

The Roman Catholic Diocese of Aberdeen

St Mary's, Inverness

30 Huntly Street, IV3 5PR

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**To All Parishioners, Visitors,
and Friends of St Mary's.**

A recent review of our Parish Finances has shown that the situation is not as good as we would like it to be. Over the past few years in our General (No1 account) the income has been less than the expenditure, and with the overall increase in costs we need to address this issue.

Our end of year report for 2017/18, completed on the 31st March 2018, shows a Deficit of £6023

Most of our income is from the Sunday Collections, Direct Debit and Standing Order donations, Tax rebates from Gift Aid offerings, and the Small Gift Aid donation scheme. We also receive a monthly payment from the Diocese, for Clergy Support. We receive a small dividend from the Endowment Fund in respect of our investments. Occasionally we receive cash donations from Parishioners, and from visitors to St Mary's. Please consider the figures below.

INCOME

	2016/17	2017/18
Sunday collections	£48,647	£48,141
D/D and Standing Orders	£13,279	£14,525
Tax rebates	£8,174	£9,061
Clergy Support	£5,940	£5,940
Endowment Income	£4,197	£4,553
Cash Donations	£5,484	£3,404
Total	<u>£85,271</u>	<u>£85,624</u>

This indicates a small increase in income, £353 for this year, which does not cover our present deficit.

EXPENDITURE

Church Expenses	£13,533
House expenses	£18,788
Salaries (Parish assistant, Housekeeper)	£16,319
Office and Post	£10,503
Payments to Diocese - Levies	£20,653
Clergy Support Payment to Diocese	£11,321
Total	<u>£91,117</u>

Included in the Church and House expenses are the costs of Gas and Electricity. The Provisions for the house are a separate expense, and are kept low due to careful housekeeping.

Please note that Special Collections are not included as these monies are in our No2 a/c and are paid out soon after they are taken. Money collected for Fabric and repairs are held in the No2 account, and are ring fenced for these specific purposes.

Maintenance of our buildings is a constant source of expenditure.

HOW CAN YOU HELP?

1. **Gift Aid Contributors:-** Think about the amount that you give whether by Direct Debit, Standing Order, by your contribution to the Sunday collection by the use of Gift Aid envelopes.
2. Have you have ever thought to increase your giving? Like many things this needs a review to meet the increase in our expenditure?

3. Please consider signing-up to the Gift Aid Scheme. If you pay Taxes in the United Kingdom and you are in the Gift Aid Scheme this would give the Parish an extra 25% of your giving-paid by the UK Government.
4. If you are not eligible to sign up for the Gift Aid scheme, then consider an extra pound or two a week in the collection basket as you can afford.
5. We welcome suggestions for any other methods of increasing our income.

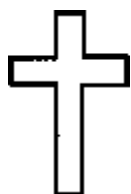
I am grateful to Carol MacLean, our Finance Secretary, and to the members of the Finance & Fabric Committee who have helped to manage our Parish finances. Perhaps you can help us to balance our books?

It could be that you are a visitor to St Mary's, a parishioner from elsewhere, or you have a connection with the Parish. If you can assist the regular parishioners in maintaining this Parish as a place of worship, open every day throughout the year, then we would be very grateful for your support.

To all who have read this letter 'Thank you' for your consideration of our situation.

aye

Fr James Bell, Parish Priest



GIFT AID DECLARATION

PARISH:

Donor's Full Name in **CAPITALS:**

Donor's Title: Mr/Mrs/Miss/Ms

Donor's Address in **CAPITALS:**
.....
.....

POSTCODE

Please treat all donations I have made for the 4 tax years prior to this tax year and all donations I make from the date of this declaration as Gift Aid donations, until I notify you otherwise.

Signature of Donor:

Date of Signing:

NOTES:

1. You can cancel this Declaration at any time by notifying the Parish Gift Aid Organiser.
2. You confirm that you have paid, or will pay, an amount of Income Tax and/or Capital Gains Tax for each tax year, (6 April to 5 April) that is at least equal to the amount of tax that all the Charities or Community Amateur Sports Clubs, (CASCs), that you donate to will reclaim on your gifts for that tax year. You understand that other taxes such as **VAT and Council Tax do not qualify**. The charity will reclaim 28p of tax on every £1 given up to 5 April, 2008 and 25p of tax on £1 given on or after 6 April, 2008.)
3. If in the future circumstances change and you no longer pay tax on your income and/or capital gains at least equal to the tax we can reclaim on your donations, please advise the Parish Gift Aid Organiser to cancel your Declaration.
4. If you pay tax at the higher rate you can claim further tax relief in the Gift Aid section of your Self Assessment Tax Return.
5. Please notify the Parish Gift Aid Organiser if you change your name or address.
- 6.

CHARITY REGISTERED No: SC005122

STANDING ORDER MANDATE

To:

BANK NAME.....
ADDRESS.....
.....
.....
.....

Please debit my account:

ACCOUNT NAME.....
ACCOUNT NUMBER.....
SORT CODE.....

And pay:

RCDA St Mary's, Inverness
Inverness City (809126) Branch
P.O. Box 1000
BX2 1LB
A/C NUMBER 00809323
SORT CODE 80-91-26

The sum of (£) monthly on theday of each month commencing: (date of first payment) until you receive further notice from me in writing.

SIGNATURE..... DATE.....

Please send this copy directly to your bank

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Please send this copy directly to the Gift Aid organizer at the Parish Office

St Mary's, 30 Huntly Street, Inverness, IV3 5PR