

# Annual Meeting, Reports & Q&A; - Sunday 3rd April 2022

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Date: 03 April 2022

Preacher: Matt Wallace

[ 0 : 00 ] I'd like to invite Jay Haywood up, who's been number crunching over these recent weeks. Jay's a treasurer extraordinaire. Come on. Not often treasurers get a round of applause, but this is good news.

I know, they don't know what's coming, do they? Right. So before I start, this report does come with a footnote, and that is that the church accounts, they have been passed to the Ditchfield Diocese for independent examination, but we haven't yet had confirmation of acceptance.

So that means the accounts, although finalised, haven't been independently ratified yet. So that's where we are. We've never had a problem in the past, though, so I wouldn't be too worried.

And that's mainly just due to the amazing due diligence of Marie and Lisa, our key finance people.

So more on them later. So I know that for a lot of people, thinking about your own finances can be a bit of a topic to avoid.

So the thought of listening to a report on the church finances may not be the top of your agenda for a Sunday morning. But I will try and keep things as simple as possible. I'm basically talking about three things.

[ 1 : 12 ] So income first of all, then expenditure, and then finally how that all comes together to form the accounts. So income first. So St. John's. So I've tried to highlight the columns in yellow.

That's the year that we're talking about. Our income for the year was £112,000 and £87. Don't worry too much about the restricted income in the middle.

In short, restricted income is money that normally comes in, but it can be only used for a certain thing. So often that's money that's given through a legacy or a will or from a specific fundraising activity.

Basically, we didn't get much of that this year. So just £57 of it. The year before, we had quite a lot of grants that were coming in, COVID-related, that were given for a specific remit. Overall, our income was slightly higher than 2020, as you can see, but still below a sort of normal year, which is normally around about £120,000.

And the difference between 2021 and a normal year is that we had reduced room hire due to COVID, less church groups meeting, or only meeting for part of a year.

[ 2 : 23 ] So less services, less weddings, as well as no seasonal activities, such as the ever-popular Christmas fair, which brings in a decent amount of money too. So pie charts, yes, this is what you've been waiting for, isn't it?

I'm a bit of a chart fiend, so I'm not a big fan of pie charts, but I'll talk to you about that later. But it's pie charts today. So we can break our income into six rough groups. So I'll talk about a few of those.

The biggest being planned giving, the big blue one that you can see. And planned giving is what we call the regular giving, mostly given through standing order. And that's grown by about £2,000 a year or a year, which is fantastic.

We can also reclaim the tax for those who are able to gift aid. And that's the orange section on the chart. So the tax reclaim and the planned giving put together makes up pretty much three quarters of all of our income.

And it's because of that regularity that allows us to plan more easily around our expenditure. So really fantastic. Next up, I'm conscious there's a big pot of sort of other income there.

[ 3 : 29 ] That's just a mix of donations, bank interest, and fees from things like weddings. And then we've also got, I won't talk about room hire too much, but we've also got grants as well.

So grants were a bit lower than normal. So grants at £1,100. Most grant and funding providers switched to giving grants to organisations directly supporting with COVID relief. We had a couple of small grants to pay for children's activity packs. It's about £800 there. And that was during a lockdown over Christmas and Easter where Lottie was giving that out. I think Matt will probably mention that in a bit. We also had a small grant that paid for half of that drinks fridge as well, which is also great. Sorry? Which half? Yeah, the top half, I think. We also applied for COVID relief grants in partnership with Burnt Would Be a Friend. And this essentially meant that grant money came into St. John's accounts, but then went straight back out and paid for Burnt Would Be a Friend. [ 4 : 33 ] And as part of their COVID relief efforts in 2021, that was about £7,000 worth. It's not showing in this chart, but I can confirm that it's completely left the church accounts and it's fully audited.

