

Budget 2022

A THRIVING CHRISTIAN PRESENCE



BUDGET 2022



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Where we have come from-

In leading the Diocesan team over the last two years my focus has been on providing the services needed to support and resource the local church as it offers a Christian presence in every community. Whilst providing this service, and planning for mission and ministry provision we have sought to maximise income, reduce expenditure, and change working practices.

To increase income, we have reviewed and outsourced glebe management and development, changed our investment portfolio, and grown our building consultancy business. To reduce expenditure, we are implementing an overall 10% cut to the total salary budget of the Church House diocesan team, and with leadership from the Bishops and Archdeacons we are reducing in 2021/22 by nine stipendiary posts as part of an overall reshaping of ministry. We are looking closely at our future need for office space.



Managing the financial resources of the diocese is not just about cutting costs and increasing income, it is about doing things differently:

- ❖ Our financial decisions are based on seeking to enable mission and ministry in ways that are needed for the church of the future, reflecting the needs of the local church, and guided by the overall Mission and Pastoral Plan for the diocese and our commitment to eliminating the deficit by 2025.
- ❖ We have been seeking greater efficiency with changed staff roles, a new approach to procurement, better IT systems and cost reductions in the maintenance of houses.
- ❖ We are actively seeking to share resources with our neighbouring dioceses, for example in combining our Human Resources staffing with Bath and Wells. Further changes and deeper collaborations and partnerships to reduce cost are under discussion.

Where next?

Before the pandemic we had a substantial operating deficit. The pandemic has worsened the deficit for 2020 and more than likely for 2021. Last year we took out a £2.5m COVID bank loan to ensure we had adequate cash to sustain mission and ministry in the diocese. This loan has added pressure for further change.

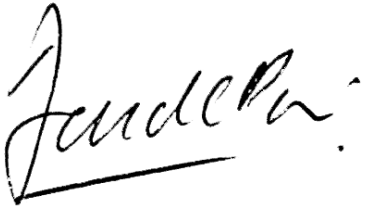
- ❖ There are choices to be made about the shape of mission and ministry and how this is resourced.
- ❖ There are choices to be made regarding stipendiary clergy deployment. Stipends, pensions and houses are our main expenditure.
- ❖ There are ongoing choices to be made in the services provided by the diocese to the local church.

Whatever other changes we make in our budget, the bedrock for all our finance is income from Share, contributed through the generous giving of individuals across the diocese.

We recognise that giving is in response to a generous God and is integral to discipleship. This autumn we will start to see the early results of our Generous Giving Campaign based on a reflection on responding to a generous God.

We know that giving is determined by confidence in the impact of the local church in mission and ministry locally, and dependent on trust in the overall shared work of the diocese. We are all part of the process of growing and sustaining trust and impact.

I look forward to discussing with you how we can make the best decisions possible for our work together in 2022 and beyond.

A handwritten signature in black ink that reads "David Pain". The signature is written in a cursive, flowing style with a horizontal line underneath the name.

David Pain

Diocesan Secretary and CEO of the DBF

Budget 2022

You will be aware that feedback was sought before setting and securing Synod's agreement to the 2022 budget

