



2 June 2020

Dear *[Insert Name]*,

***“Be on your guard; stand firm in the faith; be courageous; be strong. Do everything in love”***

*1 Corinthians 16:13-14*

In this letter I need to write to you about St. Martin's finances, but I don't want that to be where I start, or where I finish. I know it is long, and I will be very grateful if you can take the time to read it and give it careful and prayerful consideration.

St. Paul's words (above) to the early church in Corinth as he draws his letter to a close perhaps contain particular wisdom for God's people today, as we go on learning how to respond to the Covid-19 crisis.

It is sound advice for each of us to “be on our guard” as we adjust our lives in light of this virus. ‘Self-isolating’ may seem counter intuitive to many, but we all need to do what we can to support the most vulnerable in our communities not only by protecting ourselves from contracting the virus, but also by ensuring we don't become transmitters of this disease. But Paul's challenge is firstly about how we go on living as followers of Jesus, being people who, when and how we can, bring the light and love of Christ into our situations. And, yes, let us also do everything possible to *be on our guard* physically and medically for the sake of those who are feeling most vulnerable.

Secondly, we are asked to “stand firm in the faith”. There has never been a time in recent history where we have not been able to gather together to worship. So, let us all make a commitment to *stand firm in our faith* at this time. Perhaps we can use this period to dedicate ourselves in a very special way to praying for our communities, nation and world. We need to continue to find our own patterns of worship, whether that's joining in acts of worship locally via Facebook or Zoom, or in other ways such as radio, podcasts or private acts of reflection. And we need to go on being in touch with each other to encourage each other in our faith. There may be ways for home groups to ‘meet’ via video conferencing, prayer groups may be facilitated through messaging, or we may simply phone each other regularly and to praying for one another. May we all stand *firm in the faith* despite our inability to meet together.

Then Paul asks us to “be courageous; be strong”. Many of us will be feeling fearful and vulnerable. We may have particular health or financial concerns. We are reminded of the faith we have in Jesus Christ.



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God is our “firm foundation” and “ever-present help in trouble”. We are reminded to “cast all our anxiety on him because he cares for you”. In the face of national panic, may our response as Christians be defined by faith, hope and the peace of Jesus Christ.

Finally, we are asked to “do everything in love”. In a time of national crisis we must choose the way of love more than at any other time. Of course, we may need to be creative in terms of how we express this love in the context of social distancing. There will be many in our communities and families who need comfort, encouragement, practical support or financial help. May we be characterised by our acts of love during this challenging and troubling time.

As rector at St. Martin's I will be doing what I can with others to support the local congregation and community in Bowness, Windermere and our area during this crisis. But in order to keep doing this, St Martin's needs your continued support at this time. Covid-19 has raised some very particular financial challenges for our church. I am very grateful for the energy and generosity you have given to St. Martin's in the past, and I am writing to urge you to continue to serve the church with the same enthusiasm now, in particular by helping us to address this significant financial challenge.

### **Why has St. Martin's income been so affected by Covid-19?**

You are an important part of the life of St. Martin's, and I want to take this opportunity to explain why the virus has had this impact. I'm going to illustrate what follows with some numbers. These are annual total figures. I will say more about this later.

- Many of you already give directly by Standing Order with your bank or in similar ways. Thank you again for this continued faithful giving – about £33,000 p.a including Gift Aid - which is vital now even more than usual.
- Many have generously supported our church for years through plate (over £9000 p.a) and envelope (£8600 p.a.) giving. As we cease meeting for gathered worship you are no longer able to give in these ways. This represents a significant loss of income for our church.
- Fundraising events such as garden party and cream teas (£2400 p.a.) look unlikely to be able to go ahead, and Jennie's books are not trading (£450 p.a.).
- We are losing valuable income from ‘occasional offices’: our weddings are being rearranged for future dates and funerals are taking place at the crematorium or graveside, which means the usual fees to the PCC are not coming in. (£5200 p.a.)
- There is a complete loss of visitor income in what would normally be our busy period for the gift stall (£2500 p.a. net) and donations both generally and for candles at the prayer stand (£7500 p.a.)

We can hope that we will still receive some proportion of this income. It doesn't seem likely, however, that we will see a significant opening up and return of visitors in (say) July, August and September. Taken together, therefore, this all represents a very significant loss of income for St. Martin's. Current cash flow projections show us running out of money at the end of August.

### **Why do we still need the same amount of income now church has ‘closed’?**

Although our normal patterns of worship have sadly stopped, our costs have not. We are still required to pay fixed costs such as buildings insurance, and Parish Offer continues to be as relevant as ever, as clergy like me continue to work and need housing. Although it may not feel like it now, we are also mindful of the fact that eventually this storm will pass, and we need a financially viable church in our community that is able gather in our building to continue to be a worshipping presence once again.

The financial challenges being faced by our church here in Bowness are unfortunately replicated in every parish across the county. The diocese is doing all it can to support churches during this turbulent time, but it is very reliant on Parish Offer, its main source of income. A material drop in this income source across the county will impact the diocese’s ability to pay for ministry during the crisis, and once this crisis has ended.

It is also worth noting that although our routine church activities have stopped, and the building is out of bounds, the church is certainly not 'closed'. It is very much alive and seeking to be at the frontline of responding to this crisis.

