



Accounts for 2018

How we work out our money in St Gabriel's

In St Gabriel's we look to cover our regular expenses with our regular income. Regular expenses are the running costs for our ministries and activities, on Sundays and during the week, engaging with our local community and showing faith in action, paying our vicar and contributing to wider church costs, paying our other staff, heating and looking after our buildings and grounds, and giving for God's mission locally, in London, nationally and internationally. We set our sights high, and obviously need our income and outgoings to balance, which is a challenge to us.

In addition, we look to cover one-off projects from one-off gifts. In 2018 we used money previously given for one-off projects to draught-proof the office, including secondary glazing on the windows (it's made a huge difference - and the staff are very grateful!); for a new heating controller (for which everyone who comes into the building is grateful!); and to create a level fire escape path, with a new low-threshold door, at the Hall.

So how did our money work out in 2018?

We don't receive any outside funds, so all we have is given by members and friends, together with hiring our Hall, rent from the Hall Flat, our Café and activities.

Income: At the beginning of 2018, in response to communicating the Church Council's desire not to cut any of our activities, we received a large one-off gift to cover our predicted budget deficit. Also, we hoped to increase our regular giving by at least £500 per month - and we did! - actually over £800 per month. This new level of regular giving more than covered those moving away and their giving moving with them, but not by much. Giving in the baskets was less than expected. Thank you to all who continue to give, and to those who began giving in 2018.

Expenses: We were hoping to use the income from the telecoms installed in the tower to build up the General Fund (as that had been depleted last year). But we had a number of large, unpredictable expenses in 2018, including 2 random faults with the alarm and the heating controller (meaning a number of engineer visits for both) and high level lighting repairs (just the age of the system); we used much of the telecoms income for these and other costs we were not expecting.

All this meant we were able to more than break even in 2018. Thank God for his provision.

What does this mean for 2019?

So we can continue all we do in at St Gabriel's - worshipping God, serving our community and bringing others to know Jesus - we need to go on building up our regular income, so we can cover our regular costs, and meet new challenges as they arise.

in 2019 we will continue to use the telecoms income for maintenance and works, keeping our buildings and facilities good for people to come into and enjoy.

We are setting ourselves a challenge:

A new monthly Standing Order every month! We know people will continue to move out of Cricklewood, as housing costs are so high, but we can dare to pray that new giving will outstrip giving that stops, and that we cover all our costs. We can trust God to provide what we need.

Please pray, asking and trusting God to meet our needs. We want St Gabriel's to be all that God wants us to be, for his church and his name to be known in this area, so that more people will come to know him.

Income:

	2018	2017
Standing Orders	£ 84,100	£ 82,300
Offering baskets and Just Giving	£ 20,610	£ 24,040
Large one-off gifts	£ 11,825	£ 8,400
For our Christians Against Poverty Centre	£ 9,235	£ 9,850
Tax reclaimed	£ 28,285	£ 24,385
Café (<i>less specific expenses</i>)	£ 7,350	£ 7,160
Event income	£ 750	£ 495
Flat rent	£ 15,590	£ 15,520
Hall lettings	£ 13,110	£ 11,090
T-shirts	£ 220	
Service fees (<i>for weddings, funerals in church</i>)	£ 980	£ 300
Insurance claims	£ 5,065	£ 1,715
VAT reclaimed	£ 450	£ 2,255
Interest	£ 155	£ 120
Tower Telecoms	£ 14,300	£ 14,300
Total Income	£212,025	£ 201,930

Expenditure - Ministries

	2018	2017
Clergy and Area & Diocesan support <i>(called the Common Fund)</i>	£ 80,600	£ 78,300
Clergy expenses <i>(includes house and office costs, training and conferences, travel and hospitality)</i>	£ 1,855	£ 2,285
Worship resources	£ 3,480	£ 3,475
Children and Youth Coordinator and expenses	£ 22,060	£ 21,415
Youth and Children's resources	£ 680	£ 955
Community Minister <i>(half pay)</i>	£ 3,625	£ 3,595
Community events and activities	£ 1,075	£ 1,405
Hospitality	£ 1,235	£ 1,355
Alpha <i>(net cost)</i> , Coffee Angels	£ 125	£ 455
Equipment	£ 175	£ 250
Training, consultancy and conferences	£ 455	£ 335
Leaving and other Gifts <i>(mostly given)</i>	£ 260	
Welcome	£ 45	£ 60
Total Ministries Costs	£115,670	£ 113,885

Expenditure - Church and Grounds:

