreaks.

“Discipleship fell in the cracks around police work. I remember sitting at the side of the pitch during my son’s rugby game trying to fit some studying and praying into every spare minute. We continued in an unworkable situation. We knew we couldn’t keep living like this, but we just carried on.” Lucy shares, “There were moments that I was worried for Chris, seeing him so stressed with so much to do.”

“Finally, what we said we believed about God’s provision matched up with how we were living.”



“Support raising doesn’t feel daunting anymore – it’s an opportunity for a wonderful two-way partnership as our supporters are excited to see how the church develops.”

“It wasn’t just an emotional crisis but a moral one,” says Chris, “when you realise what God’s called you to and that you’re not doing it appropriately.” After getting advice from trusted people and when even Chris’s non-believing colleague said he was doing too much, he knew they needed to make the leap. Chris and Lucy attended the Stewardship Support Raising Training to help them become more intentional about building a partner team. They needed those around them who could pray, give and encourage them in ministry, enabling Chris to leave the police and serve the church full time.

“Some of those around us were concerned that Chris was leaving his job during the start of a cost-of-living crisis. We’ve had many comments questioning our choice to sacrifice the Police pension and whether living on the gifts of others is a reliable income,” says Lucy. For Chris, there was also a palpable sense of loss in leaving police work, which had given him a real sense of family,



fulfilment and excitement. “There were all those questions of ‘Who am I now?’ For me, it was an obedience issue. I knew that God was calling us to serve the church and I knew that God was calling us to find partners who would join us in the work. I stuck out life with two jobs much longer than I should have. I’m not proud of that decision.”

Chris and Lucy spent two weeks away together to rest, mark this switch and work out the non-negotiables for their family life. “The first Monday that I was full-time for the church, I closed my laptop at 6pm and cooked dinner for the children. They couldn’t have cared less who made their dinner, but it was a massive moment for me. Finally, what we said we believed about God’s provision matched up with how we were living.”

The joy for the Arkells is that as Chris has sought to faithfully teach through the Bible, the issue of money and giving has come up regularly. And where the Word of God has challenged the hearts of those in the church and new faithful believers have joined the congregation, they have seen the giving increase ten-fold to around £600 per week.

Even though the cost of everything seems to have gone up in the last six months, Chris and Lucy have not lost supporters. On the contrary, they have been approached to see if they have enough and have received many one-off gifts. They are only a third of the way through their target for support (set by Stewardship) so there’s still a long way to go. “But we’re in it for the long haul,” says Chris. Unlike a normal situation where the church funds the pastor entirely, Chris and Lucy rely on supporters from a wide denominational spread. “It adds an element of accountability to the ministry, without judgement. Support raising doesn’t feel daunting anymore – it’s an opportunity for a wonderful two-way partnership as our supporters are excited to see how the church develops.”

Going from high-intensity policing to rural pastoral ministry may seem like a stark contrast but Chris says, “There is no contest about

“We’re in an area where there’s precious little gospel presence and we’re beginning to see new growth – little mushrooms of people meeting up and praying together, which is so encouraging.”

“Church life can be quite messy and I’m quite impatient, but for us it’s about living out Colossians 1:28. A simple plod of discipleship and obedience.”



what’s more exciting. We’re in an area where there’s precious little gospel presence and we’re beginning to see new growth – little mushrooms of people meeting up and praying together, which is so encouraging.” The church fairly recently commissioned a new elder – the first time this has happened since its inception. Lucy is leading a group of 13 in women’s ministry, and Chris is able to meet with men individually and in triplets, building relationships.

Chris believes the cost-of-living crisis may open the eyes of the middle classes in the UK Church to see the poverty that’s been apparent in the villages of rural Britain for years. “Our church is in a low-employment area which means there are quite a lot of mental health issues, and it’s an area with consistently high alcohol abuse statistics. Church life can be quite messy and I’m quite impatient, but for us it’s about living out Colossians 1:28. A simple plod of discipleship and obedience.”

Jo Arkell
Partnerships Executive



Give



stewardship.org.uk/partners/20316454

Pray

For the restructuring of the church – a new constitution is being completed, they’ve a new name and website and a new eldership team has been formed. Thank God for some mature believers arriving in the church who are actively building relationships in the village and looking after many in the church who need help.

Act

Would you ever consider moving to North Wales with the express purpose of pointing people to Jesus and seeing vibrant Welsh churches grow and be planted? So many small communities have little-to-no gospel presence (especially in Welsh speaking communities). Contact Stewardship if you would like to be added to Chris and Lucy’s mailing list.

