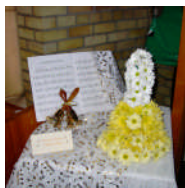
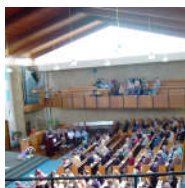




Castlehill Parish Church



“Encouraging
people to follow
Jesus Christ”



Why does money matter?

Money is an essential part of all our lives. In the Church it is just as important as in your personal life. Your Christian giving to Castlehill is the income that allows our church to spread the gospel in Ayr, in Scotland and across the world. Your Christian giving allows the family of Castlehill to make a difference.



‘Money Matters’ gives every member the opportunity to think about their vows and how these can best be fulfilled in Castlehill in relation to their Christian giving.

Each of us has a different amount of money at our disposal from which we prioritise our spending and giving. Money Matters invites you to review what priority you have given to God and His Church in your budget, and to review your Christian giving if you are able.



The warmth and friendliness of our church family and its commitment to Christ’s call to ‘Follow me’ have kept Castlehill a strong worshipping community within our parish for many years.

Our church provides worship and learning opportunities, services of baptism, wedding and funerals. It nurtures our young in so many ways, and we endeavour to care for our sick, bereaved and elderly.

There are social events and clubs to foster friendship and we welcome local schools and community groups to our buildings.

Where does the money come from?

As with any domestic home it costs money to maintain God's house and the vast majority of our income comes from our members.

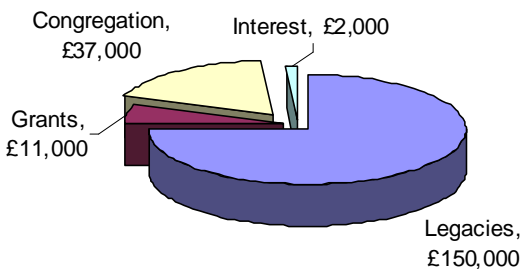
Where does your money go?

Our spending comes into two main categories, one-offs and regular bills.

For example, in recent years we were blessed by receiving two generous legacies and an excellent response to a one-off members' appeal. These one-off gifts allowed us to make many improvements to our buildings including:

- ◇ New Church lighting & heating
- ◇ Renovating our kitchens and toilets
- ◇ Repairing sanctuary floor and main hall roof
- ◇ Improving access and disabled facilities
- ◇ New fellowship area and "quiet" room

This cost £200,000, financed as follows:



Whilst being very appreciative of legacies and one-off donations for special purposes we also have annual costs.

What are our annual costs?

Our budgeted costs for 2005 are:

Local / National Ministry	£45,000
Wider Church Work	£16,000
Secretary, Beadle, Organist	£ 9,000
Heating, Lighting & Council Tax	£ 6,000
Other running costs	£ 7,000
Building maintenance & Insurance	£ 8,000
Cleaning	£ 6,000
TOTAL EXPENDITURE	£97,000

In 2004 we didn't have enough money to cover our costs and had to draw £8,000 from our small reserves to meet our commitments.

In 2005 we expect a shortfall of £12,500 which will virtually deplete our reserves.



Whilst we are not 'in business' to balance books, our Father's work needs sustained regular income to resource the work that He needs us to do.

The church needs to be able to react to opportunities to which it feels called, without worrying about money. To be in this position, every member needs to think about whether their offering honours this great commission.

How can you best help us?

If the work of Castlehill Church matters to you then here is how you can help:

- ◇ Prayerfully review what you will give
- ◇ Commit to giving your offering in a planned and regular way.

Here are the ways you can give your offering to best help us:

Standing Order — Complete a form and your offering will automatically transfer every month from your bank account to Castlehill. The treasurer can then budget with confidence.

Freewill Offering Envelopes — Put your cash or cheque in a numbered envelope and place it in the plate.

Gift Aid — if you give in any of these ways, and you pay tax, even on a pension, then give the gift of your signature on a Gift Aid Declaration, and the church can reclaim 28p for every £1 you give from the Inland Revenue, without it costing you a penny more than you want to give.



Last year Castlehill reclaimed £ 9,700 this way

Unfortunately, cash in the open plate cannot be gift aided.

Legacy —Some members choose to leave a legacy to their church. Information is available.

When you have decided on what you will give and how you will give it, please complete your response card and other forms, seal them in the envelope provided and return to the Church or your visitor .

How much is a worthy offering?

As we all have different amounts available to us, the answer will be different for each one of us. You could think about how you spend your money and how it compares to your offering to God. Here are just some ideas:

£1 buys: a litre of petrol
a lottery ticket
the Ayrshire Post



64% of our members give less than £1 a week

£5 buys: a fish supper
a ticket for the cinema
a bottle of wine



94% of our members give less than £5 a week

£10 buys: a shrub for the garden
a music cd
a round of golf



1% of our members give more than £10 a week

God provides resources for His people. He provides resources for His Church - God's people! It should matter to us. Giving needs to begin with me...and you. Please think about how you will respond.

Christian giving is sacrificial giving.

Thank you

Your response is confidential