Listening to feedback- Parish Share

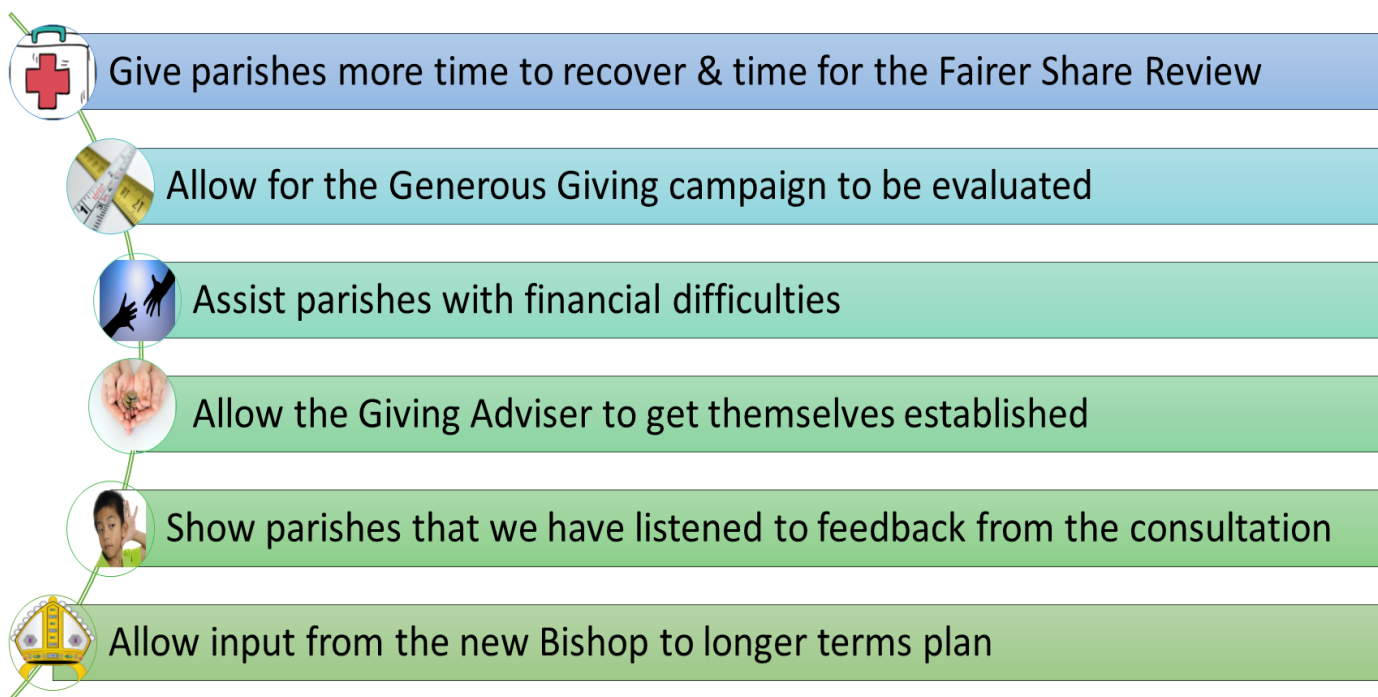
The outcome

- 10% share increase dropped (agreement Finance Committee and Bishop's Council)
- 5% increase for 2022 for all Parishes where there are no stipendiary deployment changes to the benefice
- Hoped for contribution level 92%

As before:

- Parishes with stipendiary deployment changes to their benefice will have an adjustment to their share according to the current Fairer Share rules
- In year appeal process

Below is a summary of the reasoning for this and settling on 5% share increase



The DBF recognises that a 5% increase at 92% contribution is still a big ask and we pledge help to parishes in the following areas

- Help (working with deanery treasurers and where required) with examining parish reserves and helping with release of restricted funds where possible
- Help via the Giving Adviser to increase giving and to furnish the mechanisms for giving (contactless : PGS etc)
- Accounting system roll-out including help with Independent Examination
- Training for treasurers and secretaries
- Quarterly zoom meeting for treasurers to ask questions/ learn from others
- Insurance review
- Creation of parish portal where parishes can login- see their share balance – see parochial fees they have paid in the year and in time be able to pay to the Diocese through this portal

Listening to feedback- Cutting expenditure

Feedback about central costs and value for money has been heard. Some costs can be reviewed – there are significant others e.g., clergy pension contributions; stipend rates; National Church requests where we have little or no control over the expenditure. Clergy property costs are largely dictated by the marketplace in which we operate and the need to maintain our assets and to provide clergy with a decent home. Even with services, some are discretionary and some have to be provided by law and custom.

Further examination of costs however has identified the inclusion of challenges for 2022 in the following services within Church House.

Challenge for 2022

| Reduction in the following costs: | £,000 |
|--|--------------|
| Mission and Ministry | (70) |
| Social Justice, Comms and Safeguarding | (64) |
| Further challenge | (156) |
| Total reduction | (290) |

These cost savings to be achieved primarily by collaboration with neighbouring dioceses to reduce cost; reviewing services to ensure value for money is being delivered; use of better technology to increase efficiency within Church House.

Other targets for 2022



Implementing Total Return to enable better use of Glebe lands to raise income and capital return



Using expertise from others within Diocese in non-executive and professional capacity to maximise income from assets



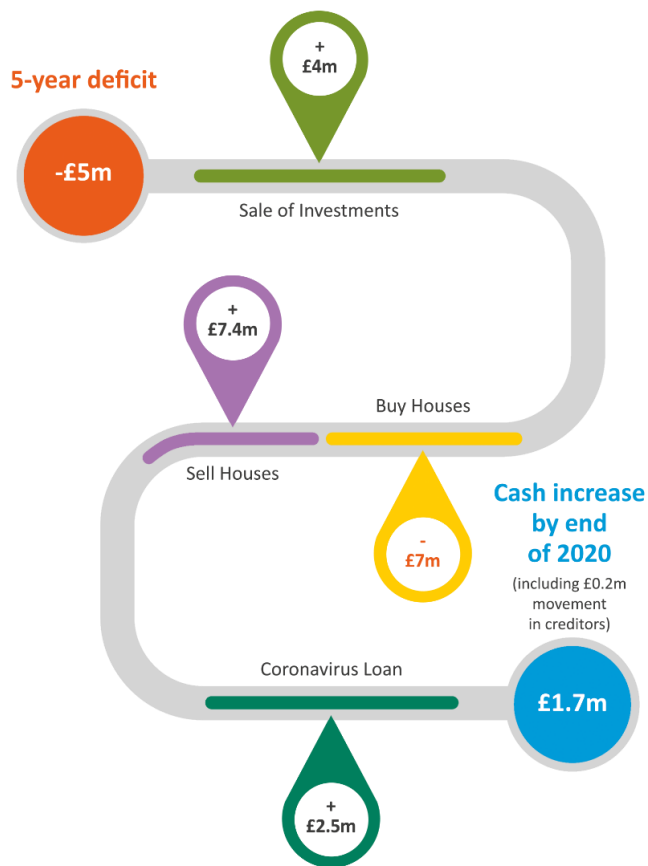
Property trading company : developing new markets