NORTH
ENFIELD
FOODBANK

JUBILEE CHURCH LONDON

HELPING
LOCAL
PEOPLE
IN CRISIS



Justice

UK Poverty & Debt

Evangelism

To love and serve

“The relief of talking to the team, and realising she had options, was so huge that she wept.”

Anna* was in debt and, through shame, kept the debts secret from her family. She was near to breaking point when she walked through the doors of Enfield Debt Centre. The relief of talking to the team, and realising she had options, was so huge that she wept.

David*, through conversation with a volunteer at North Enfield Foodbank, was referred to the debt centre and discovered he was eligible for benefits. The additional financial support meant he no longer needed to use the foodbank, and this change in his circumstances led to such an increase in his self-esteem and self-confidence that he was able to return to work.

Rebecca* had been out of work since the start of the first lockdown and had also decided to change career. She'd lost confidence and didn't know what steps to take next. She attended Re-Work and benefited hugely from learning how to use her transferable skills – and she's now thriving in her new job in a wellness clinic.

Enfield Debt Centre, North Enfield Foodbank and Re-Work are all projects run by SENT, the social action arm of Jubilee Church London (and called SENT because Jesus sent his son to us, and he sent us out into the world to be his hands and feet). Jubilee Church is part of the New Frontiers network, with four church sites across North London and Essex.

*All names have been changed



Catherine Pask, Head of Social Action, explains the motivation behind the church's commitment to social action: "Jubilee Church has always had a heart for those in need. We want to care for those outside our four walls as well as those of us in the church." The first SENT project – the foodbank – started ten years ago and was followed by the debt centre. Reacting to the needs of the local community is a key part of this social action work – all projects were started to meet local needs as SENT become aware of them, and they'll end if/when the need disappears.

"On the walls of our very first foodbank we stencilled words from Matthew 25:35-40: 'For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me...'" These verses remain at the heart of SENT's vision, as does a passion for helping create a society where the troubles of the poor and needy are centre stage. SENT currently runs seven social action projects: North Enfield Foodbank; Enfield Debt Centre; Fuel Bank; Smart Recovery (addiction recovery

In 2021, the foodbank provided 123,000 meals – more than half of which were for children

project); M6.8 (for victims of domestic abuse); School Uniform Project (offering help with the cost of school uniforms) and Re-Work (helping those who are out of work as a direct result of the Covid-19 pandemic). Of these, the foodbank is considered to be the primary project; not only does it help the most people, but it's often the initial point of contact – with users then being signposted to other SENT projects.

In 2021, the foodbank provided 123,000 meals – more than half of which were for children, and in the first six months of 2022 the other projects have helped more than 1,000 people. But now the UK is undoubtedly in the grip of a cost-of-living crisis, has the work, and the level of giving, changed?

Catherine says: "The impact of the cost-of-living crisis is a reality for most people now – and we haven't seen the worst of it yet. The people who were just getting by and making ends meet, many of them are starting to fall into debt, and that debt is getting just a little bit worse each month. They're doing exactly what that were doing a year ago, but now, when they shop – for food, for petrol – everything has gone up in price, and it will get worse with the prospect of spiralling fuel bills this winter. The people who were already in poverty are being pushed deeper and deeper in – there are no more cuts that can be made.

"We've already started seeing more people using our services and we're anticipating a further increase in the coming months. Our newest service users would not have been needing our services a few years, even a few months ago. And of course, the cost-of-living crisis is not just about a lack of money. There's a real impact on their hope, on their mental health. This crisis is affecting the whole of a person."

Following an upturn in giving – of both food and money – during the pandemic, Catherine says that SENT remains well supported. "We have a very generous church and community, but I'm



"And of course, the cost-of-living crisis is not just about a lack of money. There's a real impact on their hope, on their mental health. This crisis is affecting the whole of a person."

aware that, as things get worse, people may not be able to give so generously."

Catherine points to the help that Stewardship's online giving pages have been in allowing people to donate more easily to SENT's work – describing it as "so simple and so effective. It's been absolutely fantastic, and we'd wholeheartedly recommend it to others."

Looking ahead, Catherine says that SENT's strong belief that giving is a response to God's grace towards his people and their understanding that people always respond better to vision than to need are key parts of their fundraising strategy. By sharing stories that show social action can help change lives, and by continuing to listen to where the need is and then striving to meet it, Catherine is hopeful that their future financial needs will be met.

