

Extra Information

Why do we give?

Generosity and support of gospel work is part of personal discipleship. It flows from our hearts – the things we love and value. Our pledging time gives us opportunity to remember God's generosity to us and plan to give generously in response. Whether we have little or much, we seek to be godly with what God has given us.

Here are 7 reasons we give sacrificially...

1. **To be like God.** God is generous. Not only has he given us all we are and all we have, but he has given us his only Son. To give sacrificially is to follow Jesus and be like God. (2 Corinthians 8:7-9)
2. **To love God.** God is pleased when we give like him (Philippians 4:16-19). It leads to people giving thanks to God (2 Corinthians 9:11-12).
3. **To love others.** We give to meet the needs of others, especially their need to hear the gospel, and be saved for all eternity. (Matthew 25:31-40, 1 John 3:16-18)
4. **To guard our hearts from greed and trusting wealth.** Jesus taught us not to worry about wealth, but to seek treasure in heaven so that our hearts would be focused there. (Matthew 6:19-34) The alternative to greed is generosity. (1 Timothy 6:6-10 & 17-19)
5. **To be good stewards of what God has given us.** Jesus teaches us to put what God has given us to good use. (Matthew 25:14-30) The 'shrewd manager' used his worldly wealth for eternal purposes (Luke 16:1-13).
6. **To support those whom we set apart to preach and lead the church.** (1 Corinthians 9:1-14 & 1 Timothy 5:17-18)
7. **To share in the joy of gospel partnership.** There is great joy and mutual affection in sharing with one another in gospel work. (Philippians 1:3-8 & 4:14-16)

And 3 things to remember...

- Our giving does not make us acceptable to God but is a response to knowing we have already been saved. (2 Corinthians 8:1-5)
- God is concerned more with our hearts, than with the amount we give – with equal sacrifice, not equal amounts. (Luke 21:1-4, 2 Corinthians 8:11-15)
- God loves a cheerful giver! (2 Corinthians 9:6-7)

If you would like to meditate on passages of Scripture, here are 10 passages you could read and pray over in the next few weeks.

1. Matthew 19:19-34
2. Luke 12:13-21
3. Luke 16:1-13
4. Luke 21:1-4
5. 1 Corinthians 16:1-4
6. 2 Corinthians 8:1-15
7. 2 Corinthians 9:1-15
8. Philippians 4:10-20
9. 1 Timothy 5:17-18 & 6:6-10
10. 1 Timothy 6:17-19

How much should I give?

As Christians we are not under any law about how much we give. In the Old Testament God called his people to give the first 10% of their produce / income in joyful response to his blessings on them. In the New Testament there is no limit. The first Christians grew quickly in Christlike generosity (Acts 2:42-45 & 2 Corinthians 8:1-5). In 1 Corinthians 16:1-2 there are instructions to plan responsibly, prepare well and give in accord with our income. Each one should give what we have decided in our hearts! (2 Corinthians 9:7).

Here are two tools that might help you...

1. The 10% Guide

Total Income		10% =
Current Giving		
Your 2027 Giving Goal		
Split:	JAC General	
	JAC JMAP	
	Other	

2. What's needed

General Fund: To sustain present ministries and cover our new Youth Ministry Director, requires an average increase of 8%.

Giving in 2026

Multiplied by 1.08

JMAP Fund: We could train Justin and Jacinta if 126 people were able to give \$1000.
Could I/we give this? Less? More?

Bank Account Details

Bank: Westpac BSB: 032 059

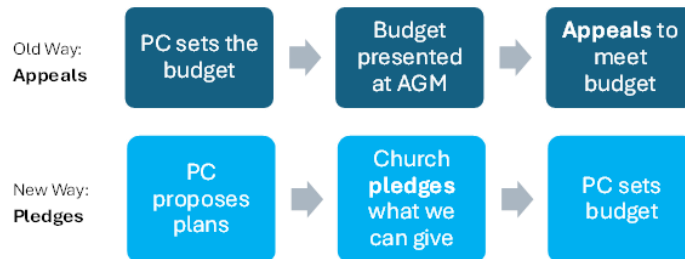
General Fund: A/C 320 961 "Jannali Como Anglican Parish"

Apprentice Fund: A/C 320 953 "Jannali Como Anglican Parish – Apprenticeship"

Answers to Common Questions

1. What is a pledging system, and why have we introduced it?

Instead of setting a budget, then appealing to the church to meet it, the Parish Council asks the whole church to prayerfully consider what we can give, then set the budget accordingly.



