

# Sunday 21st April 2024 - Annual Meeting - Reports from J & Matt, plus Q&A;

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Date: 21 April 2024

Preachers: J Haywood, Matt Wallace

[ 0 : 00 ] It's time to hand over to Jay, who's going to give us his treasurer's report. So, you gave it up for Mark. Let's give it up for Jay as well, please. Thank you. Thanks.

Oh, I've got too many things to keep my hands on. All right. Hello, I'm Jay. I'll try and keep this relatively short, but I do need to go through a bit of detail, because some of you might be interested in how much income we're getting and how much cost we're putting out and what that all means for the church, particularly as many of you give to the running of this church.

So, yes, I'm Jay. I'm the treasurer. I think, although I've got lots of specific jobs to do, I think the main thing that I try and do is advise the PCC and anyone who's involved in running the church or running groups on what they can or could spend their money on and try and keep everything in check so that we don't overdo it in a way that will, you know, deplete our savings to a point where we've got no money.

So, that's sort of my job in a nutshell. So, whistle-stop tour. I guess the summary is that it's been a really positive year for the church.

Oh, yeah, that did flick on. Someone's flicking on for me. Yeah, you do that and then I don't have to do it. Thanks. I'll give it the old Chris Whitty for you, Mark.

[ 1 : 33 ] Yeah, it's been a positive year in a year where we've actually spent quite a lot of money, but we've spent less than our income, which is good, and that's because our income's grown as well.

So, all positive. We've got money in the bank, should we need it, which is also good. And broadly speaking, our long-term trend is roughly where it has been for the last four or five years.

So, financially, we're in a pretty sound position, but there's quite a lot of financial stuff that's gone on underneath all of that. So, church upgrades and stuff like that, which I'll run you through.

Flick on, Mark. All right. So, this is a short table of our income and expenditure.

It shows the last four years. 2023 is obviously the year that we're focused on, which is the one in blue on the far right. Right. You'll see that our income was 184,500-ish.

[ 2 : 35 ] That's about 54,000 more than the previous year. So, big increase in income. And with only a small increase in spend, which is the expenditure line.

So, up about £3,000 year on year. So, that's all very positive. That's meant our income's outgrown our expenditure by almost £22,000 in a year.

So, that's the bottom right number, 21,789. That's a big increase in income. But within that income growth, there's some one-offs, which has been inflating those figures.

So, let's have a quick look at our income. I'll flick on. Oh, yes. There we go. All right. This is where we get into the good stuff. Anyone like bar charts? Just me, then.

Good. Good. This is what I do in my spare time. Live in the dream. Yeah, yeah. So, I've got three of these. So, if you don't like this first one, you won't like the others. They're called waterfall charts or bridges.

[ 3 : 38 ] And what they're designed to do is they're designed to explain how you get from one number to another. So, in this case, we're going from the total income in 2022, which is that bottom left grey number, 130653, to the total income in 2023.

And the items in the middle are the bridging items that make up the difference. And the green bars are indicating that we've seen increases in our income.

And the red bars are obviously decreases in our income year on year. So, to be clear, they're not showing the total income of that item. They're showing the difference year on year.

Okay. If you want to see the total income and expenditure details, you can see the submitted accounts on the church website under the What's On section and click on Annual Reports. And if you want, I'll put a quiz together for you.

You know, if you really want to go through it, you're more than welcome. But that's not what I'm showing here. So, I'm showing the difference. Okay. So, let's take a look at that. So, first of all, if we go back to why is income grown 54 grand, the first two big green bars are the one-off items that I mentioned.

[ 4 : 47 ] So, firstly, we've got gift-aid tax reclaim. If you were here last year, you may remember that I was a little late in processing some of the gift-aid tax from the previous year, which meant we've basically carried some benefit forward.

So, we had less last year. We've got more this year. And it's just basically a delay in the accounting and into the tax year. So, that will write itself next year because I've got my ducks in a row.

So, that 21K will be sort of – we will see growth this year in our gift-aid tax reclaim. But that's because our income is growing and more people are donating with gift-aid.

