Resourcing God's Vision for 2027

How we can make this happen

HOLY TRINITY CLAYGATE

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

INTRODUCTION

This year, as ever, we give thanks for God's provision for all that we do at Holy Trinity Claygate.

We started the year with just £33 in our General Fund, which covers the day-to-day costs of running the church, and expected that we would need to draw on our contingency cash reserves.

By February, however, we were still seeing the benefit of last year's giving appeal, and the General Fund was looking much healthier. Our weekly checks on our bank balances could finally be relaxed!

This year, we expect to break even – a target that felt quite ambitious when we set it last year.

While there is a gap in next year's finances, this reflects our desire to invest in our work with children, young people and families.

There is, therefore, so much to give thanks to God for. I am grateful for the generosity of our church family – in the offering of your time, talents and money – which enables us to continue God's work here in Claygate.

Mark Chapman
Treasurer

HOW ARE WE DOING IN 2026?

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 514 people came to our Easter Sunday services and 1,279 enjoyed our four Christingle services. The new Kidsgate service averages over 50 attendees.

Our mid-week activities continue to attract significant numbers:

Trinity Tots	109 per week
Connections	123 per week
Coffee Stop	81 per week
The Well	12 per week

Our financial news is encouraging, although as ever challenges remain.

The good news is the loss we made in 2025 was £33k lower than we expected, helped by increases in member giving and further savings.

The bad news is we still made a loss of £48.5k, continuing the trend of our financial reserves shrinking each year.

However, by God's grace, we are expecting to break even this year, as member giving continued to increase in the first half of the year.

Spending in 2026

This year, we're investing in children, young people and families by moving our Associate Vicar to full-time and appointing a Rising Generations Pastor — a broader, more strategic role overseeing children, youth and families. Together, these roles will strengthen our ministry to the rising generations, helping to raise the next generation of disciples, and the generations that follow.

These changes add £8k to our costs this year and £25k to next year's.

Major repairs to the Church's fabric and infrastructure have become more frequent and costly. This year has already seen expenditure on the boiler, rainwater pump and church hall lighting. This is likely to continue as the building and its systems age, now 27 years after the major reordering and enlargement in 1999.

We forecast this year's costs will be £30k over the £725.5k budget.

Income in 2026

We have been blessed with a significant increase in member giving (£15k) and one-off gifts (£34k) this year.

This additional income has covered our increased spending and enabled us to start to rebuild our depleted General Fund, which covers the day-to-day costs of running the church. The fund has increased from a low point of £33 to a forecast £11.7k by the end of the year.

We forecast this year's income will be £46k over the £711k budget.

Break-even forecasted for 2026

Income	£757,800
Spending	£755,600
Surplus	**£2,200**

2027 BUDGET & VISION

Before setting out our budget for next year, I'd like to pause and celebrate the lives transformed, prayers answered and people growing in faith as, together, we encounter, celebrate and share God's transforming love.

The pictures in this booklet give just a small taste of all that has happened at Holy Trinity over the past 12 months – and of the many reasons we have to give thanks to the Lord.

Looking ahead, we believe God is calling us to strengthen our pathways of faith, helping people of every age and stage to take their next step with Jesus.

In financial terms, this means investing more in this work: increasing our Associate Vicar's role to full-time and appointing a Rising Generations Pastor to provide joined-up leadership across our children's, youth and family ministries.

Spending in 2027

We have set a spending budget of £768k for 2027. The details are shown on page 6.

This is £43k higher than this year's budget. Our increased investment in children's, youth and family ministries accounts for £25k of the increase, with rising repair and maintenance costs adding a further £9k and inflation accounting for the remaining £9k.

Income in 2027

We have made a forecast of £720k for our income in 2027. The details are set out on page 7.

We are continuing to take a cautious approach to our income forecasts, so this assumes **no increase** in member giving.

This gives us a forecast income of £8k more than this year's budget.

Loss forecasted for 2027

Income	£719,900
Spending	£768,400
Loss	**-£48,500**

We expect our General Fund to have £11.7k remaining at the end of this year. This would be insufficient to cover a projected £48.5k deficit. With only £55k in contingency reserves, we'd therefore need significant cuts to our ministries to balance the budget.

This budget assumes no increase in member giving. Every 1% increase in member giving would reduce the deficit by £6.4k. A 3% increase, in line with inflation, would reduce the deficit by £19.2k, while an 8% increase would balance the budget.

This is a big ask. The PCC has taken a step of faith, believing that investing in children's, youth and family ministries will help raise the next generation of disciples – and those that follow.

