



ST. JOHN THE BAPTIST, CHIPPING BARNET

SJB Finances: Where we are and where we're going (In plain English!)

A straightforward, transparent guide to where our money comes from and how we support our shared ministry.

£399,323

Full Annual Church Costs

Day-to-day operations, fabric & outreach

-£12,609

Core Operating Deficit

Daily expenses exceeding day-to-day income

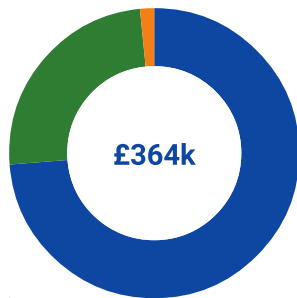
£33,206

Regular Planned Giving

From 37 faithful monthly households

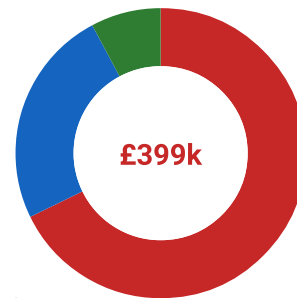
A Plain-English Look at Our Church's Money: This handout provides a completely open, factual overview of **St. John the Baptist's budget for 2027**; what it costs to keep our church open, active, and serving our community. It reflects what we each contributed last year, and shows what the future looks like if giving remains unchanged. While our total annual turnover is substantial (£399,323), **more than half of SJB's activity is directly funded by generous external charities**. In our day-to-day parish operations, we are running an annual cash deficit of **-£12,609**.

Where Our Money Comes From (£364k)



● Charity Grants (Ring-fenced)	58.9% (£215k)
● Congregation Giving & Tax Aid	19.7% (£72k)
● Drawn from Past Investments	12.8% (£47k)
● Church Lettings & Mobile Mast	8.6% (£31k)

Where Our Money Goes (£399k)



● Building Fabric, Repairs & Utilities	54.1% (£216k)
● Parish Share (Clergy & Diocese)	19.5% (£78k)
● Mission, Music & Outreach	13.0% (£52k)
● Parish Office & Staffing	9.3% (£37k)

Important to Understand: All our heating, gas, electricity, and specialised outreach salaries do not come from the collection plate—they are **subsidised by independent charities**. What we as a congregation are asked to cover is what charities do not fund: our **Parish Share** (securing our full-time priest), parish office administrators, hospitality, and daily worship.

Why We Spend What We Spend: Our Day-to-Day Outgoings

To understand our budget, it helps to separate what external charities pay for (like our heating, major masonry, and specialized outreach) from our core day-to-day parish expenditure (£156,902). Here is why these four areas are essential to SJB's life:

1. PARISH SHARE: £77,765

49.6% of Daily Costs

The Church's "Rent or Mortgage": Our contribution to the Diocese of St Albans. Just as a home requires a mortgage or rent, our parish must pay this to secure our ministry.

- **Full-Time Priest:** Without paying our Parish Share, *we would not be entitled to a full-time priest.*
- **What it covers:** Clergy stipend, clergy housing, pension, curacy training, our Archdeacon, parish legal support, and dedicated 24/7 diocesan safeguarding officers who keep our children and vulnerable adults safe.

2. PARISH STAFFING & ADMINISTRATION: £21,600

13.8% of Daily Costs

Keeping the Parish Running: A bustling civic church cannot run on volunteer hours alone.

- **Our Administrators** Manage all parish communications, printing, church bookings, baptism and wedding arrangements, safeguarding compliance, contractor liaison, and financial bookkeeping.
- **Professional Oversight:** Ensures legal compliance, accounts auditing, and daily responsiveness to the local community.

3. BUILDING UPKEEP, MAINTENANCE & UTILITIES: £33,836

21.6% of Daily Costs

Caring for Our Sacred Space: While external charities contribute towards major fabric works, routine maintenance falls on us.

- **Routine Maintenance:** General repairs (£7,725), major repairs reserve allocation (£20,600), cleaning materials, water rates, and safety contracts.
- **Subsidised Utilities:** Note that our gas and electric bills are subsidised by charitable trusts; without them, this category would be tens of thousands of pounds higher.

4. MISSION, MUSIC & WORSHIP LIFE: £23,701

15.1% of Daily Costs

The Beating Heart of Our Worship & Ministry:

- **Musical Mission:** The Hadley Trust generously contributes £11,000 towards our musical mission, which has allowed us to create a thriving chorister programme, extended to both girls and boys. This support also enables our Parish Choir of men and women, has supported Choral Scholars, and supports our Organ Scholars. This allows us to use our unique music to bless the lives of the children of Barnet. This programme is led by Patryk our Director of Music and Musical Mission, with Cosima our Vocal Coach. Both Patryk and Cosima also very generously give many volunteer hours, to allow the work of musical mission to thrive.
- **Community Outreach:** The Hadley Trust generously gives £28,860 to fund our Outreach Work for adults, children and families. This is led by Holly and Phoebe, who each give voluntary hours on top of their work to help outreach grow.
- **Choir, Youth & Worship:** Junior church, candles, service books, communion wine, flowers, hospitality, and community events that welcome visitors into God's house.

Summary of Day-to-Day Commitments:

Adding these essential commitments together gives **£156,902 per year**. Against our regular congregation giving of £71,585, our lettings/fees of £31,119, and after substantial charity support, we are left with an annual day-to-day deficit of **-£12,609**, which we are currently forced to bridge by drawing down on our historic capital investments.

Charity Support: A Rare Privilege

★ OUR TRANSFORMATIVE CHARITABLE PARTNERS

Almost no parish church across the Church of England enjoys the extraordinary degree of charitable trust support that SJB receives.

