

Welcome to the FWW Prayer Guide for December. We hope it will be useful for personal prayer, but also for those who lead intercessions in services. Do pass it on to others. Any feedback from use of the Guide would be most welcome. We also use the Guide as the basis for our quarterly online prayer meeting. The next meeting will be on January 8th from 1.00 – 1.30 p.m. For the Zoom link, and any feedback, please email dickjohnson@faithatwork.org.uk. The guide is in three parts: an introduction to the theme; a written prayer or collect; and finally, specific items for prayer on the theme and for this month.

Justice in the Economy

The theme for our prayers in December continues our focus from last month on the budget, tax and changes to employment law. Now the budget has been, announced, analysed and debated, how can we respond in prayer?

The changes in employers' NI contributions have been one headline. This includes a rise from 13.8 to 15%, and a reduction in the level companies start paying the tax from £9,100 to £5,000 – all starting in April 2025.

Employers say this extra cost to their business will have an impact on plans to expand jobs, and they will be less able to be generous to those they already employ. At the same time, in order to survive, some businesses will pass on extra costs to the consumer. Whilst there is no increase in income tax rates, the continuing tax thresholds freeze until 2028 (the level when someone starts paying tax, or moves into the next band) means that, as wages rise with inflation, so more people will begin to pay tax, or move into higher brackets.¹

So, our prayers in response, arising from Jesus' teaching to love God and neighbour and to act justly, are for those least able to manage this squeeze on income, as costs rise. Those in low paid jobs who pay a high percentage of their income on housing and essential goods and services; those once again facing the risk of falling into debt to make ends meet; those anxious about the security of their jobs.²

Almighty God, as we look for your coming amongst us, in love and judgement in your Son Jesus Christ, so guide us to pray for those most at risk in our economy.

As we celebrate the birth of Jesus, and are reminded of your generous vulnerability; inspire us to seek fairness and equality in the sharing of what is needful in our lives.

Through Jesus, your son, our saviour.

Amen

Especially we pray for:

- Justice in our economy and tax arrangements – that all would be able to afford life's essentials.
- Hope for those who feel burdened by rising costs, debt and uncertainty about their finances.
- Businesses, small, medium and large, as they adjust their budgets, and consider their options to manage rising tax bills and costs, for wisdom and compassion in the decisions they make.
- Chaplains of FWW as they visit and support workers facing financial challenges and uncertainties.
- Special events being planned by FWW chaplains in the busy retail sector, pre-Christmas period.
- The drop-in hospitality event for shop workers planned at the Kingfisher Centre in Redditch, Dec 17th – 19th. Pray that the meaning of Christmas may be part of the many conversations, and giving thanks for, and praying for those volunteers from local churches joining the chaplains to deliver this event.
- The FWW Chaplaincy Impact Survey, planned for early 2025, that will gather feedback from those involved with our chaplaincy work, and help us plan for chaplaincy over the next three years.
- The meeting of FWW trustees on December 5th, Chris Harvey (Chair), making plans for 2025.
- In our **cycle of prayer for the work of FWW**, this month we pray for:
 - **Chaplains:** In Pershore – Team leader Stuart Sandys, Angela Gerrard, John Podd, Cathy Cooper, David Oldham, Emily Miller, Carol Sandys, and Christine Dodd, and giving thanks for ministry of Alma Organ as she retires from the team in January.

¹ For a more detailed summary of the Budget, and a Christian reflection on its impact, see our recent blog at [Budget October 30th 2024: Headlines and Reflection for Chaplains -](#)

² Other headlines have included the ending of the Inheritance Tax, Agricultural Property Relief (APR) from April 2026, which will impact farmers handing on their farms to the next generation. On the investment side, with extra tax revenue and higher borrowing, we can expect some sectors to receive a boost – education, health, social and affordable housing.