So that's basically it for income. Fairly simple. Good. Still with me. Nodding heads. Slightly trickier is expenditure. So our expenditure for the year was £112,000 and £80. Sorry, £112,000 and £80. You'll see that during COVID in 2020 and continuing into 2021, we were able to reduce our spend from around about £125,000 a year down to about £112,000. That's mainly through furloughing staff and lowering running costs, everything from printer ink to tuck shop suites for the YPC. All sorts of bits and bobs that add up to £13,000, £14,000 of saving. And if we look at that as a pie chart, it looks a bit like that. Broadly, that's how our expenditure breaks down. First of all, I'm going to talk about the big blue wedge that's called Parish Share Common Fund.

[ 5 : 47 ] So, what is it? So as a church, we pay into what's now called the Common Fund. It used to be called Parish Share, now called Common Fund. In 2021, we paid about £55,000 into that pot.

Roughly half our expenditure and nearly half of our income. In return, that pot pays for Matt and Ruth's wages, their housing and pensions, as well as the training of future curates. It helps to fund the work of various central departments in the diocese, such as the admin, finance and safeguarding teams, and supports the work of the General Synod, which is the main decision-making body of the Church of England.

The amount the diocese asks churches to pay into the Common Fund varies for each church, and it's largely dependent on two factors. Firstly, how affluent the area that the church is in. And if you're in a more affluent area, you generally pay more into the Common Fund than those in more deprived areas, which is a good way of ensuring all areas can have a local church presence, regardless of their circumstances.

[ 6 : 48 ] The second piece is whether a church has a full-time member of clergy, like St. John's does. So if you've got a full-time member of staff, like our vicar, you'll pay more than someone who's got a part-time clergy, like Hamowitz or Christchurch.

So although the Common Fund system isn't perfect, it's generally a pretty fair way of ensuring the provision of clergy for churches and funding for the Church of England's ministry and mission is distributed in every area of the country.

So that's parish share, or Common Fund, as it's now called. If you really want to know how that's calculated, I'll lecture you for two hours on another day.

So next up, we've got staff wages. We've got four members of staff at St. John's, and four members of staff in 2021. We've got our parish administrator, Marie, Lottie, our children's worker, and Sarah and Marga, our two cleaners.

We were able to furlough for part of the year, as I've already said, which meant we were able to claim about £3,000 back from the government through the furlough scheme. And our running costs.

[ 7 : 54 ] So that, again, is a bit of a catch-all pot. But let me give you a feel for what's in there. It's a very long list, but I won't go through all of it. So everything from computer software and music licenses costing nearly £1,500, £800 on photocopy, ink and paper, £200 on cleaning materials, £550 on tea, coffee, biscuits and fizzy pop.

Depreciation on our assets, nearly £2,000, little friends and F&F; and our Sunday groups, costs of resources and food. So, for example, if you don't know, we actually feed our F&F; young people's groups each week.

Community support and so on and so on and so on. So there's nothing significantly as a one piece in there, but it is a long list of running costs that go on. Next up is tithe.

So tithe, if you were listening carefully, Matt's told us that we tithe 10% of our income. And we do. So we give away 10% of our previous year's income, excluding any grants that we get in. And this is mainly through regular charitable giving, ensuring charities can plan their income accordingly. So as a PCC, we've always tried to give to charities working locally, nationally and internationally.

[ 9 : 09 ] And in 2021, we continue to support Light for Children. So that's a charity supporting young people and families in need in Romania. And it's a charity that has deep roots at St. John's.

And we've supported, we've basically supported that charity since its inception. Pathway Project. Ruth spoke briefly about Pathway last week, but in case you missed it, they're a domestic and sexual abuse service supporting anyone in need based in Litchfield and Tamworth.

UCB Radio, the Food Bank and the YouthNet, which is a Christian-based children and youth charity working in and out of schools and organisations in and around Stafford.

So these charities receive in total about £5,500 across the year. We also gave away as a one-off £1,000 to Burntwood Be a Friend to support them.

And actually that means we've still got some unallocated tithes to give away from last year's pot, which that's quite normal. We normally run at a bit of a surplus because we like to make sure we don't overspend.

[ 10 : 14 ] So we'll make sure that we allocate that at the next PCC meeting. We've also got £5,000 from previous tithe years allocated to the Friends of Chase Terrace Park.