She adds: "I pray we'll be able to keep our hearts and eyes open to what is happening, that we will continue to be aware of areas where we can help and be effective. I can't predict where that need will be – but my ongoing prayer is that we won't miss it."

Gill Nichol
Freelance Writer



Give



[stewardship.org.uk/
partners/20371715](https://stewardship.org.uk/partners/20371715)

Pray

For the projects that we run to be Christ-centred as well focusing on the needs of the community. For each of our projects to have enough volunteers and resources to bless the local area in the coming year.

Act

To find out more about the social action projects that Jubilee Church London currently runs please visit www.sentlondon.co.uk – and perhaps do some local research to find out if similar work is being done in your area.

Making your gifts go further

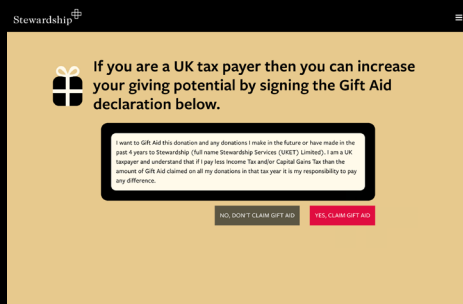
One in eight of us (13%) is considering cutting back on charitable giving due to the cost-of-living crisis¹.

And understandably so. Yet the charities we partner with face rising operating costs coupled with increasing demand for their services. As your favourite causes tackle these twin pressures, it's more important than ever to ensure your gifts go as far as possible. How can you do this, especially at a time when your own household budget is shrinking?

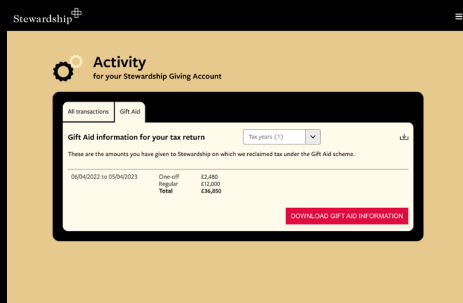
1 Gift Aid it

Gift Aid boosts the value of your gift by 25%, at no additional cost to you. Yet HMRC estimates that around £560m of Gift Aid goes unclaimed each year². Why not double-check that you've ticked the Gift Aid box?

If you're a higher or additional rate taxpayer, you can personally claim back a further 25% or 31.25% respectively, of the value of your gift. HMRC's research found that only 22% of higher or additional rate taxpayers were claiming this relief, with many believing it would take too much



time or effort to claim. However, if you organise all your giving using your Stewardship account, you can easily find the information you'll need to claim your relief in your tax return.



If you pay tax through PAYE, you can even ask HMRC to amend your tax code so that you benefit from higher/additional rate relief throughout the year rather than reclaiming a lump sum at the end.

Remember, you must pay enough income or capital gains tax in the current tax year to cover all Gift Aid reclaimed on your charitable giving.

2 Review how much you're giving

Now might be a good time to review the level of your giving. In real terms, your account balance and giving will be falling in line with the current UK inflation rate of 9.1%, the highest level for 40 years. If you are able, you might like to consider countering this effect by increasing either or both by that amount.

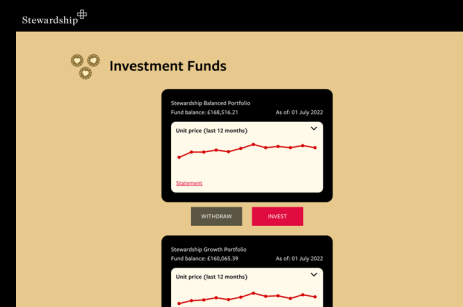
If you've been blessed with a surplus, why not consider passing on the saving from the Government's £400 energy rebate to help those who are struggling?

3 Commit to regular support

Regular monthly or quarterly gifts help our charity partners to budget with confidence in these uncertain times. Committed long-term support is particularly important for ministries which spend a high proportion of their budget on staff; without strong regular support, these charities will have to hold high levels of reserves to ensure they can pay their employees.

4 Put your balance to work

You might have built up a balance in your account, through one-off gifts or through reclaimed Gift Aid. Might this be the moment



to release some of that balance to support your favourite causes at a time of crisis?

We can also help facilitate suggestions from our Donor Advised or Philanthropy Fund clients to provide matched funding.

The potential kingdom impact of cash held in your Giving Account is declining. If you hold a Donor Advised or Philanthropy Fund, why not consider allocating some or all your account balance into one of our three Investment Portfolios, which you can set up easily via your online account.

