

## **What is the Ministry and Mission Fund (MMF)?**

MMF is a voluntary contribution made by the Parochial Church Council (PCC) to support the ministry and mission of the Church. MMF isn't a legal charge on the deanery or PCC. The MMF call is not like your electricity bill or staff wages where there is a legal process that can enforce payment.

All the mission and ministry in the diocese is funded through a three-way partnership of parishes, the Diocesan Board of Finance (DBF), and the national church. Most of the funding comes from parishes, but in this diocese the share of funding that comes from the national church and the DBF is higher than in most other dioceses.

Plans for mission and ministry have been agreed in every deanery - the Deanery Plans. The Deanery Plans also describe how mission and ministry will be funded through the three-way partnership, the funding is part of the plan that has been agreed. MMF is the part of the funding that comes from the parishes and deanery.

There are also plans for the work of the Diocesan Board of Finance (DBF), for instance for safeguarding, ministry training and work with children and young people. All this work supports the mission and ministry of the Church and is also funded by the three-way partnership and so part of the MMF call supports these shared costs.

Ultimately, if any one of the partners in funding the Church does not pay what has been agreed, then the plans for mission and ministry cannot be put into practice. This means that if a deanery cannot meet the MMF call based on the plans that have been agreed, then the plans will need to change.

### **So, what happens if a parish does not pay its MMF?**

In practise, the first thing that happens is we try to understand together why a parish is not paying. This usually starts within the deanery with the Strategic Rural Dean but may involve the Archdeacon.

From experience we know that if a PCC doesn't pay some or all of its MMF it is usually for one or more of these reasons:

- To make a point or to protest,
- Because they are in transition,
- Because the PCC does not agree with the plan that has been made,
- Because the PCC cannot afford the call,
- If the PCC thinks the call does not represent good value for money.

The response is likely to be different in each case.

Sometimes if the deanery or diocesan leadership engage with a PCC, we discover that there are misunderstandings that can be resolved.

Deanery Plans evolve, sometimes they need to change, this needs agreement between the parishes locally (deanery synod), the diocesan leadership (the programme board for Change & Renewal), and sometimes national funding partners.

If a PCC cannot afford the MMF call then we need to understand together whether that is temporary or likely to be for the long term. Sometimes other parishes may want to make up the difference, or there may be other funds available, or the plans may need to change.

We're happy to talk about what MMF funds locally and across the diocese, when we benchmark Truro against other dioceses, we find that we are a low-cost diocese but we acknowledge that we haven't always been great at explaining this, we are also ready to hear ideas for how to work differently.

### **What happens if lots of parishes don't pay MMF?**

The MMF collection rate in 2024 was 93% - that is the highest it has been for many years. Most parishes now pay their MMF in full to support the mission and ministry of the church in their communities. This high collection rate is a vital part of the three-way funding of mission and ministry. Most of our budget goes to pay for stipendiary incumbent clergy - vicars and rectors - the high collection rate means that unlike almost every other diocese there are more stipendiary incumbents in post on January 31, 2025, than there were on January 31, 2024. If the overall collection rate falls and we make new plans based on less money, then we will almost certainly need to start reducing the number of clergy in the diocese.

### **Can a PCC use MMF to get its own way?**

MMF isn't a tax or an enforceable charge, but it is also not a bargaining chip. The three-way funding model only works if we agree together what is affordable, what ministry we want, and how it will be paid for, and then work together to honour those agreements. The people of Cornwall have always relied on one another, we know that it is only by working together that we can get things done and the church can flourish. If the DBF, or the national church, or wealthier parishes, start to use their power or money to get their own way then the whole body of the church will suffer. St Paul writes about this in his first letter to the Corinthians.