So for those of you, if you've been really listening carefully, that's been sat there since Friends of Chase Terrace Park came about. And we're hopeful that post-COVID they will be able to regroup and reinvigorate their ideas for the park that's just behind us.

And then we can give them that money. And the last thing to note is repairs. There was no major repairs this year. Just a bit of a smorgasbord of stuff that quickly gets up.

Stuff like fire alarm and extinguisher servicing, boiler servicing, leaky radiators, upkeep of St. John's Churchyard, which if you didn't know is just up Rougely Road on the left.

Brown bin stickers, all the bits and bobs that can go in there. We also did buy the drinks fridge for £625, of which half of that was covered by the grant.

[ 11 : 19 ] And a new mower. So there you go. A couple of other things. Exciting stuff. We also spruced up the Curitz House with a lick of paint and new carpet. Most of that was covered through a central diocesan fund.

So, that's income and expenditure. Just do a quick check. Whose brain is spinning so much they can't tell the difference between a chihuahua and a blueberry muffin?

It's alright. You've done all the hard bits. You'll be pleased to know. So, for those that can tell the difference between dogs and cake, you may have spotted that our income in the year was almost exactly the same as our expenditure of £112,000, which actually meant we had a £7 surplus on the year.

Woo! We didn't even plan it. That is a really positive place to be, given the continued uncertainty of COVID over the time. And in comparison to the previous three years, where we spent more than our income.

We have, for the last two years, been pretty careful with our money, and we had held back some of our parish share payments until we were clear on what we could pay.

[ 12 : 32 ] We did always pay in full, though, over those periods, but we were just very mindful of ensuring that we were continuing to get the income at the right level with the expenditure.

So, there is one last thing I haven't talked about, and that is our existing cash and savings. That is a very big table, I know, but that really breaks down into two parts, fixed assets and net assets.

So, in simple terms, fixed assets are things like buildings and contents. We don't own any buildings. We don't own this building. It is owned by the diocese.

So, our only fixed assets are the contents within the building. So, chairs, sound equipment, other items that we could sell if we needed a few, Bob. Hopefully, we won't. Then there are our net assets.

Now, for those folk that have been here for a few years, you'll know that we sold our church building on Ironstone Road in 2018. The money that we received from that was roughly about £109,000.

[ 13 : 36 ] That's sat in a church trust fund administered by the diocese, which makes up most of our net assets. It's our money, but like a child trust fund, our parent, the diocese, makes sure we're not

going to spend it on a large house party or a pair of designer shoes when their back is turned.

So, they just keep us in check for that. The rest of our money, roughly £40,000, is our bank and savings accounts. So, that's roughly where we are trying to keep our savings levels, ensuring that if income drops, we're able to continue to operate for a short period of time and continue to pay things like staff wages.

You'll be pleased to know that's all the numbers. So, all in all, 2021 was a pretty positive year. A year in which our income stayed strong, thanks to all of our and your faithful and continued giving, as well as the support you provide to the many groups that use the church through the week. It was also a year where we were able to make some savings to balance the books. And that really allowed us to continue to pay our staff, the Common Fund, invest in the church's look and feel, tithe widely to our chosen charities, support local people and groups through the church, and raise and distribute £7,000 of grants through Burnt Would Be a Friend.

And if you were to ask me what's on my mind for 2022 and into 2023, it's probably these six things. So, the first is agreeing that outstanding tithe payment.

[15:07] We need to do that. The second is our children's provision. Obviously, with Lottie moving on, we may wish to do something different in the future, and we'll need to figure out what that means for our accounts.

The third is a very grand word, the quinquennial. Excellent in Scrabble, but there aren't two queues. That is our five-year buildings inspection that is made for us from the diocese.

It's due this year and may or may not throw up some surprises for maintenance or extra cost. So, we'll see what comes of that. The fourth one is a big one. So, the church windows.

So, this was actually raised at our last quinquennial, but got a bit stuck amongst a load of paperwork and checks and clarifications. But in short, the inspection five years ago advised that we needed to replace all the external doors and windows in the building.

We should, hopefully, fingers crossed, get that completed this year, and that will cost us around £35,000, we think. So, that's a big one.

