

Church finance Q and A (from June 2025 Hird)

1. Q: Where does the cash come from to pay our minister's salary?

A: It comes from our offerings, administered by "121" (the CofS central offices)

2. Q: What does it cost to keep our church running for a year?

A: Running costs for Selkirk & Ashkirk Parish Church in 2024 were around £78,000, and will likely be more than that for 2025.

3. Q: Does the church have an annual membership subscription?

A: No, it would be unfair to ask everyone to pay the same amount; instead, the church encourages us all to give a "fitting proportion" of our money.

4. Q: Apart for paying our minister, what other costs are there?

A: We pay our cleaner (Carole), administrator (Ruth) and Pastoral Assistant (Heather) – they all work part-time for us. And then we have gas and electricity bills, council tax, insurance, and other expenses just like any household.

5. Q: Where does the money to run the church come from?

A: Some of it comes from hall rental, some from bank and investment interest, some from legacies and other donations, but most of it has to come from our members' offerings, given weekly, monthly or annually.

6. Q: Does the church give away money to other charities?

A: Not really, if we want to support charities like Christian Aid or Shelter, we usually have a fund-raising event or a special collection, so it doesn't come out of general income.

7. Q: I hear that the Church of Scotland is in financial difficulties. What about our church?

A: Over the years, we have managed to balance income and expenditure fairly well, so our own congregation is in a better situation than the national church overall. However, costs are rising, and our income has been falling over the last few years, so we mustn't be complacent.

8. Q: How on earth can we afford a massive church renovation project when we are scarcely meeting our running costs?

A: The church renovation project (including the kitchen work currently happening) will be funded through grants, special fundraising events and money held by CofS central offices. These are restricted funds from the sale of the Glebe manse and (we hope) the sale of Ashkirk building and a building plot in Loanside. We are not allowed to use that money for "running costs".

9. Q: How much should I be giving in my weekly or monthly offering?

A: That's for you to decide, depending on your own circumstances.

10.Q: How can I support the church financially?

A: You can give by putting cash in the offering plate on Sundays, or use weekly envelopes, but many members have bank standing orders, paid monthly.

11.Q: Are we all giving enough to keep the church afloat?

A: Well, overall we really need to increase the amount by maybe 10 or 20%; that could be by some members increasing their regular donations, or by some of our members or newer attenders starting to give regularly. The running costs continue whether we are in church every Sunday or just occasionally!

12.Q: What's Gift Aid all about?

A: If you are a tax-payer, then the Government will top-up your donations to any charity (including the church) at no extra cost to you. All you need to do is fill in a simple form, which you can get from Lynda any time. It makes a huge difference to the church. For example, if you give, say, £50 a month to the church, that would be £600 a year. If you have signed a gift aid form, the church would get an additional £150 from the Government.

13.Q: Does the Bible give us instructions about giving?

A: The New Testament doesn't specify how much we should give (although in the Old Testament times, the Israelites were expected to give a "tithe" or tenth to the temple). It does say that we are to give cheerfully (2 Cor 9 v 7) and secretly (Matt 6 v 4). In Deuteronomy, we read: "Each of you should give as you are able, according to the blessing that the Lord your God has given you". In other words, we are called to be generous, reflecting God's generosity.