After 3 weeks of communication, the Parish Council invites everyone to submit a pledge for what we can/will give in the following year – for both the General and JMAP (Ministry Apprenticeship) Fund.

This approach leads to...

- Improved communication and consultation with the whole church.
- Increased ownership of what our giving is accomplishing.
- A greater sense of partnership in making ministry happen.
- Reduced need for crisis appeals.
- The Parish Council setting the budget with confidence.
- Church members setting their personal budgets with confidence.

2. What if pledges don't cover the proposed budget?

In the past God has always provided for our needs. Please pray that our combined pledges will be sufficient.

If there is a shortfall, the Parish Council will consider how much it is and try to understand the reasons. The Parish Council will respect the process and set the budget accordingly.

For the General Fund, a shortfall would leave several options:

- Return to members and seek more or increased pledges.
- If it's close and not everyone has pledged, press on trusting that the balance will be given.
- Reluctantly make cuts to our current ministries according to what is pledged.

For the JMAP Fund, a shortfall will mean that without further pledges we won't be able to train both Justin and Jacinta.

3. What if pledges exceed the proposed budget?

We will all rejoice! The Parish Council would then consider some of the extra things we'd like to do, which are listed on the page with detailed financial information.

4. Do I need to pledge separate amounts for the General and JMAP Funds?

The Parish Council has consistently kept funds for general ministry separate from funds used for property and those used for JMAP. We also use separate bank accounts. This enables you to decide which fund you wish to support. That's why the Parish Council asks you to make separate pledges.

5. What about the Property Fund?

With generous giving in 2026 we anticipate that our building for ministry loan will be cleared by this December. With no new property projects planned for 2027, we are not currently seeking further pledges for the property fund. Any contributions to the Property Fund will of course be gratefully received and held for future projects.

6. I've been giving for years. Do I need to pledge?

Yes. Please submit a pledge. Our process relies on everyone submitting a pledge. The Parish Council will set the church budget according to the pledges submitted, not the level of present giving.

7. I pledged last year for 2026. Do I need to submit a new pledge for 2027?

Yes. Please submit a new pledge for 2027. The Parish Council will set the church budget for 2027 according to the pledges submitted, not the level of present giving.

8. What if I don't know what I can give in 2027?

For various reasons, some members may not know what their personal capacity to give will be. Many of us depend on casual work, contracts, bonuses, investment returns, etc. Income is not regular and can vary considerably. It might help some to put money aside to give quarterly, or as a one off, or as a series of lump sums.

The Parish Council encourages you to make your best estimate and then give as you are able. It is likely that your best guess will be far superior to ours!

9. What if my circumstances change after I pledge?

It is likely that circumstances will change for some of us. The Parish Council understands this. We regard your 'pledge' not so much as an iron-clad vow/promise, but as an indication of your intentions. Some of us may need to give less than what we pledge, while others may be able to give more. We trust that this will even out. Our experience is that the overall amount received matches the total pledged.

10. Who will know what is pledged? Is it anonymous?

Including your name on your pledge is optional. The Staff and Parish Council are committed to not knowing who has pledged what. As we have done for 2026, one trusted person will be appointed to serve as our pledge administrator. For 'Towards 2027' Greg Bridge is our pledge administrator. He alone will receive all the pledges and report only combined totals to the Parish Council and staff. The details will be kept confidential.

There are however benefits to including your name. Some might find it helpful to provide themselves an extra degree of accountability. It also allows those who have forgotten to request a reminder from our pledge administrator.

11. How and when do I submit my pledge?

Please give careful and prayerful consideration to what you can pledge. As soon as you are ready you can submit your form. Please take care to only submit your pledge once, to avoid double counting.

12. What if I forget what I pledged?

It would be wise to write down or take a photo of the amount you have pledged, or to immediately set up your giving to fulfil your pledge. If you have included your name, you will be able to request a reminder from our pledge administrator.

Financial Information

General Fund

Our General Fund is used for our regular ministries. The total collection we need to continue our present ministries and cover the costs of our new Youth Ministry Director is **\$1,072,000**. If we continue giving at our current level, 2026 collections are likely to be \$994,000. This means we need an increase of around 8%.

Here is a summary of where the money will go in 2027...

