

# St Helen's Giving appeal 2025



Knowing  
Jesus and  
making him  
known



A practical guide to giving financially  
in support of the work at St Helen's

 St Helen's  
Bishopsgate

St Helen's Registered Charity No. 1131501

# A heartfelt thank you

The work at St Helen's—reaching the City, impacting students across London, raising up gospel workers for the harvest fields of the UK and across the world—depends, under God's provision, on the generous giving of our church family. Whether it's the widow's small offering (Mark 12:42) or the wealth of a king (1 Chronicles 29:3), each person's contribution to St Helen's matters. We hope everyone who is part of St Helen's church will consider prayerfully how we can give financially to support this ministry from which we each benefit and serve in.

## Why give?

### 1. We are rich—let's respond with sacrificial generosity

'For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.' (2 Corinthians 8:9 ESVUK). We, too, are incredibly rich—not because of what we own or our bank balance, but because of the immeasurable riches of God's grace. We have forgiveness, eternal life, and a loving relationship with our heavenly Father—all of which come at no cost to us. But they came at a great cost to Jesus, who gave up everything for us.

This radical grace calls us to live and give differently. As we understand the depth of Christ's sacrifice, our hearts will respond with a desire to be generous. Like Jesus, we will seek to use the resources God has entrusted to us—not for ourselves, but to bless others and to help them experience the riches of the gospel. The New Testament doesn't set a specific amount for giving, but it does call us to give sacrificially, making sure we're willing to give up for the sake of gospel ministry. And no matter how much we give, we will remain rich in what truly lasts.

### 2. We are partners—let's invest in God's kingdom

'And you Philippians yourselves know that in the beginning of the gospel, when I left Macedonia, no church entered into partnership with me in giving and receiving, except you only.' (Philippians 4:15 ESVUK).

When we give to support gospel ministry, we are not just donating; we are engaging in a partnership. Paul describes the Philippian church's relationship with him as a 'partnership' in the gospel (Philippians 1:5). Partnership is about intentional engagement in God's building of his kingdom through the gospel. As partners in the gospel, we consider prayerfully (informed by the mind of Christ) how much of the money, time, and resources entrusted to us we will invest in God's work.

As members of God's family, we are called to work together to see God's kingdom grow—both locally and globally. Our financial contributions are an essential part of our partnership in advancing the gospel.

### **3. We are God's children—let's love him and store up eternal treasure**

'Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.' (Matthew 6:19-21 ESVUK).

In a world that pressures us to seek wealth and security, Jesus reminds us that our true treasure is found in God's kingdom, not in the fleeting things of this world. Anxiety over money or desire for earthly wealth can distract us from our true purpose: loving God and seeking his kingdom. When we remember that we are children of a loving heavenly Father, we can trust that he will provide everything we need.

Choosing to invest in God's eternal kingdom, rather than in temporary earthly wealth, aligns our hearts with God's priorities. We rejoice in the knowledge that God knows exactly what we need and will faithfully provide.

### **Why give to St Helen's?**

There are so many gospel opportunities before us—the City, students, raising up gospel workers and pioneering new churches, and serving the wider church. But the reality is that we cannot sustain the current work of St Helen's without the financial support of each church member. We have already made cuts where possible, but after 2025, if giving does not increase, we will have no choice but to reduce staff and vital ministry efforts. Every gift, large or small, is critical to the continued growth and impact of our church. The financial challenges we face are very real, and without a significant increase in giving, we will need to make difficult decisions.

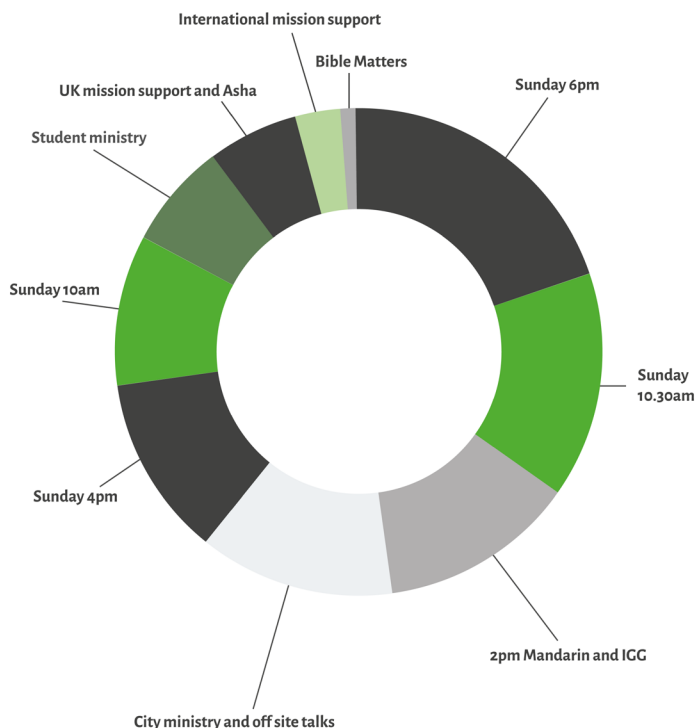
Together, as we give, pray, and serve, we join God in the incredible work he is doing through St Helen's. Will you partner with us in this mission?