So, just a reminder on that, if you are a UK taxpayer and are giving to the church, do come and have a chat with myself, Marie, or Matt to ensure you're giving with gift-aid.

It makes a big difference to our total income. In 2023, it was 16% of our total income was just through gift-aid. So, it's a big income.

[ 5 : 49 ] So, if you're able to, it will be great if you can or even check to make sure that you're doing that. The second big one-off income was legacies, which is that second bar, 20K.

A legacy is a donation left in someone's will. And this is a bit of a rarity in St. John's. It's certainly the first one I've seen in my roughly eight years of doing this role.

And that was from the lovely Sue Southall, if you remember. So, again, that's a bit of a one-off in terms of our normal income. So, if you remember that if our total income grew 54 grand and 41 grand of it is through those one-offs, the rest, 13 grand, is through other items which are also displayed.

So, we've seen growth, which is good. And we've seen growth through giving. So, we've had more giving and donations, roughly about nine grand, which is really great.

So, we've seen some interest on our savings, which is good, about three grand, and extra income from room hire and groups. And that's generally through those groups increasing in numbers and a few more room hires as well.

[ 7 : 00 ] So, three grand there. And our Christmas fair was one of our most successful ever, raising nearly £4,800, which is about £1,000 more than the previous year.

So, a big thank you to Kay and all those who set up and managed the stalls and all the volunteers who came together to make that Christmas fair such a big success. And then the last one there is grants.

So, that's in red because it's reduced year on year. So, we've received less grants than the previous year. I think that's okay. Grants tend to be a little bit seasonal depending on the needs of the church and also what grant pots are available.

We did receive one grant last year, totaling nearly £1,300 from the national grid for the drop-in. And we spent a good portion of that on purchasing additional tables to house the growing numbers.

So, in summary, good growth in income across everything that we do with a couple of one-off elements that have really sort of inflated that number. So, let's have a quick look at expenditure.

[ 8 : 06 ] You're very good. I didn't even need to flick onto that. All right. So, this is our expenditure. So, expenditure is, from a financial perspective, spending money is bad. And therefore, all of these are pointing downwards.

And they're in brackets because they're money going out of our accounts. So, all of these things in red are things where we spent more than the previous year. And the bit in green is a weird one, but I'll get on to that in a minute.

So, first up, we had a new kitchen, if you remember. And the kitchen was getting pretty old and a bit of a problem, particularly for our F&F; youth groups, who we cook for each week, cook for the kids in those weeks, for drop-in particularly.

And any other time of year where we're hosting large numbers, such as the Christmas fair and Christmas lunch. So, the PCC agreed to refit the kitchen.

In effect, it was using three quarters of that legacy that we had from Sue. So, I think everyone's pretty pleased with the results of that. So, a big thank you to Mark, who's over there, and his team, for fitting it for us.

[ 9 : 14 ] Secondly, our payroll has increased. So, for those that don't know, we employ cleaners and a parish administrator at the moment. We increased their wages last April.

And we also began employing a part-time caretaker role from April as well. So, it's a combination of salaries increasing and an additional caretaker role that's meant that our payroll costs have gone up.

That was obviously all checked and made sure that we could afford it before going into doing that. Alongside our kitchen improvements, we made a load of substantial upgrades to our electrics.

This was everything from full pat testing of every appliance that we've got, fire safety checks, new fuse boxes, new lighting, new fans across last parts of the building.

So, that was planned for and talked about. It was actually talked about in the last year's APCM. And if you remember, as I mentioned this last year, the TV stopped working because the electrics weren't very good.

[ 10 : 15 ] So, there you go. The TV's still working as I talk about it now. So, it's worked. We've seen some increase in our – it's a bit of a bucket, right? So, other running costs, as I've put it.

It's basically a wide range of smaller ticket items. Everything from sort of software licensing, insurance, all that kind of stuff. We've seen a few notable things.

