



**Waterloo Road Church**  
**Waterloo Road**  
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**UB8 2QX**

# **A Guide to Giving at Waterloo Road Church**





## THE GUIDE TO GIVING AT WATERLOO ROAD CHURCH

This booklet summarises the different methods available to Waterloo Road Church (WRC) attendees to give to WRC and how such gifts are used. It also seeks to provide readers with insight into how WRC may develop its ministries and how this may inform how attendees choose to give to WRC in the future.

We acknowledge that giving can be a difficult subject to discuss and talk about openly, particularly in times where there are enormous pressures on people's incomes and uncertainty about jobs. WRC is fully reliant on gifts from church attendees to meet all its costs and receives no income from other sources. The work of WRC is only possible with such sacrificial giving. **The church is grateful to those members and visitors who have blessed such work with their generous giving over the years.**

We pray that this guide will be a useful aid in assisting WRC attendees to prayerfully consider their giving. As brothers and sisters in Christ we are all part of God's family and can serve the work of the Kingdom of God and each other through our many gifts and talents. Financial giving is just one of the many ways that we may serve the Lord Jesus and the work of His church.

## OVERVIEW OF GIVING AT WRC

Gifts to WRC go into two main pools:

### 1) General Fund

The General Fund is the main church fund where day-to-day expenses are paid from. This includes salaries, insurance, utilities, maintenance and so on.

Any unallocated offerings received on the non-mission Sundays go towards funding these all these church activities.

### 2) Mission Funds

The last Sunday of the month (unless otherwise notified through the weekly church email) is WRC's Mission Sunday. On this day WRC focuses on a specific mission for that month during the services, and any gifts made through the offering box on that day are allocated to the mission for the month (unless they are marked as being for the General Fund or other missions).

**Standing Order/Bank transfer:** Anybody may make gifts directly into the church bank account. If the giver has signed the Gift Aid form these payments will qualify under the scheme. Any allocation between general and mission may be indicated on the payment reference or by emailing the church treasurer. Our church account details are:

Bank: **CAF Bank** Sort Code: **40-52-40** Account: **00018252**

**Offering box:** Cash and cheques may be placed into the offering box near the entrance to WRC. These can be allocated to specific missions if the gifts are marked in some way (e.g. by placing the gift in an envelope with written allocation instructions).

**Envelopes:** An individual who has signed a Gift Aid form will be given numbered envelopes. For record-keeping purposes their gifts should be enclosed in these envelopes when put into the offering box. The envelopes also allow the giver to mark whether they want to give to the general or mission offering. If nothing is marked, it is given to the default Sunday.

**Church Website:** a form to make donations through (including a Gift Aid declaration) may be found on our website at: [www.waterlooroadchurch.org.uk/gifts](http://www.waterlooroadchurch.org.uk/gifts)

**Stewardship Services:** This is an external company that administers Gift Aid on behalf of individuals for a small fee. Payments are made to Stewardship who claim the Gift Aid. The individual can then decide which charity to pass this money onto. WRC receives gifts with the reclaimed tax already added.

Gift Aid is a benefit granted by the government to charitable organisations such as WRC. It allows such charities to reclaim the tax paid by individuals on income out of which they give to that charity (*N.B. Higher rate tax payers also receive income tax benefits from giving under Gift Aid*). Such charities are able to reclaim 25p for every pound received, if the payment meets the following criteria:

- 1) *The recipient of the payment must be a registered charitable organisation – WRC is a registered Charity (number 1142992).*
- 2) *The giver must be a UK-resident tax payer - this must be evidenced by a form signed by the giver confirming this and giving the charity permission to reclaim the income tax suffered.*

If you would like a copy of this form or have any other questions about Gift Aid please ask the church treasurer.

**If you are eligible to give under Gift Aid we would urge you to consider taking advantage of this scheme**

## USE OF GENERAL AND MISSION FUNDS

The General Fund is mainly used to pay for the following:

- Salaries and related payments
- Additional support provided to certain Missions
- Utility bills and other expenses

The missions that WRC supports are:

- Worldwide Evangelisation for Christ (WEC)
- London City Mission (LCM)
- Platform 67
- Children for Christ
- TEAR Fund
- Operation Mobilisation (OM)
- Christian Family Concern

Other missions are also being considered for inclusion in the list of missions that WRC supports

Please see the Missions Board in the middle hall for more information on these causes.

## FUTURE CONSIDERATIONS

At the December 2022 Church Business Meeting, the church membership voted in favour of a proposal to seek the calling of a second full-time worker in addition to the current full-time employed Pastor, together with the purchase of accommodation for that second worker.

Due to the receipt of legacy gifts and the sale of the old Mission Hall on Waterloo Road, WRC has a significant cash reserve that it will be able to use to fund the purchase of the accommodation for the second worker. However, we recognise that employing a second worker will come with additional ongoing expenses (such as salary, expenses, and the maintenance of a second residential property).

Based on our current gifts received and expenses it is likely that WRC's income will need to increase in order to support the employment of a second worker in the long term. Estimates of how much additional income is required are available from the church treasurer, but it is expected that the additional annual income required will be approximately £20,000.

## FUTURE CONSIDERATIONS (CONTINUED)

With this information in mind, we ask that you please pray about how God wants you to use the gifts and money he has entrusted to you in His service. We give thanks for all He has done and continues to do and shall continue to do through the ministry of WRC. We have been extremely blessed by His provision over the many years of the church on Waterloo Road, and we have faith that He will continue to provide for the work of WRC in the future.

**In the near term, and to assist in planning for the employment of a second worker, we would ask that you contact the church treasurer or one of the Elders and Deacons if you believe that you can or would be able to commit to regular giving, or to increase your existing giving, or make one-off gifts – and how much you may be prepared to give. Any such communication will be treated with the utmost confidentiality and please do not consider this to be an obligation to follow through on such giving if your circumstances change.**

We thank you for your prayerful consideration and your contributions (whether financial or otherwise) to the work of WRC.

## HOW CHURCH FUNDS ARE MANAGED

The Elders and Deacons are authorised to spend funds on behalf of the church up to certain limitations. Large spending requires the approval of the church membership at a Church Business Meeting.

The church also has a finance committee made up of 3 church members, including the church treasurer. This committee manages and oversees any large expenditure made by the church with the aim of ensuring that funds are spent wisely.

The church finances are also inspected by an independent firm of Chartered Accountants to provide assurance to church members and other users of the church accounts that they reflect an accurate picture of the church income and expenditure. Once inspected, the accounts are issued to the church membership and are publicly available on the Charity Commission website.

**We believe it is very important that the finances of WRC are managed with transparency and accountability to the church membership. If you would like more details about the church finances, the church treasurer will be very happy to discuss this with you.**