### **What is St Helen's income spent on?**

At St Helen's, our primary expenses are staffing costs, followed by support for our UK and overseas mission partners and churches. The remaining budget is allocated for building maintenance, food, and IT services to ensure we serve and facilitate the ministry effectively. To give you an idea, it costs approximately £77,000 each week to fund all our church activities and ministries (in London, across the UK and internationally). So if 800 people gave £350 per month under Gift Aid, this would cover the costs entirely.

We take stewardship seriously. Every penny is carefully allocated across various ministries, with oversight from our elected Parochial Church Council (PCC). Regular reviews and the publication of our annual accounts ensure transparency, and we are committed to honouring God by using our resources wisely. You can view our financial accounts for the last year through the Charity Commission website or by contacting the Finance team in the Church office.

# St Helen's ministry expenditure breakdown



This is an illustrative breakdown. Full details can be found in the financial report and accounts.

## Where does St Helen's income come from?

The majority of St Helen's income comes from the generous donations of our congregation members. Gift Aid refunds are also a significant source of funding, as well as gifts from those who remember St Helen's in their wills.

Currently, we are receiving about £50,000 per week in donations, including Gift Aid reclaim. As you can see, we face a shortfall. To maintain our current level of ministry, we need to increase the number of financial partners, or raise the average monthly gift, or most likely, both.

## Why your financial giving matters

If you are part of St Helen's—whether through Sunday services, midweek ministries, or if you simply want to support the wider work we are doing—we invite you to prayerfully consider becoming a financial partner. Your generosity directly supports the ongoing ministry and enables us to continue our work, from mission partnerships to local outreach, and everything in between. Your partnership makes a real difference. Together, we can continue to see God's work flourish at St Helen's and beyond.

# How to partner with us

## Prayer

Please pray about how the Lord wants you personally to use your gifts and the money he has given you in his service. Please join in giving thanks for all that the Lord has done and continues to do through the work he has given us to do at St Helen's. Please pray:

- for vibrant gospel partnership in the work the Lord has given us to do
- the number of financial partners to increase
- for each person to review their giving regularly

## Discuss

Please feel free to discuss financial partnership and this Giving Appeal with your small group leader, or a fellow group member, or contact the Treasurer or Finance Committee chair as each would be willing to chat further.

## Giving

**Regular giving:** if you can commit to a regular gift (weekly, monthly or quarterly), that helps our planning together and makes it easier for you personally. Please partner in this way if you can.

**One-off gifts:** if you prefer to give occasionally, or give above your regular giving, then we are always delighted. About 40% of our income comes from these one-off gifts and our church family would not be able to operate without them.

**Online giving and occasional gifts:** please give via bank transfer or credit/debit cards online through our website.

**If you are a UK taxpayer please tick the Gift Aid box:** the UK government wants to encourage charitable giving, so operates the Gift Aid scheme. This allows us to reclaim 25% of your gift from the government (and allows you to reduce your tax if you are a higher-rate taxpayer).

**If you are a higher or additional rate taxpayer:** if you pay Income Tax at the higher rate or additional rate you will be able to claim relief based on the 'grossed-up' amount of your gifts. With a basic rate of Income Tax of 20%, gifts are grossed-up by multiplying the amount you give by 100 divided by 80. Higher Rate and Additional Rate Relief is given by increasing your basic rate band and higher rate band by the grossed-up amount of your gifts. In most cases, if you pay tax at the higher or additional rates (40% or 45%), your relief will be equal to the difference between basic rate and either 40% or 45%.

## Employer giving schemes

Some employers support Give As You Earn. This reduces your tax on any gifts at source; we are eligible to receive gifts as a charity. Some employers also operate a matched giving scheme for which we may qualify and can increase your gift.

## Gifts from trusts

We are delighted to receive gifts from charitable trusts and we are also registered with Stewardship and CAF for giving via those organisations.

## Gifts of shares

You may be in a position where you would like to donate shares to St Helen's and if this relevant for you, then more information is available here:

[www.gov.uk/donating-to-charity/donating-land-property-or-shares](http://www.gov.uk/donating-to-charity/donating-land-property-or-shares)

## International gifts

Our bank details can be found on the giving form. You can also give online through our website, where multiple currencies are accepted.

## Legacies

Any donation which is left in someone's will to support the gospel ministry of St Helen's, will be taken off the value of that person's estate before Inheritance Tax is calculated. If 10% or more of the estate is left to charity, the Inheritance Tax rate may also be reduced. Please contact the Treasurer for more information.



To start or amend your giving please scan QR or visit [SHB.org.uk/give](http://SHB.org.uk/give)  
St Helen's Registered Charity No. 1131501

# Resources to help you think about giving

## A | PERSONAL BUDGETS

### Creating a budget

Most of us are familiar with the idea of a budget, and that it is a smart way to keep track of our money. But how many of us use some sort of budget as a part of our regular financial planning and management? We do a budget for St Helen's because we want to steward the gifts that we are given wisely and in a way that gives glory to God. We also want to be accountable to the church family for what we are doing.

