Wholehearted

Discipleship and Money



Revd Veronica Green

Ministry in a rural parish

Our Parish Share journey

Joelle Warren on tithing

The grace of giving

THE CHURCH OF ENGLAND
Diocese of Chester

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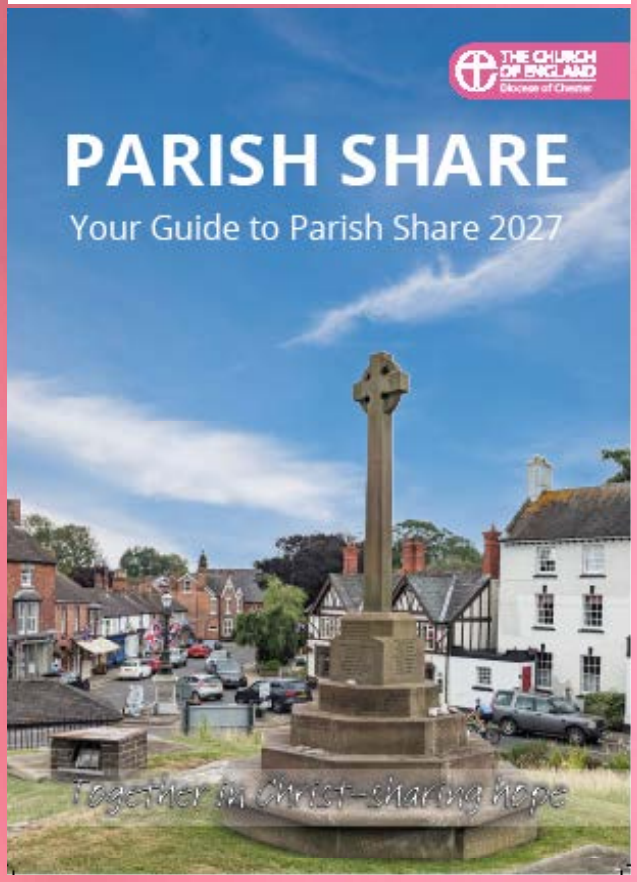


Letter to the Editor

I just wanted to pass on my thoughts about Parish Share. I listened to a sermon given by a regular visiting priest Colin Hart at my church recently. Almost in passing he touched on giving, and he mentioned Parish Share in a way that I had not appreciated it before. We all know that we give to help those who need it. And we give Parish Share because that is what CofE churches do, for the support we receive back. But Colin pointed out that Parish Share also goes to support other churches who are in need and struggling to pay their own parish share. When I think of the early days of the church and how the disciples sold their belongings and brought them to share amongst others in the church who needed it, it struck me that by paying our Parish Share and helping other churches who need it, that is exactly what we are doing too – helping others in the church. It gave me a new perspective on why we pay Parish Share, adding to a communal pot, rather than it feeling like a monthly bill.

Name withheld

Your guide to Parish Share 2027 is now available on our website



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THE CHURCH OF ENGLAND
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Rural - and loving it!

Revd Veronica Green reflects on the reality of rural ministry

I often wonder if the folk who make the move to rural living on a programme like *Escape to the Country* truly know what they're about to experience.

A great deal has changed in the years I have been privileged enough to live in rural Cheshire. Growing up on a farm taught me that life and death were commonplace, that farmers never get time off, that families and communities 'muck in' literally! And that life is just better surrounded by God's amazing creation.

Harvest time was the best for me! Trailor loads of barley, wheat, and oats trundling down the lanes, bagged up and sent off for milling and unforgettable memories of the Methodist Chapel in Betley, stuffed from floor to ceiling with garden blooms and vegetables, but as I said, a lot has changed.

I'm not sure my dad would recognize the farming of today, or that the folks who attend our local churches have any idea of the abundance of home-grown fruit, flowers and veg people back in the day chose to grow.

I suspect that the high demand for such in our increasing population and the price wars in supermarkets driving the competition to unbelievable trajectories has produced an economy that values money over quality almost every time.

Okay, I know I sound like a 'when I were a lass' character from a bygone comedy program but the reality of changes in the country have made significant challenges to those who live and love rural life.

I help look after four small country parishes each with their unique landscape and people. Vicar of Dibley, absolutely, but with elements of Jeremy Clarkson more than creeping in. Giant tractors that country roads aren't made for shared with cyclists, horse riders and walkers, plus the odd pothole or five thrown in to make life truly exciting!

But change happens and country ministry changes with it.

