



SUPPORTING THE WORK OF MURRAYFIELD PARISH CHURCH



STEWARDSHIP CAMPAIGN 2025

Dear friends,

A message from the Church concerning giving is unlikely to be read enthusiastically but nonetheless one has to be delivered every so often. The Church, however, like all organisations and households, has to review its finances from time to time.

It is a fact of life that expenditure only goes in one direction. We are all only too aware that everyday expenditure continues to increase and the Church is similarly affected. Over the years the congregation has taken steps to reduce expenditure on the likes of staff, for example, but that can be at times counterproductive. As an example, the congregation has been seeking to employ a children and families worker on a part time basis but to date our efforts over recent years have not met with success. The benefits of such an appointment would no doubt be significant for family members of the congregation in particular. It is now thought that to succeed in our recruitment, the post would require to be full time. The dilemma this creates is all too obvious from the following.

Since 2006 our income from offerings together with tax recovered from Gift Aid has always fallen short of our annual expenditure. Even with the addition of rental income received from the use of the halls, there is invariably a shortfall. Some years the congregation has benefitted from the generosity of departed members in the form of legacies. However, the receipt of a legacy inevitably means that a regular giver has sadly passed away. In addition, whilst it might be thought that our income from offerings and tax reclaimed has remained reasonably stable albeit on a downward trajectory over the last twenty years, the effects of inflation mean that in real terms it has reduced significantly over that period.

One other comment to be made is that from time to time there is extraordinary expenditure which has to be incurred. Recently £50,000 has been spent to upgrade the lighting in the Church Centre. This had to be undertaken. Further, a sum of up to £48,000 will be incurred to address necessary stone works for the Church over the next twelve months. In addition, window repair work may well require to be undertaken. This would cost significant sums. I would hope that it can be appreciated that as a result, reserves can soon be reduced and legacies accounted for.

I do hope you will consider our request for funding seriously. Put bluntly the congregation is running at a loss despite the best endeavours of the Minister and Kirk Session. It needs your support. I hope you will be able to provide it.

Lindsay Foulis
Church Treasurer



THE CHALLENGE OF OUR INCOME AND EXPENDITURE

- Murrayfield Parish Church's recent average annual income is £185,300 and our regular expenditure is £211,800. That means we have a **shortfall of £26,500**.
- Our biggest source of income (almost two thirds) is from church offerings (church member giving) and related Gift Aid. Most of the rest of our income is from hall rental and bank interest.
- Church **offerings have steadily declined over the last 10 years** – down from £126,000 in 2014 to £101,050 in 2024. At the same time because of inflation our costs have gone up considerably. That's why we have a shortfall and it's getting worse.
- Our expenditure includes a payment to the Church of Scotland that covers the cost of our Minister and contributes to the Church's wider important work. Other costs are for running and maintaining the buildings.
- We have done our best to control expenditure in the last few years. We have also accessed one off grants for specific projects and we'll continue to do this. However short term grants don't allow us to maintain the long term important work of the Church.
- There's more financial information available on our website www.murrayfieldparishchurch.org.uk/our-story/our-finance

THE CAMPAIGN GOAL

- Increased income would first and foremost allow us to be more financially stable.
- It might also allow us to implement additional plans such as:
 - a families and youth worker
 - sustaining our pastoral initiatives for the older members of our community
 - maintaining our Church Centre which is a valuable community resource for groups of all ages – as well as bringing in rental income.



OUR DONORS

- Only 25% of our members make regular donations.
- The median regular donation from members is around £50 a month.
- 11 households in our congregation provide around 40% of our regular donations.

OUR APPEAL

- If you do not give regularly to Murrayfield please could you consider **setting up a regular standing order**.
- If you already give to Murrayfield – thank you. Please could you consider **increasing your regular donation**.

CREATING A SUSTAINABLE CHURCH FOR
MURRAYFIELD PARISH

HOW MUCH SHOULD I GIVE?

- You should only give how much you can afford. The median donation is £50 a month but there's no minimum amount. Even £10 a month would be a big help and add to our regular income.
- Here also are some comparative costs that might help frame your thinking:
 - A coffee each working day is £884 a year (£70 per month)
 - An annual membership at Edinburgh Leisure is £720 (£60 a month)
 - An annual subscription at Murrayfield Golf Club is £1,235 (£103 per month)

HOW TO GIVE

- The best way to donate regularly is to set up a Bank Standing Order.
- This is safe and easy for you and simple administratively for our Church Treasurer. You can easily change how much you give should your circumstances change. If you bank electronically you can set up and vary a standing order online in minutes. To set up a standing order
- complete the pull out form in this leaflet
OR
- complete the form on the Murrayfield Parish Church website (home page, "standing order form")
www.murrayfieldparishchurch.org.uk
- If you are a UK tax-payer please complete the Gift Aid declaration on the form. That enables us to boost your donation by an extra 25p for every £1 donated at no extra cost to you.
- If you already have a standing order you can increase the amount you currently give simply by changing the amount of your standing order through your online banking in a couple of minutes. If you don't bank online or are not sure how to increase your donation please email office@murrayfieldparishchurch.co.uk and we'll be happy to help. Even an extra couple of pounds a month will make a big difference to us.



LEGACIES

- A legacy is a donation left in your will. It's a way of supporting Murrayfield Parish Church after you've taken care of your loved ones. Legacies can pay for essential repairs or one-off projects that we couldn't afford from day-to-day giving.
- You can leave a fixed amount or a percentage of your estate. As we are a charity, gifts left in your will are exempt from Inheritance Tax. There's more information about legacies including template wording for solicitors on the finance section of the church's website www.murrayfieldparishchurch.org.uk/our-story/our-finance

THANK YOU FOR YOUR VALUABLE HELP