	2018	2017
Church Manager and expenses	£ 16,290	£ 16,865
Light and Heat and water rates	£ 12,960	£ 10,470
Insurance	£ 8,535	£ 7,340
Equipment <i>(including new dishwasher and computer problems)</i>	£ 4,960	£ 315
Accounting costs	£ 910	£ 1,020
Housekeeping <i>(cleaning and materials)</i>	£ 4,045	£ 4,260
Insurance claims spent	£ 4,445	
Printing, postage, stationery	£ 3,340	£ 2,875
Telephone, internet, website	£ 1,835	£ 1,870
Maintenance and Works:		
Electrical works <i>(including sockets, high level lighting repairs)</i>	£ 2,190	£ 195
Office draught-proofing	£ 5,155	
Fire safety, security <i>(including new alarm system)</i>	£ 1,320	£ 1,125
Heating <i>(including new controller)</i>	£ 3,430	£ 940
Plumbing and oven repairs	£ 790	£ 195
Gutter cleaning	£ 265	
Clock	£ 550	£ 6,120
Grounds <i>(including tree surgery)</i>	£ 1,190	£ 180
Prayer garden	£ 300	
2017 Seraph Project		£ 5,650
2017 Drive and drainage		£ 6,990
2017 Benches in grounds <i>(twice! - first ones stolen)</i>		£ 5,010
Other maintenance and works	£ 530	£ 315
<i>(Total Maintenance and Works)</i>	<i>(£ 15,610)</i>	<i>(£ 26,920)</i>
Total Church and Grounds Costs	£ 72,930	£ 71,735

Expenditure - Church Hall:

	2018	2017
Light and Heat and water rates	£ 1,330	£ 1,015
Insurance	£ 1,370	£ 1,315
Cleaning, including carpets	£ 960	£ 895
Equipment	£ 10	£ 115
Flat costs <i>(2017 includes new boiler and washing machine)</i>	£ 485	£ 3,335
Opening and closing for hires	£ 420	£ 380
Maintenance and Works:		
Fire escape path and door	£ 10,670	
Heating, plumbing and electrical repairs	£ 320	£ 150
Fire safety, security	£ 720	£ 75
Gutter clean	£ 100	
Other maintenance and repairs	£ 150	£ 385
<i>(Total Maintenance and Works)</i>	<i>(£ 1,290)</i>	<i>(£ 610)</i>
Total Church Hall Costs	£ 16,530	£ 7,665

Mission Giving:

Each year we give away at least 12% of the previous year's giving income

	2018	2017
International Mission		
Stone family	£ 2,400	£ 2,400
Schools Project, Uganda	£ 2,000	£ 2,000
Open Doors	£ 600	£ 600
Tearfund	£ 465	
National Mission		
Church Pastoral Aid Society	£ 1,920	£ 1,920
New Wine	£ 500	£ 500
Evangelical Alliance	£ 150	£ 150
London and Willesden Area Mission		
Other Area Churches (through extra Common Fund)	£ 5,240	£ 5,100
Church Schools	£ 855	£ 835
Other (2018 London Diocese Homeless Appeal)	£ 545	£ 1,835
Local Mission		
Christians Against Poverty Centre*	£ 15,665	£ 16,650
Community Minister (half pay)	£ 3,625	£ 3,600
Other		
Other Mission Giving		
Bishop's Discretionary Fund	£ 305	
Vicar's Discretionary Fund	£ 15	
Total Mission Giving (includes given for CAP Centre 2018: £13,165 : 2017: £14,192)	£ 34,285	£ 35,590

	2018	2017
Total income	£ 212,025	£ 201,925*
		* less £11,000 for repaying loans is £ 190,925
Total spent	£ 239,415*	£ 228,875*
* less £28,835 given previously is £ 210,580		* less £28,950 given previously is £ 199,925



Stalls - Fairtrade and Books

(separate from the other figures in these accounts):

	2018	2017
Fairtrade		
Sold (in bank + cash tin)	£ 1,670	£ 1,552
Spent on stock	£ 1,310	£ 1,225
To give to Tearfund	£ 360	£ 327
Bookstall		
Sold	£ 890	£ 734
Spent on stock	£ 955	£ 652
Spent on resources to give away, including Alpha	£ 10	£ 80

What money have we got for 2019?

At the end of 2018 our General Fund had £ 18,270

This includes £10,750 allocated to works already arranged, including felling the rotten poplars and repairing the drive and wall afterwards.



Our other Funds are:

Restricted funds:

Christians Against Poverty Centre Fund £ 6,040
Young Person's Mission and Ministry Fund £ 435

Designated funds:

Legacy (possibly for the Seraph Project) £ 129,530
Reserve Fund (for emergencies and temporary funding) £ 20,000