Appraising different possible uses for Church House

The Financial Context

Deficit funding

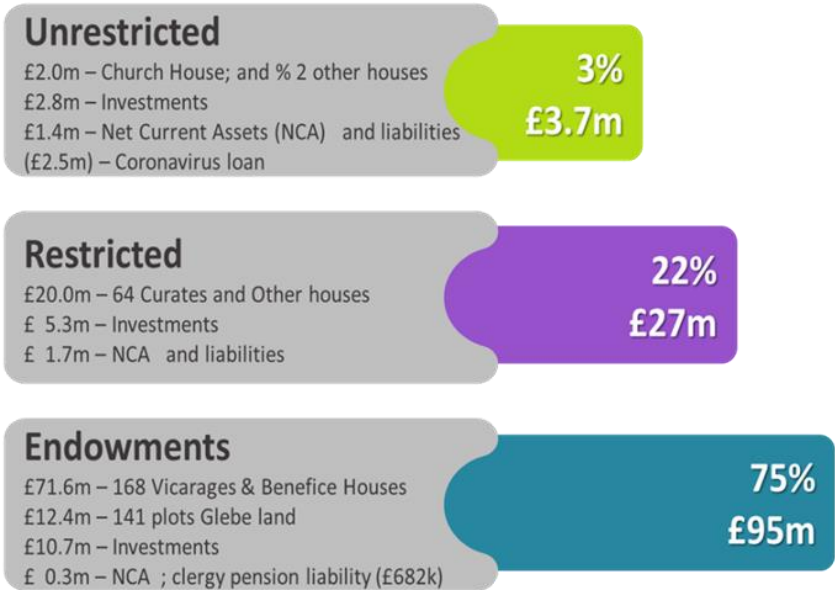


2016-2020 Deficit of £5m paid for by selling investments raising £4m but reducing potential investment income: raising £400k through net movement on house sales and purchases and taking out a Coronavirus bank loan for £2.5m raising cash balances at end of 2020 by £1.7m ensuring there is sufficient liquidity for 2021 and beyond.

Strong Balance Sheet

Salisbury DBF had a strong balance sheet £125.7m at December 2020 which does give us options. However the tables show that the majority of the funds are tied up in clergy houses £94m and there are significant restrictions on the use of funds.

| | Y.E Actual 2020 | Y.E Actual 2019 | Variance |
|-------------------------|-----------------|-----------------|--------------|
| | £'000 | £'000 | £'000 |
| Tangible Fixed Assets | 93,555 | 94,264 | (709) |
| Investments | 31,179 | 31,901 | (722) |
| Cash and Bank | 3,704 | 1,347 | 2,357 |
| Current Assets | 1,227 | 1,279 | (52) |
| Current Liabilities | (730) | (1,018) | 288 |
| Long-term Liabilities | (3,269) | (1,377) | (1,892) |
| Net Fund Balance | 125,666 | 126,396 | (730) |