One of our biggest challenges is our buildings. Once, the Parish Priest was responsible for one church and its people. In many villages a Methodist or Baptist Church might sit comfortably within the parish too. But dwindling numbers in church families over the decades and the addition of village schools and community halls has resulted in our having more churches and chapels than we currently need and can sustainably resource. Yet, these buildings treasured and loved by past congregations hold a level of sacred faith and personal investment that brings additional pressure to the families of those who cherished their churches in the past.

Is that wrong? I don't think so, in fact I think it's wonderful that people care about the things the previous generation did in the places they lived and called home.

We see similar things happening within our farming communities as huge pressures now befall them. Increased rents on tenants' farms, government taxes, quotas on land and animals and dairy products changing with far too much regularity. Pockets of poverty now hidden in far more rural communities than perhaps in times gone by. With this comes the intense pressure of carrying out DEFRA's policies as government ideas come and go. At its worst we experience families flattened under the pressure of anxiety, at its best new vision and diversity, but for most a constant battle of survival for heritage, land, livelihoods and, dare I say, pride.

Yet, despite all this, the strong sense of community still exists, the pulling together of good-hearted people ready to lend a hand when required.

When part of our local heathland caught ablaze in the summer heat waves farmers descended from all around to assist the fire services, to protect the landscape. And do you remember Covid days? While most of us stopped everything the farming community continued to work all the hours God sent to produce the food we needed from tractor to table.

From farmers to the Women's Institute, local markets, village schools, market gardens and orchards, wine making, chicken rearing and egg collecting, the country way of life is productive.

For me the cycle of the rural year and its observance within the church year runs synonymously, although one or two things have brought changes in the rhythm of the cycle; climate change the obvious one.

Celebrating the seasons, the production of food, the providence of our Creator God and bringing thanks where thanks are needed, draws community to itself and to God in our remembering that all things come from Him.

Praying for rain to come, and in previous years for rain to stop, for crops to ripen, for animal diseases to be dealt with. For village stores to survive against the might of the supermarkets, and local flower growers to compete with international giants whose blooms flood our shops.

The constant reminder of people's needs and the reality of a world that seems right now to be enhancing those needs rather than combating them can leave the thoughts of a God who is good and provides for all in a dubious place. And yet, at the festivals we hold in church and in pubs and marquees and rural shows where we showcase His abundance, we experience moments that bring us back to a God who sustains humankind and always has.

Witnessing a whole community celebrating whether it be carols in The Cholmondeley Arms at Christmas time or a rushbearing service at Old Chad alone in the Fields, is a joy! Finding new ways to fundraise and running Alpha Courses on a shoestring also brings joy! Working alongside colleagues from various rural organisations opens ministry in ways I never thought I'd engage with but God is always faithful. 'Bear fruit', He asks, and then gives us the capacity to adapt and create as He does.

Rural ministry is as demanding as any other ministry and reflects the lives of those to whom we minister – so wellies on, pikels (pitchforks) at the ready and let us greet the Harvest whether little or plentiful because every bit counts.

Revd Veronica Green
Vicar of Marbury,Tushingham and Whitewell Benefice and Bickley.



Revd Veronica Green



Giving Beyond Our Lifetime

Legacy Giving - a long term strategy for Parish sustainability

The experiences described are drawn from the vicar of a parish that has encouraged legacy giving as part of its stewardship and mission planning.

What prompted your church to introduce a legacy giving policy?

Like many churches, we found ourselves having lots of conversations about regular giving, stewardship and fundraising, but very few about legacy giving. Yet for many people, a gift in their will is one of the most significant acts of generosity they will ever make.

We wanted to help people see that making a will isn't simply about distributing possessions. It can also be an opportunity to express faith, values and hopes for the future. A legacy gift allows someone to continue supporting God's work long after they have died.

At the same time, we were conscious that most of our regular income is already committed to essential costs such as ministry, mission, staffing, buildings and parish responsibilities. Legacy income can give a church the opportunity to think differently and more strategically about future ministry and community outreach.

Was it a difficult subject to raise with the congregation?

Many church leaders worry that people will find the subject uncomfortable because it involves thinking about wills, death and the future. However, we found that people were far more receptive than we had anticipated when the conversation was handled sensitively and pastorally.

Our message was never, "Please leave money to the church." Instead, it was, "Please take time to think, pray and learn more about how your faith might shape the legacy you leave behind."

We were also careful to make it clear that there was no expectation or pressure. People did not need to share their intentions, and we certainly did not plan our finances around possible future gifts. I think that openness and respect helped build trust.

What practical steps did you take?

One of the most important steps was adopting a clear Parochial Church Council legacy policy.