Paid Staff 78% <i>Neil - Rector</i> <i>Ross - Connect</i> <i>James - Grow</i> <i>Josh - Youth</i> <i>Amy (4d) - Children</i> <i>Bec (2d)</i> <i>Michael (1d) - Student M</i> <i>Jeannette (5d) - Admin</i> <i>Jodi (1d) - B/Keeper</i>
Diocesan Costs 7%
Property & Utilities 6%
Mission Giving 5%
Resources & Office 4%

	Thur	Sat	9am	10:45	6pm	4pm
Focus pastor	Neil	James	Ross	Neil	Ross	Josh
Rector	Neil					
Connect	Ross + (Amy & Josh)					
Grow	James + Bec (2d)					
Serve	All – Need for future staff					
Belong	ALL - Need for future staff					
Gather	All – Need for future staff					
Children		Amy (4d)				
Youth		Josh		Josh		
Yng Adults					Ross	
Training	Student Minister – Michael King (1d)					
Admin	Jeannette Donan + Jodi Petty (1d)					

Our share of services provided by the diocese, mainly Insurance, Safe Ministry Program, Property Trust fee

Rates, Electricity, Cleaning, Grounds, Building Maintenance.

We give 5% of our collections to other ministries. CMS (2%), Greenfields Fund (2%) & TJHS SRE (1%). Individual members give much more to mission.

Printing, church supplies, materials, promotion, licenses, subscriptions, carols, team costs, equipment, etc.

See over page for more detailed proposed

budget.

Ministry Apprenticeship Fund (JMAP)

This fund is used exclusively to train ministry apprentices to leave us and serve in full-time gospel work. Apprentices generally train for 2 years on a full-time basis. They are paid at the rate of the minimum wage. This, along with superannuation and other costs totals \$63,000 per trainee per year.

To train Justin and Jacinta in 2027 the total giving required is \$126,000.

This giving is separate from, and over and above, contributions to the general fund.

If 126 of us could pledge to each give an average of \$1000 in 2027 (~ \$20 per week), together we'd be able to train Justin and Jacinta. Some of us can't afford to contribute \$1000, but others can give much more. Some of us have been blessed by God with significant funds and could perhaps give more to invest in the future of the gospel.

Proposed Budget for 2027 - General Fund

	Budget 2026	Projected 2026	Proposed Budget 2027	Change to 2026 Budget	
Staff Costs					
Ministry Staff	710,090	688,820	750,558	40,469	Step up to Youth Ministry Director, Other increases in stipends and allowances 4% less savings on SRE Coordinator now voluntary.
Admin Staff	104,720	110,791	108,353	3,633	Increased salary (4%) & super
	814,810	799,611	858,911		
Diocesan Costs					
Insurance	55,163	55,163	54,265	-898	
Safe Ministry	12,796	12,796	12,588	-208	
Property Management	8,451	8,451	8,314	-138	
Other	1,713	1,007	-517	-2,230	
	78,124	77,418	74,650		Paid by the diocese on our behalf, then recovered from us
Property & Utilities					
Cleaners	13,000	12,905	13,000	0	
Repairs & Maintenance	36,100	43,858	40,700	4,600	Increased plumbing & A/Con costs
Utilities	15,000	13,462	15,700	700	
	64,100	70,225	69,400		
Mission Giving (5% of collections)					
CMS	17,700	17,700	21,100	3,400	Increases with collections
Greenfields Land Fund	20,267	20,083	20,807	540	Increases with collections from 2024 to 2025
Jannali Board of CE & Other	9,900	9,211	11,700	1,800	Increases with collections
	47,867	46,994	53,607		
Resources & Office					
Resources for Ministry	14,000	18,606	30,400	16,400	Includes new budgets for youth ministry, carols, music teams, It's Music Time, portable wireless mic & speaker & a TV for Meeting Rm 1.
Printing & Office Costs	10,050	11,506	10,750	700	
Professional Services	5,300	4,880	4,600	-700	
	29,350	34,993	45,750		
Rental & Other Income	-76,085	-65,084	-30,300	45,785	Includes 89WR Rent received, interest & misc donations. Change is due to rectory once again being used for staff housing.
Anticipated Surplus/Deficit		30,243	0	0	
Collections Required	958,166	994,400	1,072,018	113,852	Requires an increase of 7.8% on current projected 2026 collections

Extra things we could do if funds permit

Belong Director - 2 days/week	35,222	Direct our efforts in welcoming, integration and community life
Partner with needy churches - ShAC/Berkley	10,000	Requests received from Berkley, standing request from SHAC
Increase CMS contribution	5,500	Good to increase church support for CMS
Concrete end of the driveway with a basketball hoop	7,000	Remove bog in wet, and provide extra accessible parking.
Coffee machine	5,000	Grant application currently in process

1,129,741