A key priority for me at this time is to ensure that the congregation at St. Martin's still feels connected to the worshipping life of the church. Each week, together with Canon Shanthi Thompson and the Revd Jonathan Gillespie I am preparing and delivering online services for people to access from their own homes. I am also live-streaming daily prayer (at 9.00 am, midday, and 5.00 pm) on Facebook fifteen times through the week (see our church website). Finally, as I am sure many of you are doing too, I am committing myself to intercession at this troubling time, praying for each of you, and of course for our community here in Bowness and Windermere

The pastoral needs of the parish are probably as great as I have ever known them. I am busy making pastoral phone calls to many of you and PCC members have joined this ministry of pastoral support. Together with the informal networks of mutual care - St. Martin's is very good at these - I hope we can ensure everyone gets the vital connection, comfort and encouragement they need at this difficult time. Please don't hesitate to call me if you are particularly aware of anyone who could do with extra encouragement or support – even if that person is you!

Finally, you will appreciate there are a huge amount of logistics to think about at this time. We are having to adapt constantly to the fast-changing advice coming from the government and the Church of England, and as a school governor I am doing what I can to support our church school in the challenges all schools are facing. Our approach to PCC meetings, APCMs, weddings and funerals have all had to change overnight, and I am working hard to adapt and respond to these changes.

I'm sharing this with you because I hope it will help you understand why St. Martin's still needs all of our financial support, even while we have ceased gathering for worship together. We want to do our best to take a lead in responding to this crisis now, and to be in a strong position to continue being a worshipping and witnessing presence in this community once this is all over.

### **How can you help at this time?**

Covid-19 has had huge economic consequences for many individuals and businesses up and down the country. I realise also that it may have serious financial consequences for some of you. And as you can see it is having a very serious impact on the financial sustainability of St. Martin's. Please can I encourage you to consider prayerfully if you are able to help us rise to this challenge using any of the methods below:

1. If your regular giving is by Standing Order etc. please can you consider either a one-off gift, or an increase in your regular giving to help us through this time.
2. If you usually give by envelope or via cash in the collection, please consider setting up a regular gift by standing order. You can stop this at any time, for example if you wish to return to giving by cash or envelope once communal worship is resumed. This gift will still be covered by your Gift Aid declaration if you have made one.

For the purposes of setting up a regular gift via your online banking, the church's bank details are:

Account Name: **PCC of Windermere Freewill**

Account number: **62974092**

Sort code: **01-09-75**

Please note that some banks ask you to choose what type of account your payment is going to, and this account is treated as a 'Business Account'.

Please put your name in the payment reference so we know the gift is from you. This is particularly important if we have a signed Gift Aid mandate from you.

Alternatively, you can fill in the standing order mandate enclosed and return it direct to your bank by post.

3. Make a one-off gift via your online banking. If you don't wish to set up a regular gift, you may feel able to make a one-off gift instead. For example, you may choose to make a donation for the value of your usual weekly giving over the course of 12 weeks. Or you may already give by standing order, but feel able to make an additional one-off donation to support St. Martin's through this time. Any gift you make, however large or small, will be greatly appreciated. Use the bank details listed above and please use your name as the reference for Gift Aid purposes.
4. Send a cheque payable to "The PCC of Windermere", by post, not by hand, please, to Mr. E. Cook, 'Westview', 9 Craig Walk, Bowness-on-Windermere, Cumbria, LA23 2ES. Again, this could cover the giving you would usually have made over a 12 week period, or be an extra one-off gift in addition to your regular giving. Any gift you make, however large or small, will be greatly appreciated. Cheques can be posted but please ensure you take the appropriate care – a trip to the postbox can be your daily exercise but please keep up social distancing!
5. Donations via our online fundraising page. This can be accessed from our website. There is a donation button on the main page, and a special page for donation a [www.stmartin.org.uk/giving](http://www.stmartin.org.uk/giving) Donations made via this page will come directly to St. Martin's, and Gift Aid can be collected on these donations.

Thank you for taking the time to read all this, and thank you for your prayers, support and steadfastness during these turbulent weeks and months.

While the financial questions are important, it is not principally because they matter in themselves. Rather our financial commitment is part of what it means for us to be disciples. When St. Luke talks about Jesus' disciples he refers to the twelve, but goes on to mention by name, "Mary... (Magdalene)...; Joanna... Susanna; and many others" who "were helping to support them out of their own means" (Luke 8.2-30). And the continued life and witness of St. Martin's is one of the ways in which we fulfil Christ's call to make his Good News, his Gospel, known in the part of the world where God has put us.

This comes with my best wishes and the assurance of my prayers for your safety and well-being at this time.

A handwritten signature in black ink, appearing to read 'J. Richards', with a horizontal line extending to the right from the bottom of the signature.

James Richards  
Rector

To the Manager\*


Account Name\*

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Account Details\*

Sort Code	Account Number	Amount	Frequency
		£	

Beginning Date      End Date      Number of Payments

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Please pay the amount above from my account to

The PCC of Windermere Freewill

NatWest Bank

Sort Code      Account Number

01-09-75      62974092

Quoting Reference\*\*

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Signed

Date

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