



A STEWARDSHIP TOOLKIT for the Rural Church



Tool 1 : Increasing Financial Sustainability

This tool allows you to explore ways of increasing financial sustainability.

STAGE ONE : Calculate your S-Factor!

Multiply the average weekly attendance by the number of Sundays each month you hold a service. (If a service is held every Sunday, use 4 as the multiplier.) For example, a church which meets weekly with an average weekly adult attendance of 20 has an S-Factor of 80.

Average Weekly Adult Attendance	X	No of Sundays per month when Services held	=	Sustainability Factor (S-Factor)
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STAGE TWO : See how your factor fits with the table below

S-Factor	Comment
Over 100	With an S-Factor over 100, most churches are able to resource their day to day running costs, including parish share contribution, and routine maintenance out of regular income (giving from church members, fees and donations).
	Some larger churches struggle to meet their routine expenditure. Very often the solution to this lies in encouraging increased giving from regular members. (See point 1 overleaf)
70 to 100	Those churches who have particularly good giving, or who are able to supplement their regular giving with some additional income e.g. income from investments, or church hall income, find themselves able to meet regular running costs and maintenance.
	Some churches in this bracket struggle to meet their routine costs, and would benefit from seeking some additional income. (See points 1, 2 and 4 overleaf)
30 to 70	A small number of churches here are able to meet their costs, but they have exceptional investment income, particularly generous giving or some other exceptional circumstances.
	The smaller the worshipping congregation, the greater the need to broaden income. A good number of churches in this bracket are able to meet most of the regular expenses, but have to work hard to achieve this. Many receive good financial support from the fringe and wider community. (See points 1,2 and 4 overleaf.)
	Many churches in this bracket need to find a significant source of additional income. If there is no significant investment income then other options may need to be considered. (See points 1 to 4 overleaf.)
Under 30	Churches in this band have a very small weekly congregation, or a fortnightly or monthly service. It is rare that very small churches can meet the running and maintenance costs of the church out of the giving of regular attenders. Most churches in this bracket would benefit from considering options open to them. (See all points overleaf.)

KEY : Should be able to become sustainable May need some additional income stream to reach financial sustainability. Is very likely to need sources of additional income.

STAGE THREE : Consider action

Depending on the degree of change needed, there may be a range of options to consider :

- 1. Reviewing Giving.**

Parishes are now funded largely by regular giving from church members. Over two thirds of PCC's incomes come from donors, and the Church of England encourages its members to give 5% of take home pay to the Church. Taking an overview across the country, average levels of giving are just over £8.00 per planned giver per week, and £5.00 per electoral roll member. If there is a significant opportunity to increase giving in your church, you might explore tool 5, which provides a stewardship programme outline for a rural church.
- 2. Broadening the Supporter Base.**

In rural areas many people are willing to make a financial contribution to support the work of the church. A sample letter is included in tool 5.
- 3. Considering Opportunities for Broader use of the Church**

Some churches may have the opportunity to improve the facilities within the Church to gain wider use of it - perhaps as a meeting room, or even as a playgroup or post-office! This brings us back to mediaeval times when churches were used for a wide range of functions. Further help to do this is available through the Parish Resources website (www.parishresources.org.uk)
- 4. Reviewing assets :**

What assets does the church have? These may be financial (eg reserves or investments), buildings (hall or curate's house), position or the skills and capabilities of members. Are you making the best use of these assets, or is there a better use that might help to provide a sustainable income stream.
- 5. Considering the future of the church building**

This toolkit seeks to help churches increase their sustainability, and to improve their financial strength. However, some very small churches may feel that their building is not viable, and want to explore alternatives; particularly where there are other community buildings or churches available in the locality. Having a discussion with the Diocese can start to explore options. You may also want to complete Tool 2 in this toolkit, which encourages you to identify how many people you are in touch with.

Major Repairs and Capital Projects

Nearly all churches will need to look outside of their regular giving and income sources to fund major repairs or capital projects to improve the facilities within the church. Advice on fundraising and funding for such projects is available on the web on the Parish Resources website at www.parishresources.org.uk/funding.htm