People rightly want reassurance that any gift they leave will be managed carefully and responsibly. Our policy explains that legacy gifts should normally be used for significant projects that support the church's long-term development, ministry or mission, rather than meeting routine day-to-day expenditure.

We also encourage people to leave gifts for the general purposes of the parish rather than placing very specific restrictions on how they can be used. The needs of a church inevitably change over time, and a gift made today may not be received for many years.

Having a clear policy helped give confidence both to those considering a legacy gift and to their families.

What have you seen happen over the last ten years since introducing the policy?

The biggest outcome has actually been cultural rather than financial.

People have become much more comfortable discussing Christian generosity in the context of the whole of life, including what we leave behind. Conversations that once felt difficult or awkward have become more natural and open.

A number of church members have told us they have included the church in their wills. Others have reviewed existing wills and chosen to add a gift. Some have made donations in memory of loved ones.

Not every gift has been large, but collectively they have made a meaningful difference to the life of the parish.

Can you give an example of the impact?

One legacy gift enabled the church to undertake improvements that would otherwise have taken many years to achieve through regular income alone. Another supported resources and activities that strengthened the church's ministry and engagement with the wider community.

What has struck me most is that each gift represents an expression of trust and hope in the future of the church. It reflects a desire to see God's work continue for future generations.

That is significant not only in practical terms but also spiritually.

How have families responded?

Very positively.

Our policy commits us to treating families and executors with care and respect, involving them in conversations about how a gift might be used while taking account of both the donor's wishes and the church's priorities at the time.

We also recognise that people have different preferences regarding anonymity. Some families welcome public acknowledgement, while others prefer gifts to remain private. What's most important is ensuring that both donors and their loved ones are treated with sensitivity, gratitude and respect.

What would you say to other churches considering a similar initiative?

Don't underestimate people's willingness to engage in these conversations.

Start with sound theology and good pastoral practice. Present legacy giving as an opportunity rather than an obligation. Have a clear policy in place and be transparent about how gifts may be used.

Above all, remember that legacy giving is about vision. People are often inspired to leave a gift when they can see how it could help support the future mission and ministry of the church.

And what would you say to readers who have never considered leaving a gift in their will?

I would simply encourage them to think about it prayerfully.

After making provision for family and loved ones, consider whether you might also leave something to the causes, communities and ministries that have helped shape your life and faith.

Whether large or small, a legacy gift can become part of God's work for years to come. It is a meaningful way of expressing gratitude for what we have received and hope for the future.

Case study anonymised to protect individual and parish privacy.

Our Parish Share Journey

Mike McGurk reflects on a journey of faithful stewardship, generosity and a growing commitment to supporting the community.

Every parish has its own story when it comes to Parish Share. At St Peter's Hale, ours has been a journey of gradual progress, careful stewardship and a growing recognition that Parish Share is not simply a bill to be paid, but an important way in which we share in the wider mission and ministry of the Church.

"Parish Share is not simply a bill to be paid"

Just a short time ago, St Peter's was able to contribute only around half of its Parish Share assessment. Like many churches, we faced challenging financial circumstances and some difficult decisions about how to balance our responsibilities locally with our commitment to the wider Diocese.

Rather than becoming discouraged, the PCC decided that we needed to take a realistic but positive approach. At the beginning of 2026, after carefully considering our financial position, we agreed to increase our contribution to 70 per cent of our Parish Share assessment. We knew that this would stretch us, but we also felt it was important to take a significant step forward while remaining responsible about the financial needs of the parish.

As the year has progressed, we have been encouraged by the generosity of our congregation and supporters. Through careful financial management, increased giving and the continued support of our wider community, we have been able to review our position and increase our Parish Share contribution further.

We are now pleased to be contributing 80 per cent of our assessed Parish Share for 2026. This is a significant achievement for us and, notably, represents a contribution greater than the cost of a single stipendiary ministry post within the Diocese of Chester.

For us, this is about much more than reaching a particular percentage. Parish Share represents our partnership with churches across the Diocese of Chester. It enables ministry, supports clergy and helps sustain mission in communities beyond our own parish. We recognise that we are not simply paying for what happens at St Peter's; we are contributing to the life and mission of the wider Church.

This progress is particularly significant because it has happened at a time when St Peter's is facing substantial financial challenges, including the urgent need to address major work to our church roof. We have therefore had to balance significant local responsibilities with our desire to increase our contribution to Parish Share.

I am immensely grateful to everyone at St Peter's who has played a part in this journey. The generosity of our regular congregation, our wider supporters and our local community has made this progress possible. It reflects a shared desire to see St Peter's remain a thriving, welcoming and Christ-centred church, while also playing our part in the wider mission of the Diocese.

