

## **'Credit-Crunch Hits Churches'**

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With the credit crunch biting so hard, with increasing unemployment, and with a global economic downturn it is very possible that the church -as the 'called out people of God' -are facing several real opportunities.

It is possible that with increased stress and tension stemming from broken consumer-driven dreams that people will look to God and specifically those who are Christians for consolation, support and meaning- 'Come to me all you who are heavy laden and I will give you rest.' I wonder how we wish to respond to this as a community across East Bristol? Will we share our faith in actions and in words?

It is also possible that within our faith communities that people will need a safe space and practical advice and support. I wonder whether it would be possible to pool our expertise across the churches -via the PCCs and Steering Group- to see how we might give really practical support which stems from our commitment to Christ?

This could develop into a real expression of service and commitment to those within the community. Perhaps within St John's, for example, something could be developed in conjunction with an outside support agency at the Friday Coffee Mornings. High quality hospitality could lead very naturally into a listening service and the giving of practical advice and the opportunity to pray simply about the situation being faced. The Church of England website could provide clues as to how we might do this with integrity and without promising that which we cannot deliver.

I have been involved in a church community which was on a really tough and isolated housing estate outside Oxford. There were no banks and most people had limited financial resources and became prey to loan sharks and ever increasing payment demands. The churches- for this was a place of real ecumenical cooperation- set up a credit union which encouraged people to save and restructure their financial commitments. This really made a difference and brought hope to many and a sense of self worth which had been eroded.

As church communities we also face another opportunity with the

credit crunch, namely, how we approach Christmas and the way in which we celebrate and give presents. For some the giving and receiving of a gift may be of real importance, for others a large family meal. For others giving affirmation, providing a simple intimate meal or watching a film together may be what is really valued. For others providing loving affection may be the best gift of all. It is worth thinking about what you would really value and what those around you would really appreciate most.

Within our family we don't actually give gifts within the immediate family at Christmas. The children will receive gifts and give gifts to their English aunts/uncles and cousins. Instead we celebrate Sinterklaas with the Dutch family around 5/6th December and gather as a large extended family, with each person providing just one gift and a poem (often in turns pulling their leg and affirming them) for one other person. We never know who has given us a gift (although we do like to guess!) and we have a limit of fifteen Euros to spend. It really is brilliant.

Another opportunity with the credit crunch is actually to ask each other the basic question - why do we want to celebrate Christmas anyway - and explore a little under the surface of the 'expected answers'.

The opportunities described above perhaps can have an immediate impact and I am open to hearing how you respond to these. However, as churches we are in a sense living on credit. In connection with this I want to emphasise that 'church' does not mean a 'building' but 'the called-out people of God' - called out from the whole community as a sign of God's love, rather than called out of a building where the worshipping community gathers.

This could be really pivotal in our movement to exploring new ways of being church. I think we need new ways as we are in a new situation. We give thanks for the past but we are living on credit. I wish to ask a few questions:

Do we meet our voluntary share contribution? If we do, then to what extent does it pay for a stipendiary minister? (estimated cost about forty thousand pounds all in). If not, who picks up the shortfall? (other parishes in the diocese, maybe diocesan financial reserves?) Is it possible to keep this going?

When did we last review our giving in its broadest sense with input from our ministers/priests? (and yes the credit crunch might have an impact on planned giving and returns from covenanted giving).

How much does it cost to keep our seven buildings open? Are we keeping up with this? How do we use them seven days a week to serve the community?

What are we expecting from our stipendiary ministers (our diocesan staffing allocation is for 2.6 stipend but we generously are given two extra mission-initiative priests and for now, Andre at diocesan expense and through contributions from trusts and Germany.) What are they for? Are we paying them to do ministry on our behalf?

I suggest (reading evidence-based research and predictions) that in time the staffing levels will diminish gradually both in East Bristol and across the diocesan and national church. I suggest in time that churches are surrendering their buildings last of all - the stipendiary ministry disappears first. We are living increasingly on credit, (and perhaps one more minister has gone as he has just been shot for saying these things.)

How can we respond well and creatively to this situation? (and I am interested in what you think so please be in touch).

We could as a Partnership pool the statistics of our own individual situations.

We could explore creatively through discussion (and sharing of ideas and of responses already being made) and commit ourselves to one another to move forward together, realistically.

We could change our expectations upon the stipendiary clergy, and ask them how they might have the space to do work which resources individuals and congregations to increasingly become baptismal ministers for God in their daily situations, affirming their gifts and skills and helping us all in developing them further.

Review our giving, in its fullest sense.

Do nothing. Keep going. Hope for a miracle.