We are asking our church family to join us through generous giving, so together we can make this vision a reality.

SPECIAL PROJECTS FOR 2027

Alongside regular giving, we are opening three restricted project funds: renewing the church lighting, completing the Way Maker welcome garden and adding new glass doors to the side of the church.

These are important projects, but secondary to supporting the church's ongoing ministry and mission through regular giving. None of these projects are included in the budget.

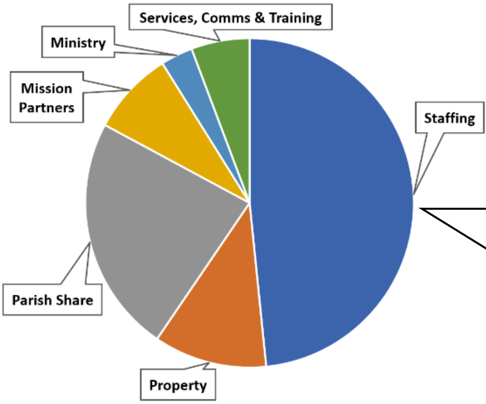
Church lighting: Renewing the ageing lighting will make the church more welcoming and flexible for worship, community events and future generations. The project will cost £50k, with £25k to be raised locally and the remainder by grants.

Welcome garden: Completing the Way Maker welcome garden will create a beautiful, accessible space for the community, at a cost of around £10k.

Glass doors: two sets of glass doors to create a welcoming lobby, with a view into the church and access from the churchyard path. Costs up to £35k.

Together, these projects will care for our buildings and grounds, creating a lasting blessing for our community and future generations.

WHERE WILL YOUR MONEY GO?



Staffing split		FTE
Children & Families	10%	1.0
Clergy	10%	1.0
Office Team	24%	2.3
Pastoral Care & Seniors	16%	1.5
Property Management	8%	0.8
Worship	10%	1.0
Youth	21%	1.0
	100%	**8.6**

Staffing – £371,800 (48%)
The PCC employs 12 people. Many are part-time - the same as 9 full-time workers. The Vicar is paid by the Diocese, while Sarah Atkins, Monica Bennett, Gillian Hall, Linda Morgan, Stuart Sadler, Janet Watkins and Katherine Willis generously provide their time for free.

Property – £85,600 (11%)
This covers the cost of utilities and the upkeep of our buildings and churchyard.

Mission Partners – £63,400 (8%)
We gift 10% of our income from members and lettings to support eight Mission Partners across the globe.

Ministry – £24,300 (3%)
This represents the non-staff costs of providing the different areas of ministry.

Parish Share – £179,200 (23%)
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 – £44,100 (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 – £579,600 (81%)
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.

Gifts and Donations – £56,000 (8%)
This includes £43k from one-off gifts, £10k from online donations and £3k from restricted member giving.

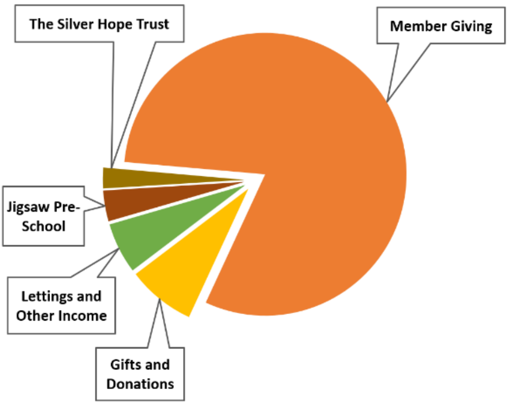
We no longer budget for income from legacies and grants, as it is difficult to predict when, or even whether, such income will be received.

This approach ensures that legacies and grants can be used to invest in church facilities and new areas of ministry only once the funds have actually been received.

Jigsaw Pre-School – £25,400 (4%)
We receive £25k from Jigsaw Pre-School, reflecting its contribution towards the use of the church hall and the management and support provided by the church.

Lettings/Other Income – £41,900 (6%)
We budget for £27k of our income to come from lettings and £16.6k from other income, such as fees from occasional offices (funerals and weddings).

Silver Hope Trust – £17,000 (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	3%	5%	10%
£1,000	£30	£50	£100
£2,000	£60	£100	£200
£5,000	£150	£250	£500
£7,500	£225	£375	£750
£10,000	£300	£500	£1,000

This year, we have 227 householders who give regularly, of which 4 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 complete the pledge form online by scanning the QR code, or complete and return the attached forms in confidence to our Gift & Pledge Secretary, John Smith.

How do I give?

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

You can either do this using your banking app or by filling in the attached standing order form.

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.