Moving from around 50 per cent to 70 per cent, and now to 80 per cent, has shown us what can be achieved when we take one faithful step at a time.

We hope that, in time, we will be able to move closer to paying our full Parish Share. But for now, we want to celebrate what has been achieved and give thanks to God for the generosity that has made it possible.

Our Parish Share journey is a reminder that generosity is not simply about meeting a target. It is about recognising that we belong to something bigger than ourselves and that, together, our churches can support one another and enable God's mission across our communities.

At St Peter's, we are grateful for the ministry we receive, thankful for the generosity of our own church family, and committed to taking the next faithful step.

Ven Mike McGurk
Vicar of St Peter's Hale



What Does Your Bank Do With Your Money?



The Growing Appeal of Mutual Finance

In an era when trust in large corporations is often low, many consumers are asking a simple question: what does my bank do with my money? Increasingly, that question is leading people towards mutual organisations such as building societies and credit unions, financial institutions owned by their members rather than external shareholders.

Choosing a bank has often been viewed as a purely pragmatic decision, based on factors like interest rates. Yet for many consumers, it is becoming an ethical one as well.

For Christians, this raises wider questions of stewardship. Financial decisions are not simply about securing the best return or the lowest borrowing cost, they are also about how resources entrusted to us are used. Choosing financial institutions that promote mutual responsibility, financial wellbeing and community benefit can be one way of putting faith-informed values into practice. Churches Mutual Credit Union exists to help put these principles into practice within the Christian community, providing a member-owned financial institution rooted in mutual support and responsible stewardship.

A Different Ownership Model

The primary distinction between a mutual and a shareholder-owned bank is ownership. This often feeds into a different set of ethics.

A conventional bank exists principally to generate returns for shareholders. A mutual building society or credit union exists to serve its members, who are effectively the owners of the organisation. This has practical consequences. Because there are no remote external shareholders demanding maximum dividends, surpluses can more easily be reinvested into better loan rates, improved services and benefits helping members achieve financial resilience.

Credit unions operate as mutuals but with an extra factor. They always have a "Common Bond": there is already something that links all the members, whether savers or borrowers. They might all live in the same community or work in the same industry. Churches Mutual Credit Union is an example of this principle in practice. Its common bond is the Christian community, bringing together ministers, church staff, lay leaders and organisations connected to participating Churches across Britain. By enabling members to save and borrow through a shared institution, it strengthens the mutual support that already exists within the life of the Church.

The credit union therefore adds financial glue to the bonds that already exist through strengthening mutual support. The result is a model often described as "people helping people" rather than profit maximisation. For those commanded by Jesus to Love their Neighbour, this has an obvious attraction.

In past generations, many small local banks and building societies felt community-based. But the rapid shift since the 1980s to amalgamate into much large entities and for building societies to move to a more complex business model and become swallowed up by large banks, has left financial institutions feeling remote. Closure of High Street branches has exacerbated the trend towards financial institutions not serving well the needs of those just needing basic services. The financial sector needs institutions where success is measured not only by profitability but by member benefit and community impact. At a time when many households face financial pressures, that social mission carries particular weight.

The public appears to be taking notice

In recent years, mutual financial institutions have attracted growing interest from consumers looking for alternatives to shareholder-owned banks. Building societies have remained popular with many savers and borrowers, while credit unions have seen sustained growth in membership and public awareness.

Although the financial services sector is dominated by large commercial institutions, there is increasing recognition that ownership structures shape organisational priorities. The continuing appeal of mutual organisations suggests that many people value institutions where member benefit sits alongside financial performance.

That success raises an important question: are people voting with their feet not just for better products, but for a different kind of financial institution?

Supporting Financial Inclusion

Ethics in finance is not only about where profits go; it is also about who gets served.

Many credit unions were founded specifically to support people who struggled to access mainstream financial products. While modern credit unions serve members from all income levels, their commitment to financial inclusion remains central.

They often offer affordable loans to people who might otherwise be forced towards payday lenders or other expensive forms of credit. They also help members build savings and financial resilience.

Churches Mutual Credit Union reflects these same principles within the Christian community. By encouraging regular saving and providing responsible borrowing, it seeks to help members manage their finances confidently and sustainably. In doing so, it offers a practical expression of mutual care, helping members support one another through a shared financial institution owned by the people it serves.

Churches Mutual Credit Union: Mutuality in Practice

The principles of mutual ownership, stewardship and financial inclusion find a practical expression in Churches Mutual Credit Union.

