



# **Vision 2026**

## Living Life to the Full

How we can make this happen



**HOLY TRINITY CLAYGATE**

Our purpose is to encounter, celebrate and share God's transforming love.

INTRODUCTION



As I write this report, I’m looking forward to the Week of Prayer.

There is so much to give thanks to God for. I am grateful for the church family’s generosity in your offering of your time, talents and money to allow us to do God’s work here in Claygate.

Last year was a particularly difficult year for our finances. I am pleased to report that our worst fears were not realised, and through your generosity, we were able to continue all our ministries.

Financial challenges remain as you will read later. We are yet to break even, and each year of making a loss reduces our reserves. Our current forecast is that we will exhaust all our reserves by the end of next year.

So, I ask that you prayerfully consider whether God is calling you to help us close the gap between our income and our expenses so that we can continue to carry out God’s mission.

Mark Chapman  
Operations Manager

HOW ARE WE DOING IN 2025?

It’s been a very positive year for the work of Holy Trinity Church.

We’re continuing to see many people attend our different services and mid-week events.

Sunday attendance is around 300, while 528 people came to our Easter Sunday services and 1,253 enjoyed our four Christingle services.

Our mid-week activities continue to attract significant numbers:

Trinity Tots	95 per week
Connections	135 per week
Coffee Stop	60 per week
The Well	15 per week

While this is great news, our financial news is mixed.

The good news is the loss we made in 2024 was lower than we expected, helped by increases in member giving and some savings.

The bad news is we still made a loss of £38k, continuing the trend of our financial reserves shrinking each year.

Unfortunately, this trend seems set to continue in 2025 and 2026.

The finances of the **Way Maker** project are reported separately on page 5 and are not included in any other figures in this report.



## Spending in 2025

While we have continued to see inflationary increases in many of our costs this year, we have made some significant savings in our spending.

We have reduced our spending by £30.5k from the £771k set out last year.

We are now expecting our costs this year to be £740.5k.

Our main savings are:

- Replacing our Children and Families Minister with a part-time employee and replacing the Pastoral Care and Seniors Admin with a volunteer.
- Releasing Pippa Cramer to work an extra day a week for The Silver Hope Trust.
- Not replacing the Outreach Worker, with the effect of reducing the Youth Team to one person.

## Income in 2025

The picture on our income shows some green shoots of recovery.

Member giving rose by £8k and other income sources added a further £1.2k, taking the increase to £9.2k over the £650k budget set last year.

## Loss forecasted for 2025

Income	£659,200
Spending	£740,500
<b>Loss</b>	<b>-£81,300</b>

Despite the good news on our income and reductions to our spending, we are still forecasting a large loss of £81.3k for this year.

While this is much better than the loss of £121k forecast in last year's booklet, it is unsustainable going forward.



## 2026 BUDGET & VISION

Our theme for the year ahead is 'Living Life to the Full', to live the kind of life Jesus offers and to help others to do the same.

This vision can only be realised as we each make costly choices to offer our time, talents and finances. Not everyone can give in the same way – but everyone can take a step of faith.

Whether that's increasing regular giving, joining a team, or offering practical help behind the scenes, generosity is the overflow of a grateful heart.

Each year we set a budget that reflects the cost of all we do at Holy Trinity Claygate. This budget also includes our best forecast of what our income will be.

## Spending in 2026

We have set a spending budget of £753k for 2026. The details are shown on page 6.

We expect costs to rise with inflation, and we hope to be able to afford a trainee youth worker, 80% of whose costs will be met by the diocese for their first 3 years.

## Income in 2026

We have made a forecast of £702k for our income in 2026. The details are set out on page 7.

We are continuing to be cautious in forecasting how much money we will receive.

So, our 2026 income forecast is £11k higher than that for this year.





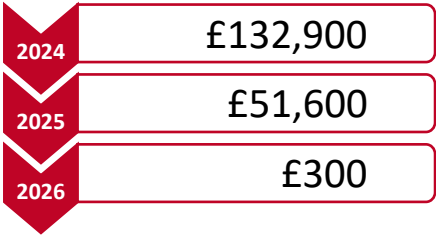
Loss forecasted for 2026

Income	£701,800
Spending	£753,100
Loss	-£51,300

With income of £702k and spending of £753k, we would need to draw £51k from reserves. Unfortunately, this would use up all our reserves by the end of next year.

Decline in Reserves

Reserves at end of each year:



This would leave us without sufficient reserves to provide resilience against the unexpected, such as a temporary shortfall in income or a major repair to church property.

If our income does not grow and our reserves continue to decline then we will need to make cuts in our ministry next year to balance the books.

Way Maker Project

The Way Maker Project has raised £157.2k since 2024, with most of the funds coming from legacies, one-off gifts and grants. An appeal to the church family brought in a further £25.3k.

Legacies	£55,700
Special donation	£37,500
Grants	£38,700
Project appeal	£25,300
Total fund	£157,200

With the money raised, we can now afford to do Phase 1 of the project. Work is starting in September.