2022 budget at a glance

Summary 2022 budget

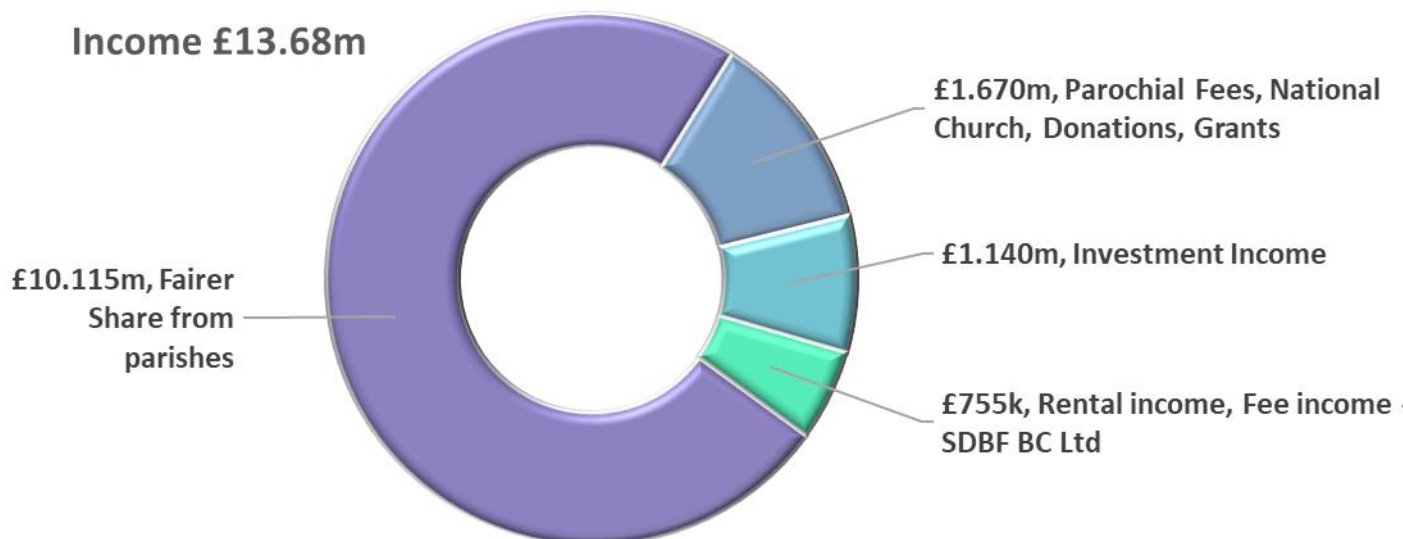
| Income | 2022 budget | | 2020 actual | |
|--|---------------|-------------|---------------|-------------|
| | £,000 | % | £,000 | % |
| Fairer Share from parishes | 10,115 | 74% | 9,604 | 74% |
| Parochial Fees, National Church, Donations, Grants | 1,670 | 12% | 1,804 | 14% |
| Investment Income | 1,140 | 8% | 919 | 7% |
| Rental income, Fee income - SDBF BC Ltd | 755 | 6% | 684 | 5% |
| Total | 13,680 | 100% | 13,011 | 100% |

| Expenditure summary | 2022 budget | | 2020 actual | |
|--|---------------|-------------|---------------|-------------|
| | £,000 | % | £,000 | % |
| Direct Ministry (stipend, pension, housing) | 9,633 | 65% | 9,415 | 65% |
| Ministerial support and support for parishes | 2,990 | 20% | 2,852 | 20% |
| Diocesan Administration costs | 795 | 5% | 833 | 6% |
| National Church central costs | 542 | 4% | 559 | 4% |
| Work with children and young people | 309 | 2% | 330 | 2% |
| SDBF BC Ltd | 210 | 2% | 208 | 1% |
| Overseas mission (Sudans) | 200 | 1% | 241 | 2% |
| Share discount & in-year provision & Loan interest payable | 156 | 1% | 86 | 1% |
| | 14,835 | 100% | 14,524 | 100% |

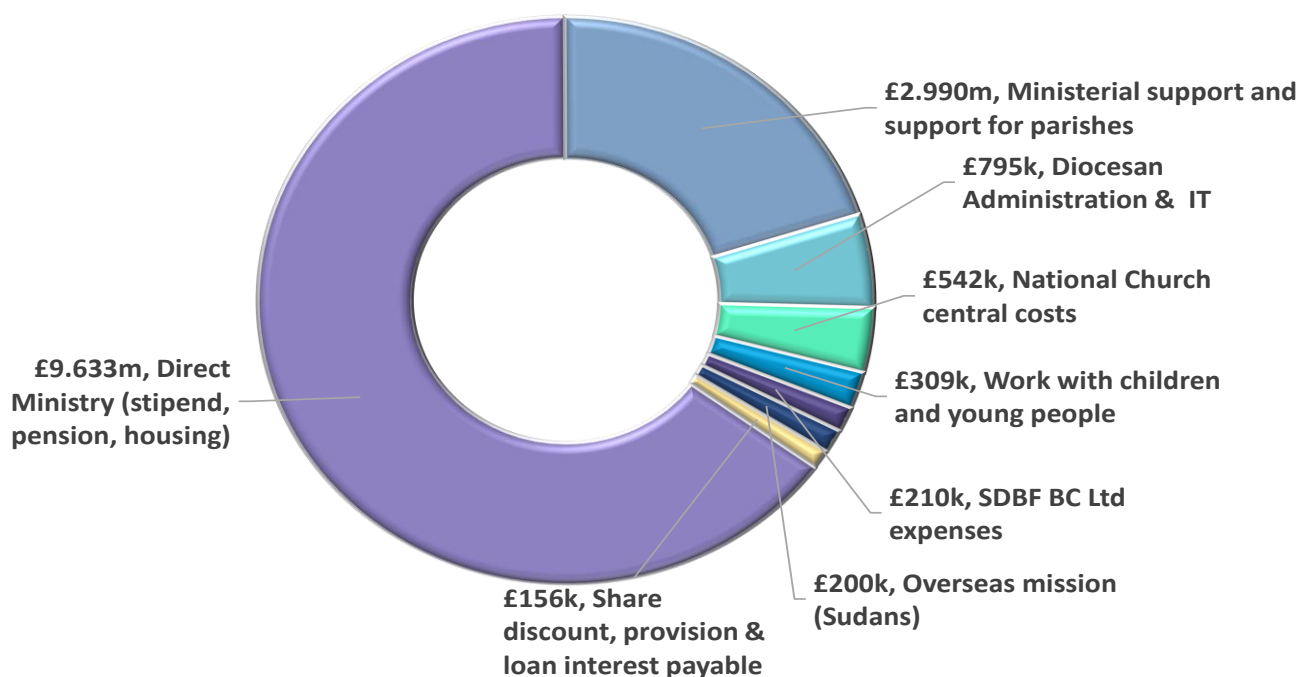
| | | | | |
|---|-----------------|--|----------------|--|
| Operating deficit | (1,155) | | (1,513) | |
| Deficit after additional challenge | < £1m | | (1,513) | |