Churches Mutual was founded through an ecumenical partnership of Churches that recognised the value of providing a member-owned financial institution for those serving within Christian ministry and church-related organisations. Its common bond reflects the shared life of the Church, bringing together ministers, lay leaders, staff and eligible organisations from participating denominations across Britain.

Like other credit unions, Churches Mutual exists to help members save regularly, borrow responsibly and build financial resilience. Any surplus is retained for the benefit of members rather than distributed to external shareholders. In this way, the credit union seeks to embody values of stewardship, mutual support and care for one another, helping members focus on their vocation and service without unnecessary financial anxiety.

It demonstrates how the credit union model can be adapted to meet the needs of a particular community while remaining rooted in the broader principle of people helping people.

Andy Burnham and the SoundPound Initiative

The community role of credit unions has also attracted support from political leaders across the spectrum, particularly in regions where credit unions have become important local institutions.

A prominent example is Andy Burnham, who has been one of the UK's most prominent advocates for credit unions.

When Mayor of Greater Manchester, he supported the SoundPound initiative, which brought together Manchester-area community credit unions to raise awareness of ethical finance and expand access to affordable credit. Working alongside the Greater Manchester Combined Authority and Transport for Greater Manchester, SoundPound has developed innovative products aimed at helping local residents manage everyday costs.

Burnham has repeatedly praised credit unions as a safe and ethical alternative to high-interest lenders, arguing that they can play a vital role in helping families navigate financial pressures. Speaking about SoundPound, he described credit unions as organisations that "change lives" and provide a positive local solution to financial hardship.

The initiative demonstrates how mutual finance can deliver social value beyond traditional banking by working directly with local authorities, transport providers and community organisations.

Political Momentum Behind Mutuals

The mutual sector's growing prominence is also reflected in public policy discussions. Across the political spectrum, there has been recurring interest in expanding co-operatives, building societies, credit unions and other member-owned organisations. Advocates argue that mutuals bring innovation, competition and community ownership into markets often dominated by shareholder-led businesses.

Supporters believe that greater mutual ownership can increase financial inclusion, strengthen local economies and create resilient institutions that take a longer-term view of success. Whatever the political climate, these arguments reflect a growing recognition that ownership structures influence business behaviour and can shape how organisations balance commercial performance with social purpose.

More Than a Financial Decision

The growing interest in mutual financial institutions points towards a wider desire for banking that reflects personal values as well as financial priorities. For Christians, decisions about saving and borrowing can be understood as part of faithful stewardship, shaping not only individual financial wellbeing but also the communities to which they belong.

Churches Mutual Credit Union offers one way of putting those values into practice. By combining professional financial services with member ownership and mutual support, it demonstrates that finance need not be detached from community, responsibility and care for neighbour. In that sense, choosing where to keep our money may be about more than convenience or cost, it may also be an expression of the kind of society we wish to help build.

CHURCHES MUTUAL
CREDIT UNION
We believe connection matters

My Money Journey

Joelle Warren

Business woman and philanthrapist, Canon Joelle Warren, is a former High Sheriff of Cheshire. She talks about her money journey and a life shaped by faith

Jesus spoke about money and possessions more than almost any other everyday subject - not because he was interested in fundraising, but because he knew that our use of money reveals the condition of our hearts. He talked about generosity, stewardship and trusting God with what we have been given.

Joelle Warren, business leader, church member and former High Sheriff of Cheshire, has spent much of her life thinking about those themes, not simply through financial giving, but through the giving of time, talents and hospitality. She speaks about money with a striking simplicity.

A life shaped by faith

Born in Liverpool and raised in Cheshire, Joelle's Christian faith began as a teenager. Her family were not regular churchgoers, but through a youth group she encountered a faith that would shape every area of her life including her relationship with money.

"One of the things that Christians did," she recalls with a smile, "was tithe their money. So I tithed my pocket money."

What began as a straightforward act of discipleship became a lifelong habit. As a student she tithed her grant, and later, after marrying Andrew, the couple tithed their income together. Giving became part of the fabric of family life rather than an occasional response to a particular appeal.

"In a way, it was giving the first fruits," she says. "It has always gone out on standing order and was part of what we do."

For Joelle, however, generosity has never been only about money. It is rooted in gratitude for God's goodness.

"We are so grateful for everything that God's given us - for our relationships, for our health, for our gifts. So, you give out of that gratitude. Whether that's financially, opening your home in hospitality, or giving your time."

Learning to trust God's provision

It would be easy to assume that generosity is simpler for those who are financially secure. Joelle is quick to challenge that idea.

"There were times when we didn't have much money," she says.