We highlight this because it allows us to give proper, heartfelt thanks to our benefactors. It also gives our church community honest clarity about our true operational reliance. **Without our charitable partners, SJB couldn't survive in its current form.**

WHO OUR PARTNERS ARE

- **The Hadley Trust:** Generously funds our Outreach Work (£28,860/yr) and gives £11,000 towards Musical Mission.
- **Chancel Estate & City Surplus:** Keep our church standing, fund heating/bills, and recently funded our **West Doors** (£140k+).
- **The Hyde Foundation:** Helps fund specific missional life, including **vital grant funding for choir music & folders.**

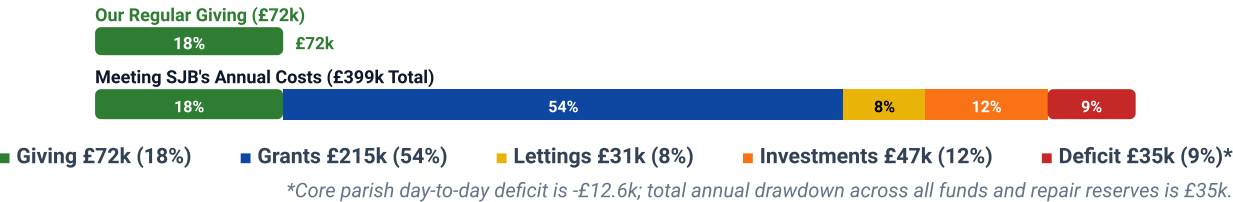
PROPORTION FROM CHARITIES

- **58.9% of Total Income** is given by charitable trusts.
- **75.0% of Voluntary Giving** comes from external charities — for every **£1** from our congregation, trusts provide **£3**.
- **To Replace Charity Generosity:** We would need an extra **£214,521/yr** — that is **£41.25 / wk** per person across 100 givers on top of current giving.

Where things need to change

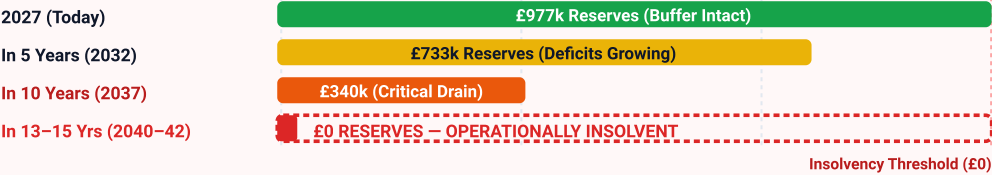
The Reality Gap: Full Church Costs vs Congregational Giving

Ideally, regular giving would cover our day-to-day costs. This would allow us to protect our historic savings, just like a family saves for the future. Unfortunately, we are drawing down on our savings faster than they can grow. Without charity support, SJB would be unable to survive.



⚠ THE 10–15 YEAR COUNTDOWN: AT CURRENT GIVING, OUR RESERVES WILL RUN OUT

Because cash collections and rental income remain flat while inflation and London living wages rise, our operational gap widens every year. **If giving patterns do not change, our entire historic investment safety net (£977k) will be exhausted in 10 to 15 years**, leaving SJB operationally insolvent and unable to pay its bills.



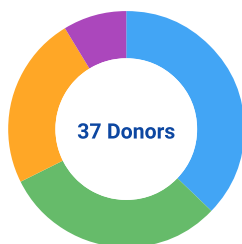
Where do we go from here?

♥ FIRST, AND MOST IMPORTANTLY: THANK YOU TO OUR GIVERS AND VOLUNTEERS!

However you give, every service, concert, pastoral visit, and children's activity is made possible by your **generosity**. We are profoundly grateful to every person who contributes financially through the Parish Giving Scheme, standing orders, or the collection plate, and to the dedicated volunteers who donate countless hours of skill and love to SJB. You are the heart of our parish!

Our Current Giving Profile & The Giving Burden

Monthly Giving Ranges (37 Donors)



£1 – £25 / month	11 givers (30%)
£26 – £50 / month	9 givers (24%)
£51 – £100 / month	7 givers (19%)
Over £100 / month	10 givers (27%)

Who Carries the Giving Burden?

Because our regular giver base is small, our stability rests on very few households:

Top 5 Donors Carry 38.4%

Just 5 households provide nearly **40% of all regular giving** (£12,757/yr).

Top 10 Donors Carry 56.4%

More than half of all regular parish support comes from just 10 households.

Our aim is not for a few to give heroically, but for all of us to share the weight together.

HOW CAN WE COVER OUR COSTS? (Assuming Charities Continue Supporting Us)

To cover our predictable daily costs without eating into our historic capital reserves:

- **Net Annual Need:** ~£129,778 (after commercial lettings/fees).
- **Across 100 Givers:** £24.96 / week (£108.15 / month) per person.
- **With 25% Gift Aid:** A taxpayer gives £19.97 / week (£86.52 / month), and HMRC adds the rest!

★ OUR FINANCIAL AIMS AS A CONGREGATION

Nobody expects everyone to give the same amount. What matters most is that our giving is intentional, regular, and shared across our whole community. Here is how we can secure SJB's future together:

IF YOU ALREADY GIVE REGULARLY:

Please review your current gift and consider **increasing it by £10 to £15 a month** (about £2.50 to £3.50 a week—the cost of a coffee).

Across our community, this modest step closes our deficit and protects our historic endowment!

IF YOU DO NOT CURRENTLY GIVE:

Please consider setting up a regular monthly gift via the **Parish Giving Scheme (PGS)**:

- **Starter step:** £5 to £10 / week (£20–£40/month)
- **Equal-share benchmark:** £19.97 / week (£86.50/month with Gift Aid)



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