We've had a new website developed, which you might have been on. We purchased the extra tables for the drop-in. We had some larger expenses associated to the Christmas fair, such as food expenses, bigger floats, et cetera.

That all obviously helped cater to the bigger crowds and support the extra income that we saw as well. So, that's running costs. Utilities. Like for most people, utility costs increased.

So did ours. Particularly across the colder months. Heating, lighting, water, and bin collections for this building and the churchyard cost us around £1,100 a month.

[ 11 : 16 ] So that's what we're paying. Next up, common funds. So that's a bit of a strange term that some of you may not be aware of. So that is the money that we pay to the Litchfield Diocese.

That part pays for Matt and Ruth's wages. It pays for housing and pensions, as well as the training of future curates. And it helps to fund the work of various central departments in the diocese, such as admin, finance, safeguarding, et cetera.

It also supports the work of the General Synod, which is the main decision-making body for the Church of England. It's our biggest expense for the church, which was £61,000 in 2023.

And that's increasing by another £1,243 in 2024. So, generally, it goes up a little bit each year. I'll come back to tithe in a minute.

But the big green bar indicates a large one-off expense from the previous year, which was the placement of all of our external windows and doors, if you remember. So that was £36,000.

[ 12 : 24 ] So I've put that in there because what that does is that's generally the reason why our costs haven't gone up, because we just don't have that massive spend that we did last year, that big one-off spend. And that's what bridges back to that sort of £3,000 difference between 2022 and 2023.

So, in summary, we've spent a lot. We've made some big upgrades to the Church for the second year running, but we've done it, I think, with good discernment and based on our overall financial position.

Tithe. If we move on to the next slide. Just quickly talk about tithe, because this is something that is quite important to us. So, as St. John's, we donate 10% of our previous year's income, excluding grants, to charities.

So that's mainly through regular charitable giving, ensuring charities can plan their income accordingly. And as PCC, we have always tried to give to charities working locally, nationally and internationally.

So they're all the logos around the edge that we give to regularly. Seven charities in total. Yeah, I've got that right, seven.

[ 13 : 38 ] So, first of all, Life for Children, that's a charity supporting young people and families in need in Romania. It's a charity that's deep-rooted at St. John's, and we've supported it since its inception.

Pathway Project is a domestic and sexual abuse service supporting anyone in need based in Litchfield and Tamworth. The YouthNet is a Christian-based children and youth charity working in and out of schools and organisations in and around Stafford.

Food Bank, hopefully you've heard of. Acts 435 is a charitable donations website. It puts people who want to help in touch with people who are in need and through a network of churches and local charities at a national level.

UCB Radio, hopefully you've heard about as well. And then a new one for 2023 was Burntwood Be a Friend, which hopefully you've also heard of. If you haven't, there's lots of people in this church who are associated to some of those charities as well.

So, let me know and I can put you in touch with those too. So, those seven charities received in total £8,500 across the year. We also supported Play in the Park, which has got a couple of events in the park behind us in the summer.

[ 14 : 52 ] And we were also able to give £1,500 to each of the four schools in the parish. So, they are Chase Terrace Primary School, Boney Hay Primary School, Hollygrove Primary School and Chase Terrace Academy.

Basically, there was some money of... There was some unspent tithe from previous years that we topped up to £6,000. And we gave that money because...

Really, to support families in need. But local schools are in a bit of a unique position in terms of understanding what families are most in need and how we can support them. So, that money was given to those schools for that reason and specifically for those families.

So, that's expense. When you bring all of that income and expenditure together, you can show it on the next slide like this. Here we go. Right. So, that's our account summary. So, fixed assets, that's buildings and contents.

We don't have a lot of buildings and contents because we don't own this building. It's just the contents of it that we could sell effectively if we needed to. Net current assets, that's our savings and investments.

[ 16 : 04 ] Less any money we owe to anyone else. A lot of that is the money that we raised from the church rooms. It's about £100,000 of that is a building that we used to own that we sold.

Adding those two together gets us to our total assets of £151,820 with the total assets increasing £23,916 year on year, which is the bottom right figure.

