

HOW CAN YOU HELP

In order to reach a target of £500,000 in the next three years, that breaks down to each member giving unit giving about £4,900, which is on average £58 extra per month (plus gift-aid) or everyone giving an extra 30% over what they currently give. Monthly giving is statistically the most effective way and here are some ideas for finding savings as well as things to think about for earning extra cash or making use of money that comes your way.

Budget, budget, budget

The best way to achieve your budget is to...budget! Having a goal and keeping track of what you spend can really help. There are lots of great budgeting apps to keep you on track, such as Yolt, Pennies and Spending Tracker, and You Need A Budget.

Online shopping cashback

City Church can get cashback from many retailers including Amazon and eBay if you use the Easy fundraising website or app and set City Church Manchester as your cause to support. Are there friends or family who would also be happy to support us this way? Here is a sign up link that will add in an extra £5 bonus - <https://www.easyfundraising.org.uk/invite/HX72HB/KNZ1CZ/>

Spending Sabbath

How about choosing one day per week when you decide to spend no money. Nil, nada, niente. Maybe you could combine it with fasting and praying for the church building. You might find that, when you put off buying something till the next day, you realise you don't actually need it.

Let the Tax Man pay

If you are fortunate enough to receive a tax rebate can you give the windfall to the building fund? Did you know that higher rate tax payers can claim an extra 25% on their gift aid giving? If you earn above £46,350 you can contact HMRC to claim the extra back. For example if you donate £1000 to City Church, we claim Gift Aid to make your donation £1,250. You pay 40% tax so you can personally claim back £250 (£1,250 x 20%) which you can add to your giving. For more information see: <https://www.gov.uk/donating-to-charity/gift-aid>

Coffee Cuts

The average Brit spends £676 in coffee shops each year. Even if we spent only 10% of that but then cut our expenditure in half, we could together raise approximately £3,000 a year! Rather than meeting in Starbucks or Nero, can you have a friend round for a coffee or make your own and meet in a park or library. Or, if you are going to a coffee shop, take a reusable cup – most coffees shops charge less: Pret 50p; Starbucks 25p; Greggs 20p; Costa 25p; Nero gives you two stamps meaning one in 5 coffees free/20% discount.

Spending Sabbatical

Could you decide there was one thing in your life you could take a year off from spending money on? Going to the cinema? Shoes? Tech? Music? Make up? Garden stuff? Set yourself the challenge and see how far into the year you can get!

Donate a Pint

How about foregoing one pint of beer or glass of wine once a week and donating the cost. The average pint costs £3.60. Over a year that could raise £180 and give your liver a small boost!

Council Tax

Have you noticed that you only pay Council Tax in 10 out of 12 months – February and March are free months which many of us haven't budgeted to spend on anything. Could you give that extra money to the building project?

Downshift your brands

Are you hooked by the big food names? Drop a brand level on everything you buy and according to the Mysupermarket comparison website, you can cut the bill by up to 30%. For a family's £100 shop that's over £1,500 a year. Even if you only drop half the brands because you can tell the difference on others, that's still a saving of £750 a year.

Subscription Services and Magazines

Monthly subscriptions to Netflix, Amazon, Spotify etc. cost on average £7 per month. Whilst Men's Health Magazine and Cosmo can put you back up to a fiver a month. Could you give up one or more of your streaming services or pool with others to save costs? If 50 people gave up Netflix for a year we would raise at least £3600.

Clothes swap

Could you cut down on clothes expenses by organising a clothes swap event with friends?

Skill share

Do you have a skill you would be happy to help church family members with. Cleaning, gardening, odd jobs, proof reading, dog-sitting, buzz-cuts! Can they pay you rather than someone else?

Insurance renewals

Only 15 % of people shop around when renewing utility supplies, car, travel, health, house insurance. By doing a simple comparison you could make savings you wouldn't notice from your budget anyway.

Gym membership

Instead of paying a monthly fee look at cheaper pay as you go options, local council gyms or take up a sport that costs less.

Spare room

Do you have a spare room that you could rent out and give the proceeds to the building fund?

Packed lunches

Rather than spend the average of £4 per day on shop bought lunches, make your own and huge savings too.

Car sharing - Can you share the costs of travel to work or church with others?

Birthday and Christmas Bonus - Can you ask friends or family to donate all or some of your gift to the building fund?

Start an e-business - Time rich but cash poor – can you set up an e-bay business?

Sell your stuff

Your junk might be someone else's prized possession. Take the chance to clear out and do a car boot or e-bay sale. Send an email round church to see if others have stuff you can sell too.

Bonus Boost

If you're fortunate enough to receive a bonus at the year end, try budgeting not to include it and give some or all of it to the building fund when it comes.

Credit card cash back

If you're comfortable with using a credit card for your monthly spends, some credit cards will give up to 1% cashback either direct to you or to your chosen charity. This can be a really effective way of earning free cash, especially if you use it for your food, petrol bills monthly subscriptions and big ticket items. However, please be careful that to keep a check of your spending – apps can help - and always pay off the monthly balance, preferably by setting up a direct debit to clear the full balance, otherwise you will be charged interest.



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