[16:16] That's probably the, well, that's the, that'll be the single largest expenditure that I've known since I've been here, but since we've replaced all the carpets of a cost of about £10,000.

Fifth one, there will inevitably be further maintenance costs. We'd never go two years without something happening, and we didn't really have too much happen last year. We have got some ongoing boiler problems.

We know that we'll need to repaint and potentially touch up some plastering once the windows are replaced. So, there are things that are no doubt going to come up that we'll have to cover.

And then, finally, the Common Fund payment has actually held flat for two years. And given the rise in inflation, this has meant real-term cutbacks for the Church of England and the diocese.

But some of their costs, things like wages and pensions, need to stay somewhere close to providing a living wage for all of their staff. So, we are expecting a pretty significant increase in that cost into 2023.

[17:20] So, that's it. You'll be pleased to know. If you've got any further questions about the Church finances, do feel free to speak to me or Matt. No questions a daft one. If you have any financial or accounting background and think you might be called, might be being called to help out, again, do please speak to me.

Many hands make light work, for sure. And finally, I'd just like to say thank you to all those that give to the running of St. John's, be that financially, physically or spiritually.

But an extra special thanks must go to the finance team, without which the Church's finances would be a bit of a mess. So, they are particularly Marie, who manages and administers our money, payments and records.

Lisa, who actually completes our accounts, keeping us all in check. And to sue our Gift Aid Secretary, a role which she is relinquishing this year, and most worryingly, I'm picking up.

So, thanks very much. Thank you. Lovely stuff.

[18:30] Thanks very much indeed, Jay. And he was thanking Lisa and Marie and Sue. Nigel and Mark have a role as well with tying things up and helping us keep steady as well with the finances.

I'm very grateful for all of that, especially this guy here, though. Thanks very much, Jay, for that report. Can we share appreciation? Because year round, Jay's our treasurer. He keeps things steady.

Great stuff. If you've got any questions, again, we'll save him for the end on that, or you can see Jay afterwards over a fizzy pop, and he will gladly regale you of more figures, should you wish. All right. So, what I'd like to do is just give a little report of my own, if I can.

And I won't be too long, I promise. But I just want to give us a sort of reflection, really, on where we've come from, and just a couple of gentle things about where we might be going. But I think as you look back over 2021, you all as well as me, it was a strange and stretching year with all sorts of conditions which COVID created for us, conditions which limited what we could do in person for so much of the time, and yet at the same time, which also, I think, heightened our appreciation, perhaps, for church and community in-person life, in all sorts of ways.

And indeed, in the midst of so much that's been and continues to be challenging, there is today so much that I want to express my gratitude to God and to you for, because this is the church I've got the genuine privilege, and it is a huge privilege, of being vicar of.

[ 20 : 06 ] I mean, I'm incredibly grateful for the ways in which all sorts of people have quietly, faithfully, lovingly contributed to the life of our church and our community over the past year and more.

I'm continually struck day in, day out by people's gracious willingness to show their love for God and for each other in a way they serve our common life together.

Now, if I mentioned everyone by name, we beer well into the afternoon, and West Ham kick off at two o'clock. So much as I would like to mention you all by name, other things in the mix as well. But these contributions across our common life, they range from everything, from the little friends' teams, on a Wednesday and Thursday, you work tirelessly each week to offer such a welcoming, caring session for the children.

You've got little friends each week, you've got the drop-in team each week as well, where each Monday there's such an attentive, warm and generous environment which is set up for folks. There are our musicians, that's Rich, our drummer.

[ 21 : 11 ] Drummers don't often get much limelight, so we put, we put, we put, we put embarrassed Rich with a nice photo on the screens there. They put in so much time in planning and preparing and rehearsing and then delivering our worship music for us.

Some of them, like Rich, I don't know if you know, he's a regular gigger, so he's often out to the small hours on a Saturday night and then he's here at a crack of dawn on a Sunday morning as well. He is still ringing, no doubt, from the night before, but they juggle lots of jobs and other musical commitments as well between them as a band and I know what a blessing they are to us.