Pie charts: Proposed Income and Expenditure

Income £13.68m



Expenditure £14.835m



| Summary | £,000 |
|------------------------|------------|
| Income | 13,680 |
| Expenditure | (14,835) |
| Challenge | 156 |
| Deficit < 1m | 999 |

Explanation of Expenditure

| Direct Ministry (65%) | 2022 budget | 2020 actual |
|--|--------------|--------------|
| | £,000 | £,000 |
| Clergy stipends, National Insurance, Apprenticeship levy | 5,210 | 5,428 |
| Clergy pensions | 1,750 | 1,800 |
| Clergy redundancy | - | 44 |
| Expenses and grants paid | 236 | 189 |
| Clergy stipends, pensions and expenses | 7,196 | 7,461 |
| Maintenance of houses | 1,098 | 760 |
| Council tax and water rates | 801 | 726 |
| Clergy property support team | 189 | 193 |
| Rents payable and expenses of renting | 204 | 179 |
| Legal and professional fees; insurance | 145 | 97 |
| Clergy property cost | 2,437 | 1,955 |
| Total Direct Ministry Cost | 9,633 | 9,415 |

| Ministerial support and support for parishes (20%) | 2022 budget | 2020 actual |
|--|--------------|--------------|
| | £,000 | £,000 |
| Ministry support team - clergy training and support, vocations, lay training and support, curate support | 728 | 627 |
| Communications team and support | 74 | 99 |
| Social Justice, discipleship and mission outreach | - | 60 |
| Ordinands' college costs (offset by income under RME*) | 263 | 271 |
| Parish support , Governance, Pastoral & Patronage and admin to other teams | 310 | 267 |
| Rural Hope programme (offset by income from Church Commissioners) | 196 | 191 |
| Church Buildings (DAC) | 204 | 186 |
| Safeguarding | 212 | 178 |
| Registrar and Chancellor and other professional fees | 184 | 199 |
| Area offices (Ramsbury, Sherborne) | 148 | 157 |
| Fundraising | 42 | 50 |
| Milton Abbey | 30 | 29 |
| Supporting parish trusts | 21 | 19 |
| Choral | - | 1 |
| Diocesan ministerial support and support for parishes | 2,413 | 2,334 |
| National Church - Training for Ministry Vote 1 and pooling | 577 | 518 |
| Total ministerial support and support for parishes | 2,990 | 2,852 |

*RME (Resourcing Ministerial Education)

| Work with children and young people (2%) | 2022 budget | 2020 actual |
|--|---------------|---------------|
| | £,000 | £,000 |
| Diocesan grant to support the work with children and young people | 309 | 330 |
| Total of Diocesan expenditure directly supporting parishes (87%) | 12,932 | 12,597 |

Supporting facts



Stipendiary numbers : Archdeacons 4: Ministers 157: Curates 23
Planned vacancies 15 : total paid posts 169



Stipendiary cost (inc Employers NIC, Apprentice Levy & Pension)
Archdeacon £53k : Minister £40k: Curate £38k



Clergy pensions are currently 39.9% of National Minimum Stipend : this is set to drop in 2023 once the deficit is paid off



228 Clergy houses (Sep21) : Benefice houses 130: Team vicarages 38: Curates' houses and other property 60



Mission and ministry includes discernment of vocation; ordinands maintenance grants; wellbeing and counselling; missional grants and CMD