So, that's broadly the same increase in money that I showed on the income and expenditure table. Given the increase in our funds of £24,000, why did I say the accounts are roughly where we've been for the last four years?

Well, it's because if you look at the total assets line, we've been around that £150,000 mark. It's just the last two years which have been a bit odd because of some of the one-off things that have happened in terms of income and expenditure.

So, if you take all of those sort of one-offs out, I've got one final bar chart because I couldn't help myself to try and give you a bit of a broader steer of like, well, where does that leave us all?

[ 17 : 05 ] So, if you go on to the next slide, here we go. Right, so this is a bridge of our total assets. Okay, so total assets 2022, 127904. The important bit here is this first section where it says regular income running costs.

Everything else to the further right is all one-off costs, really. And broadly speaking, our income went up about £13,000. I could argue myself that it's probably more like £16,000 because some of the gift aid, but don't worry about it.

And our running costs, I think, have increased, which is a cost, so it goes down. You're with me? It's broadly the same as the income and expenditure, right? So, broadly speaking, what that means is when you remove all the one-offs, we're spending roughly what our income is coming in at.

So, we're in a good sound position is really the important thing that you need to know there. Next slide. Because we're nearly there.

Good. All right. So, if I look ahead to 2024 and think about what's on my mind in terms of expenses for 2024, I think there's four things.

[ 18 : 15 ] So, first, the common fund is increasing. I mentioned that. As well as some of our payroll costs. We will, the caretaker role that started in April, that will annualise.

There will be effectively more cost for that in 2024. We're continuing to look at energy options as well, particularly solar, with the aim to reduce our electrical bills and become a greener church.

And then, finally, because we had such a big income this year, that means our tithe will increase next year. So, how we go to donate that 10% of our income to charities is something that we'll just need to have a bit of a think about.

We've already increased our regular giving to our regular charities. But there'll be some excess there that we'll decide upon when the time is right.

Last slide. And then I'm done. So, just a few final notes. So, if you give regularly through standing order to the church, I'd encourage you to make sure you review it, as you would any regular payment you make from your account.

[ 19 : 28 ] So, make sure it's right for your personal circumstances and whether you're able to give gift aid or not, or whether you're able to continue to give gift aid. If you've moved house, please let us know.

That will make a difference to your personal circumstances and HMRC. So, if you're unsure what to do, come and speak to me or Marie or Matt, or even better, an independent financial advisor.

Secondly, another reminder that you can find the financial accounts in full on our website and a written version of this presentation there, too, if you really want to get another dose of it.

And if you've got any questions, then just come and see me or Marie or Matt. I'm happy to talk about it at any time. And then finally, just to say a big thank you again to all those that give to the running of St. John's, be that financially, physically, or spiritually.

And an extra special thanks to Marie and Lisa, who do a lot of the hard yards day-to-day. And I take all the glory because I'm the treasurer.

[ 20 : 33 ] But they do the hard work, really. So, thanks to them and thanks for listening. APPLAUSE Great stuff.

Thanks ever so much, Jay. And if we've got any questions on the finances, we can save those and group them together in a bit. Huge thanks to Jay, though, for that and for his sterling work over the years.

And as you mentioned, to Lisa and Marie as well, who are part of our financial team. There's Sarah, who helps with the banking each week as well. And Amarg and Nigel help to count the money and stuff each week as well.

Jay also administers our gift aid scheme, which he took on from the late Sioux Southall. So, very grateful for Jay's involvement with that as well.

And as Jay said, and I want to reach out, many thanks indeed for all of the giving that comes in. Because we couldn't do what we do without us financing it.

[ 21 : 37 ] It's all from God, we know. But God works through our generosity. So, thank you very much to you for your constant and consistent and generous giving. Because we'd be shafted without it.

So, thank you very much indeed for that. And getting our end-of-year accounts together is a big task, which we need to submit.

Jay and Lisa work full-time and they've put that time in alongside that with Marie as well. The accounts have already been sent off to be externally examined and signed off.