It's such a great gift that they're able to share with us and it's a blessing I know or I trust to God as well with their ability to lead our worship in that way. So very grateful to the band and all the musicians we have.

There are those who work so hard at keeping our building and our grounds maintained and cleaned, those who clear up after groups, those who arrange the flowers, those who cut our grass, tend our beds, put our bins out and so on and it's all done under the radar, just purely, really out of loving service for God and our church.

Equally, there are a number of house group leaders who are very, very committed in caring for their groups as well as those who oversee and offer pastoral care on an individual basis.

[ 22 : 30 ] There are those I know, there's various WhatsApp groups and made that people are messaged with things of encouragement during the week. Those who shop, who drive, who visit, who listen, who grieve with, who care for people's children, who cook meals or meet for coffee or a pint.

And there's so much that goes on week by week that is just an indication of the love that there is between folks here, which is great. And there's even, I don't know if you've got one of these, this anonymous artist during lockdown who sent so many unique watercolours to so many of us, paintings which spoke so powerfully of the personal sort of bespoke care which God offers to each of us.

There are those who welcome folks to our church each Sunday, who serve refreshments, who wash up, who preach and lead up here, who serve bread and wine, who shift the chairs, who help with the screens, who seek out those who are on their own at the end of the service so they can have someone to chat with.

Those who serve in our Sunday Stars groups, who's, you know, Sunday Stars, the preparation and care and commitment that takes, it's humbling that so many folks are willing to do that each week.

And superstars in particular, a lot of their leaders have been in every week since we started back this new year. So in a sense, they miss out on what we do here, but I'm very grateful for the sacrifice that is on their part, but I know they get blessed by being part of those groups as well. [ 23 : 59 ] So again, just very grateful for our Sunday Stars folks. Equally, FNF groups, where the love the leaders put in and the food they cook and so on. I know that those evenings that are often the highlight of the week, certainly for our Heidi, for the young people who attend.

There are those who regularly, I know, pray for me, pray for us, pray for those in need through prayer ministry, through the prayer chain, through the sort of quiet, faithful way in which we don't necessarily see between us, but God certainly sees the prayer life that goes on in this church, both Sundays and beyond.

Again, it is humbling to be a part of. Jay was saying, there's those who give financially and so generously in ways which, as we've seen, enable us to be who we are and to do what we do as a church.

There are those who oversee in all sorts of other ways, you know, safeguarding, first aid, food hygiene, serve on PCC, you do the admin, the card store, those who even just share posts on Facebook, it all helps in terms of sharing what we're about and enabling people to access it, all manner of ways in which we as the body of Christ are hopefully able to share God's love with each other.

And that's a sharing which I am so genuinely grateful for. And in general, I just want to say a big thank you to you all, and I mean that all, for the care, the support, the encouragement for me personally, this is a, I don't want to call it a job, it's my job as a vicar, I know, but I don't see it as a job, it's more of a sort of vocation really.

[ 25 : 43 ] But it's not an individual kind of solo thing at all, there's no point in doing it if no one was here, and I'm grateful we get to share that sort of sense of vocation between us, as trying to be the community, the church that God would call us to be.

And I am so grateful to be part of this church with you, and I really wouldn't want to be anywhere else, because there's something unique about St. John's and our town, and I love it, and I love you, and I wouldn't want to be anywhere else.

I said I weren't going to name names, but I just want to thank a couple of people really by name. It's great having Ruth and James with us. I know how much we're appreciating how much they're bringing us, and Ruth is a great colleague for me to have, we've sort of, what are we, nine months in or so to working together, and I know that whatever God's got in store for them as a couple is going to be pretty special, because they're a very special and gifted couple.

That's going to be exciting, but for however long they're here with us for, I'm very grateful to be able to share that season with them. Equally, I know for many others, but for me personally, Marie is our Insta feed, continues to be a huge source of encouragement and support and advice for me.

[ 27 : 05 ] Value her as a good friend, and she's got a good sense of humour and very wise, so we often, she keeps me on the straight and narrow often, day by day, week by week, with things which I'm grateful for. And we'll give thanks for her properly next week, Lottie, but it's been so great having Lottie as part of our staff team in her role as children's coordinator, someone who's gone about her role, who goes about her life in such a creative and caring and committed way.