Get in touch

We'd love to help you make your giving go further.

For Giving Account holders:

T: 020 8502 8560

E: giving@stewardship.org.uk

For Donor Advised Fund or Philanthropy Fund holders:

T: 020 8418 8896

E: philanthropy@stewardship.org.uk

Ruth Jackson
Campaigns and
Communications Manager



Rachel Steeden
Head of Legal



Our in-house legal advisor working with the Philanthropy Services Team to serve Christians making large charitable gifts

¹ CAF UK Giving Report 2022 <https://www.cafonline.org/about-us/publications/2022-publications/uk-giving-report>

² HM Revenue and Customs Research Report 482 <https://www.gov.uk/government/publications/charitable-giving-and-gift-aid-research>

Ask Steve



Stephen Mathews
Senior Consultant



Cost of living:

A church response



? “We see our members and others struggling with bills. How can we as a small church help them in this cost-of-living crisis?”

Local churches have the call of Christ upon them to love their neighbours, with personal contacts in their communities. Remember the biblical example of the Macedonian churches who, despite severe trial and extreme poverty, found overflowing joy in generosity and ‘urgently pleaded’ to share what they had with those in need.

Finance will often be part of the need, but time and care has at least as much value. Churches are frequently better placed than large charities or government projects to find a solution.

Help may be a combination of:

1. Small money grants
2. Money loans (remembering they may not come back!)
3. Goods that fill the need (e.g. a week’s shopping)
4. Advice (e.g. where the biggest issue may be budgeting or support with benefits).

Some key thoughts:

The person

It helps if the person is known to the church and can be personally vouched for. It’s easier to assess what is the right answer and, where money is needed, roughly how much. But remember not to increase shame in the situation by the style of assessment. Applications often are made by a member of the church and confirmed by leaders, as a quick, effective process, proportionate to the amounts being given.

Some churches have a general policy of only supporting those within the church. Others go wider into their communities, thinking of Jesus’ parable of the sheep and the goats. I recommend that you think through a policy on when and why you provide support, and that you are able to explain the charitable logic to local media or others.

Timing

Often crises have an immediate need (or foreseeable in the next ten days). So, the ability to respond quickly should be part of planning. A longer term need may be best helped with practical advice and a loose commitment to further support.

Amounts of finance

Small (and if appropriate, ongoing) payments are preferred to large one-off payments. This helps speed, flexibility and ongoing assessment of the situation.

One of the factors that impacted the Roman Empire was the realisation that the Christian Church was helping communities more effectively than the official administration. It demonstrated Christianity was not just a belief but a change in life and heart.

? “What do we need to do differently to look after our church workers as the country’s economics become more difficult?”

Churches should be among the best at looking after their own workers who themselves care for ‘the flock’, but often their needs are unintentionally forgotten.

The impact of increased costs of basic needs means we need to ensure this happens.

Volunteers

- You can’t pay or make gifts or pay allowances to those who volunteer without risking changing their volunteer status to that of paid workers (which has massively dangerous implications).
- You can, however, make sure that they know they can (and should) reclaim all expenses that they incur because they are volunteering. Historically, many church volunteers don’t claim, and they are not encouraged to.

“One of the factors that impacted the Roman Empire was the realisation that the Christian Church was helping communities more effectively than the official administration.”

Staff

- Staff salaries should be subject to a regular review process. In days of 2-3% inflation it may not have been so critical if this wasn’t thought about. With inflation approaching 10% it certainly is.
 - Have a small team who know it is their responsibility to do this.
 - Consider carefully what changes need to be made and when (I am old enough to remember inflation at 25% and salaries being reviewed more than once a year).
 - Don’t just use CPI or RPI inflation. Bear in mind what sort of increase the church members are likely to be getting. In some sectors this may be only 1-2% (or even none) and in others it may be more than inflation. This can have a big psychological impact on the workers and the members funding them.

Remember debt can be a taboo subject in church. Many church workers have troubling levels of debt and are ashamed to talk to anyone about it. Make sure this is an open subject for your workers.

How do young Christians give?

With reports that giving is on the decline in the current climate, we wanted to conduct a survey to find out what makes younger Christians tick when it comes to giving.

We asked participants, aged between 18 and 30, questions about how they manage their giving, who they choose to give to and the challenges and opportunities they face when making giving decisions. Here are some of the key findings.