And then the PCC will accept those approved accounts in due course. But for Jay, for Lisa, for Marie, Sarah, Mark, Nigel, all those involved in our finances, can we show our appreciation, please, for their hard work?

Thank you. Thank you. All right. Which means it's time for what we call the Vicar's Report, which I think for me always sounds a little bit ominous, like some school report in which we're told to, you know, work harder and talk less and so on.

[ 22 : 47 ] But if that's your idea of a report, then don't panic, because this isn't going to be a St. John's must-do-better kind of thing at all. Now, hopefully, in fact, just the opposite as I share some thoughts on where we've been and where we might be going as a church.

And it's just the opposite of must-do-better, because I think if we look back at 2023 as a church and look back at the year as a whole, I think in putting this together, I was surprised at just how much has been introduced in that year, because more has happened than we might at first recall.

And that's one of the benefits of looking back, because it reminds us, above all, to be grateful to God for the way in which we've been led through this past year and more.

Indeed, this time last year, if you cast your minds back, it was a, well, we're still in it, but it's that post-COVID, middle of cost-of-living crisis time of life that we were in.

There was a sense, I think, as a church, of a need to provide more ways for us to grow together in community under God, you know, for times of sharing and honest journeying alongside each other, for us to make better friendships, and also to be able to ask for and offer support from one another in tougher times, but also just generally to get to know each other better and to share the journey alongside each other.

[ 24 : 22 ] The good news, I think, looking back a year on, is that not only has I think that's been happening, but it's been happening in a variety of ways. So just briefly looking back, there was Creating Space, which was launched by Lesley in March last year, and that's proven to be a valuable and popular place for sharing, always based around something creative, but with a chance to chat and both offer and receive gentle support as well.

So many thanks to all those involved with that. In a similar vein, Watercolour Dabblers, that kicked off in June in 2023. Chris Hill, kindly leading, relaxed and friendly opportunity to be creative and produce something special, but of equal importance is the conversation that's shared in those times as well.

And I know that turning up and producing a painting in the company of others, that can be quite a vulnerable thing to do, but the encouragement that's shared, and some of the Facebook comments and when we share what's been produced and stuff, they're great.

So that encouragement makes for an uplifting time for all. And again, many thanks to Chris and all those who participate in that. What else? Hazel, she launched the Singing for Health and Wellbeing group on a Thursday.

That began last September, six months or so ago. And again, that's proved to be a much appreciated space for fulfilling its aim of nurturing health and well-being through singing and through music.

[ 25 : 55 ] And thanks to Hazel for that one. At Curry Club, we used to do this years ago, and that kicked off again in October last year. Now, talking of health and well-being, I can't promise the health benefits of Curry Nights, but the well-being that it brings in terms of sharing food and friendship, that's been another positive.

And it's been great to see folks feeling happy to invite friends and family who may not always or otherwise come to church-related stuff. We've got one tonight. So if you want to come on down, you'd be most welcome.

There's a good number of us signed up for that as well. Since November last year, Dave has kindly been running these, the Understanding the Use of English sessions.

Not only is it a way of enabling those for whom English is a second language to feel more comfortable in conversation, but he's also, I think each time he's told me of various ways in which the group have shared in their conversations some really encouraging thoughts on life and church and faith and so on, which is, again, very, very heartening to hear.

And thank you to Dave for that. And then most recently, we've had Ian launching Games Club. That was late last year. That kicked off. A Sunday night, gathering and cementing friendships and providing an easy space to chat over games to enjoy.

[ 27 : 15 ] And the next one is coming up next Sunday night. If that's your thing, you'd be most welcome as well. Now, of all of these kind of activities, I've talked about the spiritual underpinning of them before.

If you want to revisit that, it's a talk I gave on the 22nd of October last year. You can catch that on YouTube. But all of this social stuff, especially perhaps the things that have launched again this year, it's done with the intent of following the everyday way in which Jesus did life with people as a model for how we can do community.

It's that holistic understanding that friendship and faith are fostered in far broader ways than can ever be possible in just a church service each week.

