



Dear Church members,

A message about money

Since the Coronavirus pandemic began, we have had much bad news about money matters. The finances of governments, businesses, families and institutions have all been hit hard, and will continue to be under strain for a long time.

As I write, I am praying for people I know, among family and parishioners, who have lost jobs, been put on furlough, or who worry about the future of their work, or business. I wonder how things are financially for you? And if money is strained, I pray that you will receive the help you need to get through the coming challenging weeks and months.

At the same time, some of us who are fortunate to receive dependable incomes may find we are in a position to help. If lockdown has restrained our spending patterns, some of us may in fact have a bit to spare at this time.

If that applies in our situation, can we think and pray about what God wants us to do? Are there ways of helping needy neighbours, locally and globally, if we are in position to do so? It could be a key way to serve God's kingdom in this present moment.

Support for the Food Bank, and Christian Aid, might be obvious avenues for us at this time. There may be family members or friends we can help informally. Might we pray about all this, and other possible ways of sharing any surplus God has blessed us with?

Charities and Churches are facing a challenging time. For St Michael's, not having collections at services, not hiring out the WCC, nor being able to hold any fund-raising activities, means it will be a challenge to meet all our planned outgoings, for the foreseeable future. We are trying to pause expenditure where we can, to avoid incurring an ever-growing deficit (we are £6000 short in this first 4 months which will make a huge difference by the end of the year).

Thank you for the regular, committed donations coming in through our Giving Scheme, which are sustaining our Church right now. If you are facing your own financial challenges, please read no further. But if you may be able to help sustain the Church in this testing time, could you perhaps consider:

A. Joining the regular Church Giving Scheme by completing a Standing Order Mandate (attached).

Direct giving from your bank account avoids the charges Church incurs when we pay in cash and cheques.

If you pay tax and have not yet completed a Gift Aid Declaration in the Church's favour, one is also attached.

Completed Standing Order and Gift Aid forms can be posted to:

Alan Matthews, 14 Matching Lane, Bishop's Stortford, CM23 2PP

- B. If you can't join the Giving Scheme, can you put aside the donations you would be putting in the plate, to offer up at a service when we are able to resume worship?**
- C. If you are in the Giving Scheme and do have spare resources currently, could one action be to increase your regular giving a little, to help the Church through this season?**
- D. Could you consider a one-off donation, by BACS to:**
St Michaels's Parochial Church Council
Sort code: 20-36-98
Account number: 30274275
Barclays Bank
Reference: please include your name
or by posting a cheque payable to St Michael's PCC to:
St Michael's PCC Treasurer, 6 The Sycamores, Bishop's Stortford, CM23 5JR
- E. Perhaps you might prefer to give by Text Message at any time by using the 'Donr' facility on your mobile phone:**
Text **STMIC**
followed by any amount between **2** and **20**
to **70085**
For example, text **STMIC 10** if you want to give £10.
This can also be gift aided.

Thank you for reading all this, praying and thinking about it.

This comes with my gratitude, and my prayers that God will sustain his people, his Church, and all who serve His Kingdom, in this time of tribulation.

The Rev'd Derwyn Williams, Vicar.

May 2020



**ST MICHAEL'S CHURCH BISHOP'S STORTFORD
GIVING SCHEME**

BANKER'S ORDER

To: _____ Bank: _____
Address _____ Sort Code _____

Please make the following payments to the debit of my/our account:-

Beneficiary:	St Michael's Parochial Church Council	
Bank:	Barclays, Bishop's Stortford	
Sort Code:	20-36-98	
Account No:	30274275	
Reference:		
Amount:		
Frequency:		
Date of First Payment:		
Date of Last Payment/Until Further Notice (delete as appropriate):		
Name:		
Account No:		
Signature:	Date:	



**ST MICHAEL'S CHURCH BISHOP'S STORTFORD
GIVING SCHEME**

GIFT AID DECLARATION

Are you a UK taxpayer? If so, you can use Gift Aid to make your donations go further by completing this declaration. If you Gift Aid your donations, St Michael's Church will receive an additional 25p for every £1 you give.

Declaration: Please treat as Gift Aid donations all qualifying gifts of money made from the date of this declaration until further notice. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year (6 April to 5 April) it is my responsibility to pay any difference. I understand that other taxes such as VAT and Council Tax do not qualify. I understand the Church will reclaim 25p of tax on every £1 that I give.

Full Name	
Address	
Postcode	
Signature	
Date	

Notes:

1. Please notify the Church if you want to cancel this declaration **or** change your name or home address **or** no longer pay sufficient tax on your income and/or capital gains. Gift Aid is linked to basic rate tax. Basic rate tax is currently 20%, which currently allows charities to reclaim 25 pence in the pound.
2. Higher rate taxpayers can claim back the difference between basic rate and higher rate or additional rate tax. If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self Assessment tax return or ask HM Revenue and Customs to adjust your tax code.