One key moment came when their eldest son, Jonty, was born. Joelle was working as a corporate banker in London and earning significantly more than Andrew, who was a primary school teacher. Together they decided she would leave work to focus on family life.

Overnight, their circumstances changed dramatically. The company car disappeared, mortgage rates soared, and household income fell to around a third of what it had been before.

"It was quite a big financial shock," she remembers.

Yet they continued the disciplines they had established. Looking back, Joelle remembers numerous occasions when God provided in unexpected ways.

One family story has become something of a favourite. Two-year-old Jonty noticed that unlike many of his friends, he and his mum travelled everywhere by bicycle.

"He said, 'I think I'm going to talk to dear Lord Jesus about this. Dear Lord Jesus, please could we have a car?'"

The following day, Jonty's godfather appeared at their door with an offer. Since he left his car outside their house each day while commuting into London, why didn't they use it whenever they needed it?

"For Jonty, Jesus had answered his prayer and given us a car," Joelle laughs.

Behind the humour is a serious lesson. "God provides," she says simply.

Giving as a shared discipleship

Throughout the interview, Joelle repeatedly speaks in terms of "we" rather than "I". Decisions about money have always been made jointly with Andrew.

"We've always had joint accounts for everything," she explains. "Everything's ours."

Despite their different backgrounds (Andrew grew up as a vicar's son in a household where money was often tight) they learned early in marriage to be open and honest about finances.

That transparency extended to their children. Pocket money came with what the family called "God pots".

"If they got a pound, ten pence went into the God pot."

The children could then choose where to give it. The important lesson was that generosity was normal and intentional.

Joelle describes tithing not as a rigid rule but as a helpful discipline.

"I think 10% has always been the minimum. As circumstances change, you can often give more."

The heart of giving, she believes, is not legalism but discipleship.

Stewardship, not ownership

One of the most revealing moments in Joelle's story came when she sold Warren Partners, the executive search business she founded in 1998.

Continued on page 14



My Money Journey

continued...from page 13

Rather than seeking the highest possible price from a corporate buyer, she chose employee ownership, allowing those who had helped build the business to become its owners.

"It wasn't just me that had built the business," she says. "The employees had built it too."

For Joelle, this decision reflected a deeply Christian understanding of stewardship. The business was something entrusted to her, not something she owned absolutely.

The company had been built around values inspired by Matthew 7:12: treating others as you would wish to be treated. Employee ownership offered a way to protect those values long after her retirement.

"It kept the values intact. It kept the purpose intact."

The joy of seeing impact

Alongside church giving, both Joelle and Andrew support a range of charities and community initiatives. One project particularly close to her heart is the Cheshire Community Foundation, which she helped establish.

The foundation connects donors with local organisations tackling poverty, isolation and disadvantage across the county.

"I love giving to things where I can see the impact," she says.

That impact often includes church-led projects. During her year as High Sheriff of Cheshire, Joelle visited food banks, community pantries, youth programmes and support groups run by local churches.

She witnessed first-hand the contrast between great wealth and significant deprivation that exists within Cheshire.

"Alongside great affluence, we've got huge poverty."

Again and again, churches across Chester Diocese are quietly serving their communities and "plugging the gaps".

Why Parish Share matters

Having worshipped at Christ Church, Alsager, for more than three decades, she sees giving to the wider Church as an expression of mutual support.

"There are parishes that wouldn't have a vicar if we didn't contribute."

Parish Share helps fund ministry across the Diocese of Chester, ensuring that churches in every community - whether affluent or disadvantaged - can continue to worship, serve and share the gospel.

But Joelle also highlights the less visible support provided by the diocese: training, safeguarding, communications, governance and practical guidance that enable local churches to flourish.

For anyone unsure about how church finances are managed, her advice is straightforward: get involved. Trust grows through participation and understanding.

"If you want to know more about what's going on, get involved on the PCC."

Much given, much expected

As our conversation ends, Joelle reflects on the Bible passages that have guided her life.

One is Jesus' teaching that "from everyone who has been given much, much will be demanded." Another is the story of the feeding of the five thousand.

"We have agency," she says. "God can and does do miracles, but we have agency too."

That conviction sits at the heart of her approach to discipleship. Everything: money, time, skills, relationships and opportunities is a gift from God. The question is not what belongs to us, but how we will use what has been entrusted to us.

Perhaps that is why, despite a life of considerable achievement, Joelle speaks far more readily about gratitude than success. For her, generosity is not primarily about wealth. It is about trust.

"It is around our stewardship rather than our ownership."



Joelle Warren was in conversation with Editor, Harriet Roberts

Watch a video of Joelle Warren talking about tithing and her money journey here.