Ordinands' college costs and Rural Hope costs are 100% offset by grants from National Church - see FAQ for more information



Registrar and chancellor services includes giving advice; maintaining records; operating the faculty jurisdiction; safeguarding advice



Milton Abbey: Diocese pays for insurance and general upkeep Major repairs are only done if covered by grant income



National Church Vote 1 and pooling pays for the costs of ordinands at college. It includes some contribution to the costs of poorer Dioceses



Grant to DBE helps spread the Christian message to children and young people

Explanation of expenditure (2)

| Diocesan Administration IT and Finance costs (5%) | 2022 budget | 2020 actual |
|---|-------------|-------------|
| | £,000 | £,000 |
| Finance and central salaries | 309 | 311 |
| Investment in IT | 147 | 144 |
| Depreciation | 108 | 97 |
| Central costs printing, telephone, and utilities | 80 | 78 |
| Human resources and H&S | 81 | 78 |
| Legal and professional | 30 | 40 |
| Staff mentoring and training | 25 | 31 |
| Audit | 20 | 19 |
| Central insurance | 24 | 18 |
| Other | 16 | 17 |
| Church House challenge | (45) | - |
| Finance and administration excluding share discount and interest payable | 795 | 833 |

| National Church other costs (4%) | 2022 budget | 2020 actual |
|--|-------------|-------------|
| | £,000 | £,000 |
| Vote 2 National Church Responsibilities operating budget | 314 | 341 |
| Vote 3 Grants to the Anglican Communion and Ecumenical activities; Legal Costs Fund and other grants including the Church Urban Fund and Fresh Expressions | 38 | 38 |
| Vote 4 Mission Agencies Pensions Contributions | 19 | 17 |
| Vote 5 Clergy Retirement Housing | 171 | 163 |
| Total National Church other costs | 542 | 559 |

| SDBF BC Ltd expenses (2%) | 2022 budget | 2020 actual |
|--|-------------|-------------|
| | £,000 | £,000 |
| Expenditure of the wholly-owned subsidiary | 210 | 208 |

| Overseas mission (Sudans) (1%) | 2022 budget | 2020 actual |
|--|-------------|-------------|
| | £,000 | £,000 |
| Partnership with the Sudans to improve education and health care | 200 | 241 |

| Share discount, provision and interest payable (1%) | 2022 budget | 2020 actual |
|---|-------------|-------------|
| | £,000 | £,000 |
| Share discount and provision for in- year share reduction | 110 | 80 |
| Bank loan and other Interest payable | 46 | 6 |
| | 156 | 86 |

| | | |
|--|--------------|--------------|
| Total of Diocesan expenditure on other activities (13%) | 1,903 | 1,927 |
|--|--------------|--------------|

Return of funds to parishes

How **87 pence** in every pound of total expenditure comes back to parishes:



Direct Ministry: clergy
Stipends, pension, housing

Ministerial and parish support: ongoing ministerial training, training of ordinands, vocations, lay training, safeguarding, church buildings (DAC), social justice, pastoral and patronage, governance, fundraising, communications

Work with children and young people

Where **13 pence** in every pound goes to:



Diocesan Administration costs: Finance, IT, HR, legal, audit, insurance, depreciation

National Church central costs: including support to churches in poorer parts of the country and clergy retirement housing

Mission overseas: a partnership with the Sudans to improve education & health care.

SDBF BC Ltd expenses: net Proceeds reduce overall Share request

Share discount, provision and loan interest

Commitment to the future and return to breakeven by 2025

Fundamental to the plan are our tenets agreed at the 2021 October Diocesan Synod. Given that

- Ministry and mission have financial implications and that, without addressing total stipendiary clergy numbers and housing costs, we are unlikely to balance the budget within 5 years
- Parish share is fundamental to the Diocesan budget and needs to cover the cost of ministry in our parishes
- The financial challenge is urgent, made more so by Covid, and requires radical and imaginative action.

Trusting in God's provision we are committed to

- Maintaining Christian ministry in every parish in the Diocese
- Eliminating our operating deficit and achieving sustainable finances by 2025
- A stewardship renewal programme further developing a culture of giving and generosity.
- Pressing ahead with other forms of income generation

Conclusion

The DBF trustees commend the 2022 budget to Synod members for agreement. It will require us all working together to be able to achieve this budget. The feedback has opened wider questions which affect all areas of work – not least the Mission and Pastoral plan and this will continue to inform our deliberations. It would be good to continue the discussion further and keep open communication channels.

Appendix 1: The National Church and Salisbury DBF

FAQ: The National Church is very wealthy – why can't it subsidise the Dioceses?