The word 'budget' doesn't appear in the Bible, but King Solomon does give some advice on stewarding our resources well: 'Be diligent to know the state of your flocks, and attend to your herds; for riches are not forever, nor does a crown endure to all generations. When the hay is removed, and the tender grass shows itself, and the herbs of the mountains are gathered in, the lambs will provide your clothing, and the goats the price of a field; you shall have enough goats' milk for your food, for the food of your household, and the nourishment of your maidservants' (Proverbs 27:23–27 ESVUK).

You might find it useful to do this with a friend, or in your small group. You don't need to share the data with each other. But you could ask each others' views on how to think about specific decisions. You could also ask a friend to follow up and see how you are doing in a few weeks' time.

## Step 1—know where your money is going

We no longer carry much cash in our wallets or purses, so our spending can easily become less conscious. Are you confident that you know where your money goes each month? If not, then why not start by working this out for a typical month?

A number of credit card companies and banks do this for you automatically, but a pencil and paper or a spreadsheet can be just as effective. But try and capture everything even if it is only an estimate. It can surprise people how small things add up. A shop-bought coffee each day is typically £30 per week or £1,600 per year.

Typically our expenses will include:

- Accommodation costs  
(rent, mortgage, utilities, council tax, insurance, repairs)
- Work-related costs (commuting and work travel, clothing, childcare, meals, coffees)
- Living costs (food, drink, laundry, phone, health and medical, clothing and accessories)
- Financial (insurance, pension, saving for the future, support for others, emergencies)
- Christian and charitable gifts (gifts to gospel work and other formal and informal gifts to charities and individuals)
- Leisure (gym, drinks, eating out, take-aways, cinema and theatre, sport, hobbies, pets, technology, celebrations, Netflix/subscriptions)
- Holidays and travel (holidays, car)

To make it easier you could just list the discretionary items above and assess them, rather than listing everything. Then look at what you are giving to the gospel and decide if it seems proportionate to your other discretionary expenditure. If not, then perhaps decide which of your 'luxuries' you might reduce to rebalance how your money is used.

## Step 2—consider doing a detailed budget

At this stage you may decide that you have done enough analysis to make decisions. But if you decide you would benefit from a more detailed budget then you draw up a budget covering both your income and your expenses. You could quite easily do your own spreadsheet, or use one of the budget tools available on the web. One of these is at:

[www.moneyadviceservice.org.uk/en/tools/budget-planner](http://www.moneyadviceservice.org.uk/en/tools/budget-planner)

Other resources available include:

[www.stewardship.org.uk/resource/stewardships-guide-budgeting](http://www.stewardship.org.uk/resource/stewardships-guide-budgeting)

[www.stewardship.org.uk/resource/guide-to-giving-18-30s](http://www.stewardship.org.uk/resource/guide-to-giving-18-30s)

[www.stewardship.org.uk/blogs/taxable-income-over-ps50k-why-gift-aid-declaration-isnt-enough](http://www.stewardship.org.uk/blogs/taxable-income-over-ps50k-why-gift-aid-declaration-isnt-enough)



## B | ILLUSTRATIVE CASE STUDIES

### Graduate consultant:

Salary £33,500 gross (net £27,640)

Rent one bedroom in 3 bdrm Surrey Quays house £11,000 (£920pcm)

Living costs (food, utilities, travel, leisure) £10,000

Pension (employee contribution of 4% grossed up to 5%) = £1,340

Savings £1000

Holidays £1000

Giving 10%\* = £223 per month

### Teacher M2 scale inner London:

Salary = £40,000 gross (net £32,000)

Rent one bedroom in 3bdrm Kennington flat = £12000 (1000pcm)

Living costs (food, utilities, travel, leisure) = £10,000

Pension (employee contribution of 4% grossed up to 5%) = £1600

Savings = £2500

Holidays = £1500

Giving 10%\* = £267 per month

### Trainee solicitor:

Salary = £60,000 gross (net £44,000)

Rent one bedroom in 3bdrm Bow house = £14400 (£1200pcm)

Living costs (food, utilities, travel, leisure) = £12,000

Pension (employee contribution of 4% grossed up to 5%) = £2,400

Savings = £2500

Holidays = £1500

Giving 15%\* = £550 per month

### Senior software engineer:

Salary = £85,000 gross (net £59,000)

5% Mortgage on £400,000 for 2 bdrm flat = £28,000pa

Living costs (food, utilities, travel) = £12,000

Pension (employee contribution of 4% grossed up to 5%) = £3,400

Savings (incl for ppty repairs) = £3000

Holidays = £1500

Giving 15%\* = £737.50 per month

\*% of net salary for giving has been chosen for illustrative purposes only.



To start or amend your giving please scan QR or visit [SHB.org.uk/give](https://SHB.org.uk/give)