So very grateful for Lottie too. And I just want to, I don't think they're in, but I just want to say thank you for these three. This is Gemma and Heidi and Bobby, my family, love them to bits, but you don't see home life, I can be a right nightmare to live with.

I really can. Pauline's nodding, not that you would know because you haven't lived together, but you can just, I imagine, can't you? Yeah, as you've heard. They put up with a lot from me and I'm so grateful for their patience and support, their sense of fun, their understanding and I wouldn't want to be here without you but I couldn't be here without them.

They enabled me to do what I do and yeah, I'm very grateful to God for the family he's gifted me with. I think in the midst of all the genuine sort of sense of gratitude that I have to God for them, for you, for all that this church is about.

I think, the one thing I think I just wanted to say really is that I'm increasingly aware that this church stuff, this life together, really is an art, not a science.

[ 28 : 40 ] You know, being immersed in community life, sharing our lives in sort of all the emotions and the vulnerabilities and the hopes that come with that, it makes this common stuff together.

a constantly evolving process and along the way, I know we sometimes have to say goodbye for now to those we've loved sharing this common life with, saying farewell to Keith recently, reminds us of just how special and yet in many ways how short our time together in this life is and so whether it's grief that comes with that, whether it's COVID as we've been through and are still feeling the consequences of, whether it's the social anxieties, the financial worries at the moment that we wrestle with, there's enough in this life which unsettles us, I suppose, that it's important, I think, that we realise that this existence with God is not so much about seeking scientific certainty with things, but it's more about embracing, should we say, artistic improvisation.

I think one of the pictures I quite like of thinking about God is seeing God as a conductor or a band leader, you know, we're given as the orchestra, as the players, if you like, the freedom and the responsibility to play our own melody and sometimes, yeah, we might hit some bum notes along the way, I certainly do and I, and I suspect, we are not always in tune with what God would be wanting us to do in the way he conducts us, but the beauty of church life being an art not a science is that there's always an opportunity to get back on track, to read the notes again and see where we're going, to learn a tune which God gives us and adjust our rhythm and find a new groove again when things have been so disrupted, I suppose and I think that's where we find ourselves perhaps at this stage of our church life.

It feels like, certainly for me, working out what we do but for us collectively maybe, feels like we're trying to sort of settle into and get in sync again with what God is calling us to be, this new normal that we find ourselves and because that takes some time, my gut feeling at this is that God is calling us to be patient on that, not to rush things but also to be sensitive in the way that we seek God's guidance.

I think patience is important because there's a need for us to each heal and recover from what these last two years have brought us and that can't be rushed but also need to be sensitive because we're all at different stages and I've got different feelings about what we've been through and the last one we want to do is leave anyone behind as we move forward as a church.

[ 31 : 37 ] And so just briefly, just practically for example, I think that means we're going to take our time with working out what it means for our children's work with Lottie moving on. I think emotionally and socially, I think we do well to ask God to increase our sense of self-awareness.

I don't know about you, with COVID and the sort of isolation that comes with that. It's very easy or it has been easy to maybe just think of ourselves more and not necessarily in a bad way but it becomes more of an insular existence and I wonder sometimes if God might be calling us to seek his ability to be self-aware of the people who we are and how we come across to others as well. But equally, I think spiritually, should we say, I think that means God is always, but particularly at this time, calling us to mature, should we say, in our faith.

Not seeing God as someone who solves all our problems but seeing God as the one who enables us to find meaning within the midst of life's complexities and above all, I think, find meaning through the way that we serve and love each other.

So if I can summarize these things that I think we might be focusing on as we go forward. So to grow in self-awareness, to grow in sensitivity to God and each other and to grow in selfless service.

[ 33 : 04 ] And that third one is selfless service. That ties in with rolling out more as we'll be doing of these ways to serve ideas that people have signed up for. Take some time to get those going but we will get there as the year goes on.

Three things. Self-awareness, sensitivity to God and others and selfless service. And I think above all, as with any stage of life, God is equipping us for the season that lies ahead.