On average, young Christian adults give

£302
per month

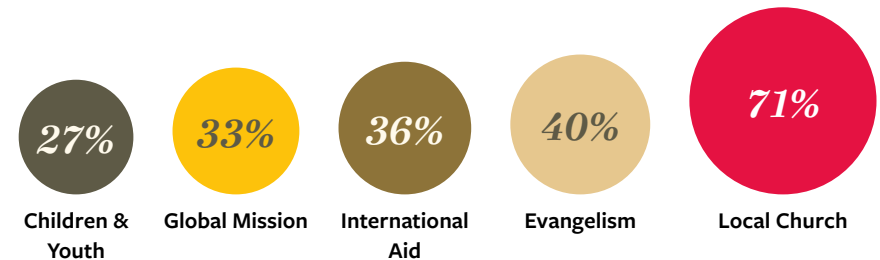
to charitable causes



The number one challenge

that young Christian adults face when giving is **working out who to give to**

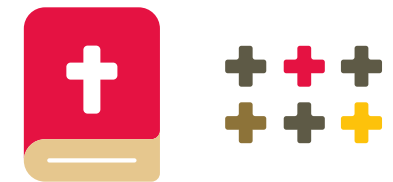
Young Christian adults are **most likely** to *donate to their local church*



TOP FIVE CAUSES SUPPORTED

Half of all respondents (48%)

said that they would ideally like to be giving more



56%

said that **following biblical guidelines of giving** was their biggest motivation to give



42%

of survey respondents prefer to give anonymously



Why I give

Amber Nesbitt

Amber is a Staff Worker with UCCF (The Christian Unions) in Edinburgh. Previously, Amber was part of UCCF's Relay mission and discipleship training, supporting students running Christian Unions in Edinburgh. Relay workers use Stewardship's Individual Partner Account to allow people to support their work.

What's the best example you've seen of generosity in action?

Because I was volunteering on Relay, I had to raise my own funds to cover the costs, so I asked individuals and churches if they would consider financially supporting me. I was so nervous asking, as it feels weird to ask people for money these days! But as soon as I did, I could not believe the generosity I received from people giving to me.

Without mentioning to me, a couple I went to university with donated £1000! I was so overwhelmed because I hadn't even had a proper conversation with them about it, and yet they blessed me so much. This was because they believed in the mission and wanted to also take part.

What biblical passages inspire generosity in you the most?

In Philippians 4:10-19, Paul speaks about this particular church giving to his ministry. Paul says their generous gifts are 'a fragrant offering, an acceptable sacrifice, pleasing to God'. They are invited into Paul's mission and have an opportunity to take part. Giving means we get access to frontline ministry and the work of others.

Who or what has had the biggest influence on your giving?

My year as a Relay worker. Seeing people practise such generous giving when I literally had no income has inspired me to support other people and causes. I've experienced the awkwardness of asking for financial support, so seeing others ask encourages me to give to them.

Knowing that God is more generous than I can fathom and has provided for me throughout my life has caused me to want to be generous with my money. I have recently set up a monthly donation to a Relay worker who I will be working alongside this year in Edinburgh. I've been so encouraged and inspired to help them because I

“Knowing that God is more generous than I can fathom and has provided for me throughout my life has caused me to want to be generous with my money.”

completely depended on people's giving last year and I was so blessed by them.

What do you know now about giving that you didn't know ten years ago?

I used to think generosity was about philanthropists giving away a large sum to an organisation because they had the money to do so. Now I know that generosity is shown in a cheerful giver, and that it might not look like much (such as the poor widow's offering in Luke 21:1-4) but that God sees our hearts. I've also learned that generosity is sacrificial and yet the blessings that come from giving are so beautiful.

Do you have an example where generosity has been really transformational?

This year I began a new job working for UCCF as a Staff Worker, and our target was to reach a certain amount of support before we began. Not having any supporters, I was thinking I could not even begin. Then one day I was sent an email from someone from my home church who donated such a generous amount! I couldn't quite believe it and I was so humbled. It transformed my view of generosity, experiencing first-hand that those you support are so joyful to receive it. You really do change the lives of those you are supporting. It's made me want to be more generous and trust God so much more.



Big or small. First or last.

*We make every gift count.
Given or received.*

We're a place where connection happens – where those called to give meet those called to go.

A community of generous stewards uniting to use all God has given us to love him, love one another, and love our neighbours as ourselves.

We call this *active generosity*.

Join us.

stewardship.org.uk



Stewardship