Book Review

Money and the Gospel

Giving money with grace and handling money with integrity

by

John Stott and Chris Wright

The slightly convoluted title to this little book might give it away. This is actually two shorter books, by two authors, for two slightly different audiences. What they have in common is the same concern – our money and how we treat it – and the same starting point, which is Paul's second letter to the church in Corinth. The first part, by John Stott, suggests ten principles that lie behind generous living and giving, outlined in pithy, practical chapters. John Stott is often appreciated for the clarity of his thinking and writing, and so it is here. He takes us step by step through a short section of the letter, showing how generosity is motivated and what it looks like. He roots it in God and what he is like. 'It is very moving to grasp (Paul's) combination of profound Trinitarian theology and practical common sense', Stott says. CS Lewis once wrote about the difficulty of making good people look attractive. I thought that John Stoff made generosity look attractive – right, liberating and creating gratitude - and I really appreciated it.

Chris Wright's contribution has fewer chapters and they are slightly longer. He is writing for people who take responsibility for the money in churches. He wants us to see how important and how spiritual this work is, and how doing it doesn't just serve the church, but also reflects the character and the purposes of God. It may be that the principles he outlines are familiar, but I think it will encourage many to be reminded that the hard work they do, and the trouble that they take to do it rightly, is honourable and honouring to God. This is a much needed message of support and encouragement for the treasurers and finance teams of our parishes.

Any complaints about the book? No, just a couple of observations. First, the writers make assumptions about church culture and practice that might be different to some readers' experience. Perhaps that is inevitable in any book that is aiming to be practical. In any case, the principles that they are outlining should translate easily enough into the different contexts we operate in. Second the book might sound a little dated. Stott's part was first written at the end of the last century. Wright's is newer, but is still 14 years old. It means that they say nothing about digital giving, and maybe lack the urgency that a more recent book, written after COVID and the cost of living crisis, might have.

But I found this a really stirring and affirming read, and I do encourage you to get a copy. John Stott's part is available free online on the Stewardship website. The whole book is available in paperback, or more cheaply in an eBook from 10ofThose, an online Christian bookshop.

Peter Froggatt
Director of Outreach

Would you like us to send you a book to review?
Email comms@chester.anglcian.org

Contactless giving machine brings change



A Birkenhead church has seen donations increase greatly since installing a contactless giving machine.

Christ the King Church, Birkenhead, is home to 'The Oak Community Project' providing affordable food bags, clothes and household items to support local people in need who are in crisis or are experiencing increased cost-of-living pressures.

The church was donated a contactless giving machine in 2024 as part of a £1.25 million Church of England project which saw over 2,200 devices given out to parishes to help make it easier for congregations to give to their church.

Before the introduction of the giving device, The Oak Community Project received around £3000 in donations each year. In the last year they have seen this increase to around £14,000 a year, an increase they believe is in part because they now have easier ways to donate by card at the church.

Rev Debbie Wilkinson, associate minister at Christ the King Church in Birkenhead, said:

"Giving has increased significantly since we received the contactless giving device and this has enabled us as a project to work so much more positively with other agencies for the benefit of our community.

"The machine is so easy to use. It mainly stays in our Oak Community Project, but it is portable so we will take it into our Sunday morning service, and we will use it for weddings and baptism services as well. You can change it for different campaigns, such as Men's Breakfast or fundraising. If other churches are nervous about installing a machine, I would say please don't be, I can highly recommend it!"

The Oak Community Project has been running for over 15 years. Its customers are people like mum-of-two (name withheld), who was living in a women's refuge when she accessed the church. She said it was a vital lifeline during a difficult time:

"The amount of support is amazing. Over Christmas they helped out massively, providing little things for the kids. Each week I know I can come here and get affordable food for my family and it's easy to donate on my card.

"It's a massive support and such a welcoming community. Once I got back on my feet, I wanted to give something back, so I donated things to help others as well. It's brilliant here."

Director of Outreach, Peter Froggatt says:

"It has been great to see how the Oak Community Project has grown, and we were very glad to support them on their journey to embracing digital giving. It has removed a potential barrier and allowed many more people to benefit from their work."



The Grace of Giving

Revd Canon Lesley Currie



My attitude to giving over the years has been transformed from daunted to excited.

‘But since you excel in everything- in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you – see that you also excel in this grace of giving’

2 Corinthians 8: 7

To excel in the grace of giving seems to me both an invitation and a challenge. For me this challenge has long been part of my discipleship journey. As Paul writes to the church in Corinth in this second letter, he uses the example of the church in Macedonia to challenge them in their journey of generosity. I recognise that we can be generous with more than finances (time, talents, encouragement for example) but this magazine is focused on financial giving and so that’s where I will also focus. I wonder what has challenged you to become more generous?