It's a season which we're seeing our children's groups are growing, our giving, encouragingly is going up. We've got new people joining us it seems each week at the moment. There's newer initiatives which seem to be resonating with folks whether that's the Monday service, book club, pub club, whatever.

Feels like God is slowly but surely kind of winding us up again. Not too fast, not too slow but hopefully just right. And I want to reiterate just by closing.

I wouldn't want to be anywhere else than here. I wouldn't want to be with anywhere else than you and I want to say thank you for enabling me to be your vicar and until we hear otherwise, until I hear otherwise or you hear otherwise, I want to be here for the long haul so let's see where God leads us together.

[ 34 : 20 ] Alright. Thanks very much everyone. Thank you. That will do for me.

Superstars come back in. Any questions before we do our final thing of speaking and electing our PCC? If you've got any questions you're welcome to stick your hand up and we'll come to you. Mr Dave, there you go mate. First of all, thank you so much for all the work that people are doing. It's just absolutely incredible and it really is a proper community church and I really appreciate that and I've increasingly appreciated that these past few years.

So thank you first of all. Just a silly technical question from me and I'm not sure I've understood this properly. so was it said that we don't own the building?

So I'm a bit confused as to why we should be paying to replace the windows and if we are paying to replace the windows would we therefore own the windows but not the building?

[ 35 : 30 ] It just seems very confusing. Yeah. I hear you. I hear you. We don't own a building so that the Church of England owns this building and it's theirs to do with as they wish.

They sort of they entrust it to each local church each PCC to conduct their services and business and so on in. How does it work with assets of how we put into the building?

Dave with those sorts of questions you should be a treasurer I think. We haven't elected me back on yet for next year I'm just saying it's not too late to put your hand up. It's a good question isn't it? But if you did that we'd also have to pay for we would also have to contribute more into a central pot to pay for other churches and their maintenance and I would suggest that as a new building our maintenance is actually far lower than a medieval church whose lead's all fallen off and their tiles have gone.

So it's a bit pro and con but you're right you're right but it's it's just not the way it's just not the way the whole thing is set up. You wouldn't class the windows as an asset on a journal because you and the reason for that is you can't sell the windows right?

[ 36 : 53 ] Well you can but you'd also put every single brick as an asset I mean you can't do that because it's it's not part of so assets that go on journals they have to be you have to be able to basically sell them and sell them quickly and you you couldn't do that with a window you can't Dave you can't you know you couldn't you couldn't rip the tarmac up out the car park and class that as an asset and resell it.

Thank you. I guess we exist here rent free which is great but part of the flip side of that is that it's our responsibility to keep the building maintained so that's the trade off I suppose you may not think that's a great model and if you want to go independent I may well be tempted in the future I tell you but for now we're happy with the system we got and we'll see where it goes.

Alright thanks Dave thank you. Any other questions? Don. One on the accounting side again if the balance at the end of the year is negative how is that negative redressed?

Yeah good question Non-accounting questions are welcome so so I mean that's where our savings come in basically I think basically Don I don't know why someone asked me to be treasurer five years ago but my default my default position in life is thrifty so I'm not exactly the person who is always first to put their hand up on the PCC to spend money am I Matt?

No but you know we we often have to make decisions at the PCC to step out in faith to spend money when sometimes we don't have it and we have done that in the past which I try I try and maintain 40 to 45,000 ideally sort of between 40 and 50% of our expenditure in our accounts just to make sure that we've got rainy day money and I kind of forget about the 109,000 in the the other pot that we've got from the sale of the church building because that is once we've spent that it's gone in effect so if we overspend I just try to make sure that in the coming year and in the coming two years the PCC try and readdress that by not spending quite so much if I go back to 2018 2017 we were spending at a rate that would would not have been sustainable we had less than 20,000 in the bank and we were spending at a considerable rate so we have brought it back and it's only those three years that you saw 2018, 2019 2020 where we spent more than our income so we're in an okay place but it's the same as your own accounts if you spend more on one month try and make sure you spend less in the next it does feel a lot of money