There are 2 main bodies with which Salisbury DBF has a significant relationship:

- 1) The Church Commissioners & 2) The Archbishops' Council

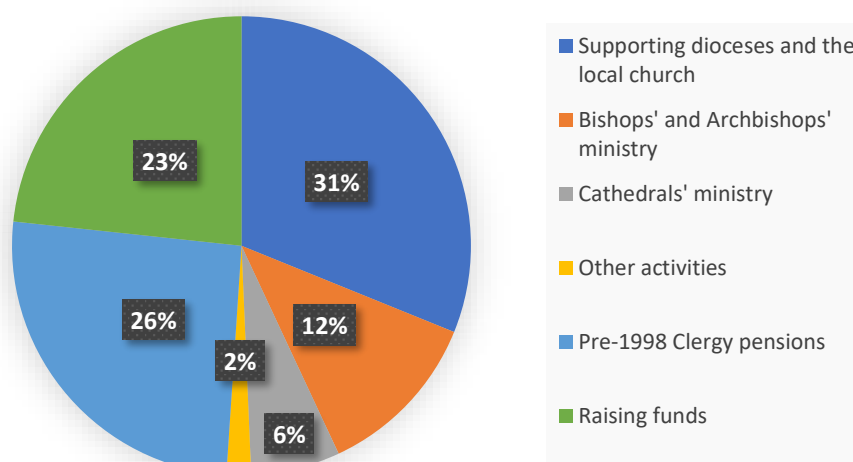
1) The Church Commissioners

- ❖ Founded in 1948 the Church Commissioners seek to support the work and mission of the Church of England.
- ❖ There are 33 Church Commissioners – 6 hold offices of state and the other 27 make up the Board of Governors, the main policy making body.
- ❖ There are 13 board members elected by General Synod or the cathedral deans. Other members are appointed by the Crown or the Archbishops for their expertise.

The Church Commissioners manage a £9.2b Investment fund. They have been commended for management of this fund in terms of total return- capital growth and income generation.

The income generated from these investments is spent on..

Commissioners' expenditure 2020



Supporting Dioceses and the local Church 31% of the total

The amount spent on 2020 on supporting dioceses and the local church increased from £59.4m in 2019 to £99.1m in 2020. Money is made available to Dioceses under the following schemes:

- ❖ Strategic Development – Salisbury awarded £1.2m for Rural Hope in 2017- a 5-year programme
- ❖ Strategic ministry- in support of curates' costs. Salisbury awarded £84k in 2021 and will qualify for some more funding in the future dependent on curates' numbers
- ❖ National giving strategy- Salisbury awarded £120k over 5 years from 2021
- ❖ Sustainability- Salisbury has applied for sustainability funding in September 2021 but this has been refused based on affluent population and investments per capita.
- ❖ Transformation funding- We are looking to apply for transformation funding in 2022-2023. So far not many awards have been made under this scheme.
- ❖ Other lower income funding schemes for which we do not qualify as our Balance Sheet is too strong

Bishops' Ministry 12% of the total

The commissioners pay stipends for the Bishops, Dean and two cathedral clergy in Salisbury; they are responsible for housing the Diocesan Bishop and provide grants for the office and working costs of the Bishops.

Conclusion to Church Commissioners funding

- ❖ The Church Commissioners budget and what they choose to spend money on, is outside of our control. The Commissioners' ability to provide funding on a sustainable and growing basis both for the Church of today and for future generations, is derived from the returns on their investments and therefore the amount they can pay to Dioceses has finite limits. 31% of their expenditure in 2020 went to help Dioceses and the Commissioners also pay for bishops and cathedral clergy as described above. The Commissioners aim to give their beneficiaries confidence about the funding available as far ahead as possible and confirm available funding for three-year periods - a 'triennium'. They set charitable distributions at a level that they believe is sustainable rather than being subject to significant fluctuations in market performance or other economic factors.
- ❖ It would be fair to say that Salisbury DBF is not a prime target for Commissioners' funding as the DBF is deemed to be more affluent than some others- particularly those in the North as we own historic assets that give us some options
- ❖ We do benefit from funding in the following areas:
 - ❖ Strategic Development Funding £1.25m over 5 years 2017-2022 – Rural Hope
 - ❖ Strategic Ministry Funding £84k in 2020 to help with the costs of curacies
 - ❖ National Giving funding £120k over 5 years 2021-2025
 - ❖ We have been refused Sustainability funding on the basis that our investment per capita and the average wealth of the population is too high!

2) Archbishops' Council

Salisbury has to pay annual amounts each year to the Archbishops' council to pay for the following. The annual budget is determined by the Council – agreed by General Synod and apportioned amongst the dioceses according to the relative wealth of the DBFs and the population.