For me only a couple of years into my faith journey, whilst at university I had been drawn to use my summer holiday to go on a short-term mission trip. We were tasked with raising the funds for this ourselves. Encouraged by others I reached out to my home church community and asked if anyone wanted to support this mission trip, intending to work to pay for some myself. I was blown away by the generosity of my church wanting to encourage my faith as the total cost was given between members of the church. In particular, one couple, Mick and Ruth, spoke to me the following week at church and said that they would pay the flight costs. I didn’t know how the costs were itemized at that point, I simply had a total to raise. They said that it didn’t matter that I didn’t know how much it was yet, but for me to find out and that they would pay for the flight whatever the cost. That’s what they felt God had asked them to do. I found it remarkable that they could commit to an unknown amount, they didn’t know if it would be easy for them or stretch their finances, but they were willing to listen to the prompt of God and act on it in faith. It turned out that the flight was a significant part of the total cost and when I told them, they didn’t flinch but confirmed their willingness to pay this for me.

“It’s not about how much you give, but about learning to be generous with what you have.”

It seems to me that the Macedonian church that Paul uses as his example had learnt to see giving generously as a privilege. Paul is using them as an example to challenge the church in Corinth to do likewise. In Macedonia, they had understood Jesus’ generosity with us in leaving the riches of heaven and becoming poor for our sake (verse 9), and they wanted to do the same for others in need. My parents had modelled generous giving to me by giving generously to others. They had also taught me to tithe by encouraging me to tithe pocket money. From a young age I had church-giving envelopes to put my coins into, but while they taught me and modeled for me it was never forced upon me. It was always my choice and probably at least half of those weekly envelopes remained empty, but the envelopes were there available for me to make a choice. Giving my 10p from my £1 pocket money demonstrated to me that it’s not about how much you give, but about learning to be generous with what you have. It’s important to remember how much the widow’s mite (Mark 12:41-44) was valued because it came sacrificially out of little. Learning to receive as I did when planning to go on that mission trip made a big difference in understanding the difference generosity makes not only to finances, but also to faith as I learnt to both give and receive.

“We have always tithed (when we’ve had little and when we’ve had more).”

Daniel (my husband) and I have continued to be challenged in our journey of generosity. We have always tithed (when we’ve had little and when we’ve had more) and have grown to see that as our base line of giving. It has been both a challenge and a joy to grow in generosity beyond that. Each year when we organize our tax return it has become a joy to celebrate how much we have been able to give away each year, however large or small.

Whenever we are made aware of a need, be it for an individual, ongoing support of a charity or mission organization, or a global emergency we pray to see how much God might want us to give. We ask the question ‘Lord do you want me to be part of the answer to this person’s need / this situation? If so, how much?’ If we have different answers, we always try to go with the higher option. My attitude to giving over the years has been transformed from daunted to excited. Excited to be part of God’s blessing to others, excited to be part of the story of how he builds his kingdom both in our locality and across the world; what a privilege! We have experienced God’s enormous generosity to us, and we want to give back both to bless others and to encourage them with their own journey of generosity. I have discovered as someone once said that ‘you can’t out give God’, it’s simply not possible to give to God more than He has given to us.

Paul speaks of eagerness in giving and that’s been a journey for me. Sometimes it’s felt really hard to give generously and at other times it’s been an absolute joy. When it’s been hard, I’ve had to push into trusting God again for his provision for us and remember that all we have is His in the first place. When it’s been a joy, I found that helps me to lean into the eagerness to ‘excel in the grace of giving’. I think there’s an invitation for us all to grow in generosity as we learn to trust God with everything we have. My journey continues and I encourage you to continue you on your own journey with generosity.

Revd Canon Lesley Currie
Assistant Archdeacon of Macclesfield and Dean of Women’s Ministry



Parish Share was vital in sustaining ministry across the diocese in 2025

...supporting stipendiary ministry

- 413,887+ clergy hours offered, by 175 full-time and 38 part-time stipendiary clergy.

...training and other costs to sustain ministry more widely, including:

- SSMs — 91 self-supporting ordained ministers (55 licensed, 36 PTO)
- Licensed Lay Ministers — 285 (203 licensed, 82 PTO)
- OWLs — 199 Occasional Worship Leaders
- Spiritual Companions — 40

...and investing in future ministry

- 21 people training for ordained ministry
- 17 people training to be licensed lay ministers