Of course, you stick all those other activities with the existing ones that were on offer. So, drop in little friends, F&F, house groups, pub club, book club, and so on. And hopefully, across most weeks, there's something for everyone to dip into as a way of finding a sense of belonging within our community.

As I say, there's an intention behind that. But it's being realised, I think, because various people have followed the prompts that God's given them to offer or to attend these sessions.

[ 28 : 36 ] And for that, I, as vicar, I know so many of us are very grateful. That's the group side of 2023. What else? Well, Jay mentioned this, but many thanks indeed to Mark Bales and his team for fitting a new kitchen.

Again, that's been a real blessing for us to offer welcome and hospitality. And again, just to give thanks for Sue Southall, because that legacy of hers is a gift which literally keeps on giving pretty much every day of our life here as a church.

As Jay mentioned as well, it's been great to employ Nigel as church caretaker since this time last year. Someone who's been keeping the building and the grounds in great shape.

And who I'm incredibly grateful for, as it's taken a fair bit from my shoulders as well. So, thank you again for the financial giving, which has enabled us to step out and do that in employing Nigel.

We also employ Marie in the office as well, who continues to be such a support and a positive presence to me and to so many.

[ 29 : 40 ] We employ Sarah and more recently Barry as our church cleaners. I need photos of both of them, a little bit camera shy. But they both do a great job in keeping things looking spick and span. And Barry has recently taken over from Mark, who was church cleaner for a good number of years and now enjoying well-deserved retirement from that, but still as active as ever as church warden and secretary and all-round good friend as well.

So, thank you for that as well. That's sort of the staff team side of things, which has been a blessing for me of work alongside people in this way. In terms of our Sunday worship, we've looked at various things.

We've looked at a series on joy, one called Keep On Growing. There was Tuning Into God and most recently that Rocky Road series on Peter. And again, I just want to say thank you to all those service leaders and preachers who have given of themselves on Sundays and Mondays to the worship bands we have, the welcomers and the prayer teams and the refreshments and the laundry folks, those on screens and so on, all of whom help us to encounter God each week in our services.

And then unseen by a lot of us, but very much enjoyed by our younger ones is our Sunday Stars groups who've had an encouraging year. And I can say that because it's the children's desire to attend, which I think is the best vote of confidence that we can have in what's being offered each week.



And the teams of the Sunday Stars groups are great. I think there's over 25 different folks involved on different rotors, plus a range of teenage helpers as well. So it's a big and important ministry for which we're very grateful.

[ 31 : 24 ] Many thanks to Carol and to Matty, who have now passed the baton on from overseeing superstars, having established it and got it going so well since COVID and getting back from them.

So we're very grateful to both of them as well. So lots of involvement from lots of different people in all sorts of ways on a regular basis.

On top of all the seasonal input from so many as well, whether that's play in the park or Christmas fair and Christmas special, Christmas lunch. And then there's all the other stuff, the safeguarding, the PCC, the flower rotors and the gardening, the home visits and the lifts and home communions and shopping and walks and prayers and coffees, and a wealth of pastoral care and conversation that goes on as well.

And that's all on top of the financial giving that enables us to do what we do. Far too many names. Pretty much I think everyone is involved with something here at the church. Too many names to mention, but each ministry, each activity helps to make the sum of who we are as a church far greater than just us as individual parts.

And it's a reflection, I hope, on the body of Christ idea where everyone has their part to play under God. So I want to say thank you to you.

[ 32 : 41 ] Thank you to God for making 2023 such a positive year. A year not without its challenges, of course, but one which I'd say we can see the ways in which God has faithfully grown and developed us as a community.

So that's 2023. Looking ahead perhaps to this year, this coming year, and what might we do well perhaps to bear in mind in that. Well, my hunch I think overall is that given the breadth of activity and the opportunities to be involved in stuff that are now in place, I think the focus going forward, I think we do well as a church to seek God's help now with growing the depth of our faith alongside this existing breadth.