The money requested for 2022 covers the following:

| Archbishops' Council | | 2022 budget | 2022 |
|--------------------------------|---|--------------------|--------------|
| Salisbury apportionment | | | £,000 |
| Vote 1 | Training for Ministry | | 453 |
| Vote 2 | National Church Responsibilities | | 314 |
| Vote 3 | Grants and provisions | | 38 |
| Vote 4 | Mission Agency Clergy pension Contributions | | 19 |
| Vote 5 | CHARM | | 172 |
| Pooling | | | 123 |
| Total | | | 1,119 |

Explanation of these payments

- ❖ **Training for Ministry (Vote 1) £453k** This budget funds the costs met at national level associated with ordination training. The key factors behind this expenditure are the number and age of ordinands and the level of university/college fees. Most of this money comes back to the Diocese [in some part] under the Resourcing Ministerial Education block grant covering ordinands' training and basic maintenance costs.
- ❖ **National Church Responsibilities (Vote 2) £314k** Work in support of the Church's ministry and mission that is most effectively carried out at a national level. This includes: the legal office, the churches oversight of education, safeguarding, HR, and communications.
- ❖ **Grants and provisions (Vote 3) £38k** The Church of England's contributions to the Anglican Communion Office, ecumenical organisations, the Council's Legal Costs Fund and other grants.
- ❖ **Mission agency pension contributions (Vote 4) £19k** Pension contributions for clergy serving with the Partnership for World Mission (PWM) mission agencies.
- ❖ **Clergy retirement housing (Vote 5) £172k** The CHARM scheme helps retiring clergy with housing needs.
- ❖ **Pooling adjustment £123k** Salisbury's share of the national maintenance cost of ordinands.

Conclusion to payments to the Archbishops' Council.

Salisbury DBF must pay the annual request from the Archbishops' Council. The apportionment of this amount across Dioceses and the amount requested is largely out of our control. All dioceses pay apportionment, but contributions are based on a formula where the wealthier dioceses are asked for proportionately more than the less wealthy.

Overall, Salisbury DBF has some significant benefit from monies received from the Church Commissioners – with the hope of some more funding to come - and must pay significant amounts annually each year to the Archbishops' Council as described above.

Appendix 2 FAQs

Clergy pension contributions

The clergy pension scheme is a defined benefit scheme: the contributions to be paid are determined by the Clergy Pension Board. Currently the rates are 39.9% of the National Minimum Stipend for the previous year as determined by the Archbishops' Council. These contributions include payments towards the clergy pension deficit. It is anticipated that the deficit will be fully repaid by 2023 and the contributions will drop at this point to a rate as yet to be determined.

Stipendiary Clergy rates

The DBF has some discretion over rates but setting annual pay rises by Bishop's Council is always done with reference to the National Minimum stipend (NMS) and the National Stipend Benchmark (NSB). These rates are set by Archbishops' Council as the Central Stipendiary authority (CSA)

NMS 2020-2021 and 2021-2022 is **£25,265**

NSB 2020-2021 and 2021-2022 is **£27,000**

The CSA also recommends rates for senior clergy.

Church House Staff FTE

| | |
|-------------------------------------|--------------|
| Parish Admin Governance and Support | 7.60 |
| Mission and Ministry | 6.09 |
| Finance | 4.74 |
| Area Offices | 4.00 |
| Safeguarding | 3.90 |
| Clergy Property | 3.35 |
| DAC | 2.60 |
| Comms | 1.80 |
| IT | 1.00 |
| Trusts | 0.60 |
| HR | 0.50 |
| Total | 36.18 |

Cost of clergy : calculation method 1

| | |
|------------------------------------|---------------|
| | 2022 |
| | £ |
| Stipend | 27,953 |
| ERS NIC | 2,264 |
| Apprenticeship levy | 140 |
| Pension | 10,080 |
| Total Direct cost Incumbent | 40,437 |

Apportionment of expenses 169 clergy

| | Total | Apportioned |
|-------------------------------|-----------|---------------|
| Clergy expenses | 236,237 | 1,398 |
| Clergy property | 2,436,884 | 14,419 |
| Mission and Ministry | 727,975 | 4,308 |
| Safeguarding | 211,735 | 1,253 |
| Nat Church Vote 1 and pooling | 576,949 | 3,414 |
| Apportionment of costs | | 24,792 |
| Total costs | | 65,229 |

Calculation 2

| | |
|---|--------------------|
| Total expenditure | 14,834,689 |
| less other income excluding share receipts | (3,564,526) |
| Net expenditure without share income | 11,270,162 |
| Split clergy 169 | 66,687 |
| Average 2 methods | 65,958 |

Image credits

Page 2

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Group by Dennis Tiensvold from the Noun Project

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Church House picture from Church House library

Page 11

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