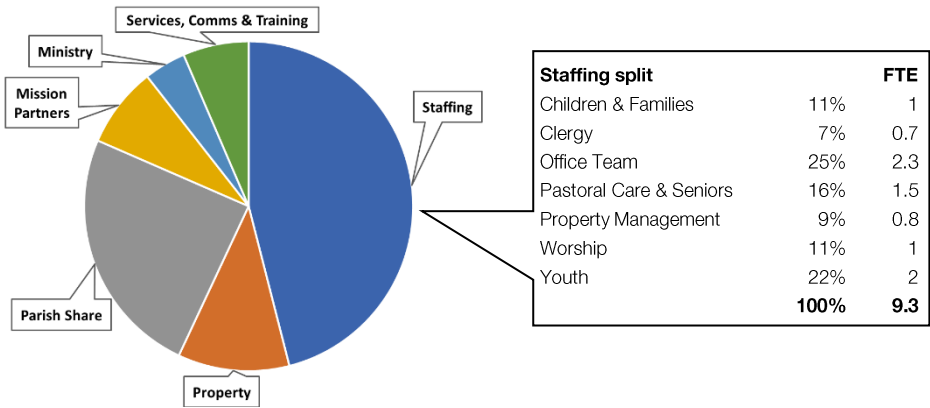
You can read all about Phase 1 on our website. Just scan this QR code to see it.



All the money raised and spent on this project is held separately from church funds. The project team will work to ensure that the project scope is adjusted to fall within the available funding.



## WHERE WILL YOUR MONEY GO?



### Staffing – £346,500 (46%)

The PCC employs 12 people. Many are part-time - the same as 8 full time workers. We hope to take on a trainee youth worker next year, taking this to 9. The Vicar is paid by the Diocese, while Stuart Sadler, Sarah Atkins and Katherine Willis generously provide their time for free.

### Property – £82,600 (11%)

This covers the cost of utilities and the upkeep of our buildings and churchyard.

### Mission Partners – £59,500 (8%)

We gift 10% of our income from members and lettings to support eight Mission Partners across the globe.

### Ministry – £31,000 (4%)

This represents the non-staff costs of providing the different areas of ministry.

### Parish Share – £184,800 (25%)

Each Parish pays a share towards the running costs of Guildford Diocese. From this, the Diocese provides support services, pays for Vicars and Curates, and contributes funds to the national church.

### Other Costs – £48,700 (6%)

The remainder covers central costs of ministry and includes refreshments, staff training, printing and copying, stationery and IT.



## HOW WILL THIS BE FUNDED?

### Member Giving – £552,500 (79%)

Regular member giving is the main source of our income. Regular giving provides us with a reliable source of funding, allowing us to plan the year ahead with confidence. Without these gifts, so much of what we do would not be possible.

### Legacies and Grants – £68,000 (10%)

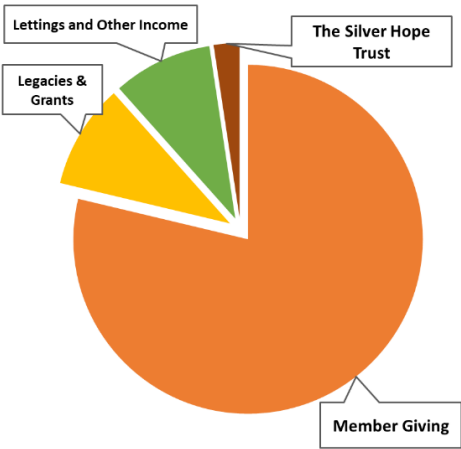
This includes an assumption that £48k of our income will come from legacies and one-off gifts, and £10k from grants.

### Lettings and Other Income – £64,600 (9%)

We budget for £48k of our income to come from lettings and £16.6k from other income, such as fees from occasional offices and the Jigsaw management fee.

### Silver Hope Trust – £16,700 (2%)

This funds the work of Pippa Cramer on Hymns We Love.



**HOW CAN I HELP?**

We need your help if we are going to be able to deliver all that we plan to do next year.

Many Christians base their giving on the biblical principle of tithing. Tithing is usually thought of as giving a tenth of our income or profit to the Lord by donating to the church and other Christian charitable causes.

The chart below helps us match our income after tax with sample percentage giving levels.

Monthly Income	2%	5%	10%
£1,000	£20	£50	£100
£2,000	£40	£100	£200
£5,000	£100	£250	£500
£7,500	£150	£375	£750
£10,000	£200	£500	£1,000

This year, we have 237 householders who give regularly, of which 15 are new givers.

We encourage all those who do not currently give regularly, or those who have capacity to give more, to help us in this way.

Join them and with God’s blessing, we will work to transform our wider community with His love.

**Why should I make a pledge?**

By making a pledge of how much you intend to give, we will be able to manage our finances prudently and be confident in the achievement of our Vision.

Please fill in the enclosed pledge form and return it, in confidence, to the Gift & Pledge Secretary, John Smith. You can also complete the form online, just scan the QR code above.



**How do I give?**

It is really easy! The simplest way is via a Standing Order.

You can either do this using the enclosed form or you can set up the standing order online.

Further details and the forms can be found on the giving page of our website (using this QR code) or on the welcome desk in the foyer.