[ 40 : 00 ] I appreciate that it's about £10,000 a month it costs to do what we do so having a few £10,000 worth in reserve helps in savings just to make sure it's not stressing our staff out thinking we're going to get paid next month so it's that kind of balance of not being reliant on savings so that we don't rely on God but being sensible and frugal within that as well alright thanks Tom Neil and then Juliet just want to see Jay stand up again right another one for you mate the tithe for this year was £9,000 but the income of 2021 was £109,000 so there's a difference there is that the you said you hadn't allocated all of it is that the difference thanks Neil so the tithe that we pay out in 2021 is

based on 2020's income 2020's income was £97,000 less grants of £7,000 when you do the accountancy so it's £10,000 £90,000 £9,000 we've spent £6,500 at the moment so we've got £2,500 to allocate at the next

PCC to either one off or we sometimes give more to the charities we already give to so £12,000 yeah so next year or effectively this year we've got a bit more than £9,000 to spend thanks good question Neil one for Juliet and then we might wind it up and have a sing after some PCC stuff thank you everybody anyway for today as well Jay and Matt brilliant just as a quick thinking then you said you spent £800 on paper photocopying most of us are online are we not and on Facebook and we're still giving out newsletters is there not a way we could do a questionnaire and see who could do it online to save some money basically if you don't need one don't pick it up and then we'll print less we're printing about half of what we used to before lockdown so we're down about 50 printed newsletters a week which costs 8p I think a copy yeah church directories and stuff we sent out 16 page paper directories to everyone that's a lot of printing this year yeah we can't there's data protection things on emailing the directory which are a problem but I take your point the more we can go online and paper free the better but for those who aren't necessarily online actually for some drop-in folks and so on the paper newsletter is quite a weekly connection that they would otherwise have but yeah good point Juliet thank you and that's

Jay great job this morning well done it's a daft question is the fridge an essential part of our service and how much does that cost yep so the fridge cost 600 quid or so we had a 300 pound grant from councillors Steve Norman and Sharon Benevichus to pay for that I spoke about the fridge a while back as one of the ways in which it feels it's part of our hospitality going forward go on we spent 275 quid on fizzy pop from that fridge if you really want to know Jay but we are making less tea and coffee so it's not all more cost and I think to Matt's point the PCC wanted to be more hospitable we've also talked for infinitum about getting really great coffee which we never quite got to but it'll be the same thing right everything everything costs money but we are trying to be a I mean we could take it all the way right we could just do no drinks and tea and coffee and beer really we could turn the heating off as well and the lights and you know we could save money and maybe we will need to one day but because of the generous giving we are able to give back in small ways like fizzy pot that's my point the energy stuff happening is that an essential element no it's not essential no but there's a lot of things we do that aren't essential but we're trying to be welcoming hospitable I think as well with little friends it's really made a difference because hot drinks and kids don't mix but cans of pop do generally and with younger people coming in generally fizzy drinks are more of their culture than it might be for those who are on the more senior side of things who like teas and coffees and have done for years so there's an age thing with this we're trying to be careful whilst being generous if that makes sense can I just add to the fridge thing I know quite a few mums at the school who have just started coming to little friends with their little ones and I met her mum last week for the first time and the first thing she said to me was our little friends was the most amazing thing and we had free fizzy pop and there was a fridge we could help ourselves to and it was the only drink I had that morning was when I arrived and had a can of coke and I just thought that's what it's all about this mum isn't a Christian she's never set foot in this church but everyone was welcoming her everyone wanted to make her a drink or make her feel at home and that's what I think this church is about and I think it added to that for her so thanks Benny that's the hope that's the hope and I guess it's kind of modelling on I think I said this the other week

Jesus feeds the five thousand I'm not sure he sent a collection pot around saying put your money in and pay for your fish so it's all about generosity and grace and free stuff but that needs our giving and that's what we've been talking about and why I've been talking about things over recent weeks we give to be a blessing to others alright I'm aware of time if you've got any other questions ask Jay alright thank you very much and the door's always open message me email me or Jay get in touch if you've got other things you want to ask in a bit more private ways and that's okay as well