Now, what might that look like? Well, for example, I think for me, I've been struck over recent months at I think a growing number of conversations I've had with various folks about the questions and the uncertainties they've got with how all of this God stuff works in practice.

You know, life, life is complicated and faith is challenging, not least when some of the views about God and the Bible that we might have grown up with or previously held no longer always seem to scratch where we're itching or satisfy us or perhaps stand up to scrutiny as well.

And yet that questioning, that wrestling, we might say that grayness as it might feel sometimes. Well, that for me is not a cause actually for concern, but I think the willingness to question is instead a mark of maturity.

[ 34 : 36 ] It's a willingness to think more deeply, to not just accept things at face value, but to weigh things up more carefully. I think it makes our worship more meaningful when we're thinking about the words that we're singing more deeply.

That helps us to worship God and to engage with him more fully. I think as well it helps our prayer life to be perhaps more humble about the ways in which we're working out for God's love to be lived out in the world.

And I struck the other day, someone from this church said to me the other day, and it's pretty much a quote here. They said, I'm not really sure about a lot of things now to do with my faith. I love Jesus, but beyond that, I don't really know.

But if I'm not sure about some of the things that I believe, can I still come to St. John's, they said. And I said, of course you can, of course you can.

In fact, I think you'll find there are far more people in the same boat as you than perhaps you might realize. And I hope over the years for us as a church, there's an increasing sense that this is somewhere that you can ask questions.

[ 35 : 55 ] Somewhere that doubts and uncertainties are not just tolerated, but are welcomed and are part and parcel of us working out how we do this life with God. It's not, again, a hope and certainly the intention.

It's not that Jesus isn't central, because I firmly believe he is. But it's that going deeper in our faith in Jesus will, of course, require debate and discussion and doubt at times.

We'll often require what we might call deconstruction in order to get to a place of reconstruction. Now, I appreciate that kind of idea.

It's not for everyone. And it might not be what everyone is looking for in a church. Indeed, I mentioned this the other week, and a few who have left recently have said that they need somewhere with more certainty than perhaps is offered from the front here sometimes.

More black and white, this is right, this is wrong kind of thinking. And I understand that desire. I do. But my counter to that is that I'm not sure that faith and certainty mix.

[ 37 : 03 ] You know, that's what makes it faith. And yet I suggest that we're becoming more able to engage in uncertainty and wrestle with our faith as a community precisely because of the clubs and the relationships and the friendships that we mentioned.

All of which I think are helping to contribute to the trust between us and hopefully in God. And I'd say that's all becoming slowly but surely stronger.

And so in this quest, as I think we'll have over this next year for more depth, we're going to be starting a new series at Pentecost, which we're calling That's the Spirit.

Exploring the ways in which God the Holy Spirit is with us in the day-to-day stuff of life. And the kind of scrapbook motif there is the idea of it's a lot of different stuff in which the Spirit is involved, obviously.

And we're kind of piecing it together in our own way each time with Him. So we'll be looking at that. More on that to come, though, after Pentecost. And then maybe from September we might start a series looking at these different stages of faith that we find ourselves going through.

[ 38 : 16 ] We'll see on that. Interesting, though, I've also had a few requests, actually, to provide more space for us to ask questions together. So I think we'll be setting up a monthly or so Sunday evening question time.

We might call it something a bit more interesting than that. But a bit like Ian and I did the other week, but with much more chance to open it up and chew the fat together for conversation. House groups are very able to do that, I know.

But that commitment is not always possible for folks. So this will be a bit more occasional, but a bit more flexible, I suppose. Bring our questions. Wrestle it out together.

And we'll see where God is involved in the answers that emerge. What else? I think I'd suggest part of the way in which we can keep working things out together is to keep up with what's shared online.

This is increasingly part of our life as a church. And I appreciate getting here in person each week is not always possible. But my hope is that we can keep up with what's shared here via YouTube and on Facebook and so on.

[ 39 : 28 ] On YouTube, we've got over 750 subscribers now. So that goes well beyond our local church community. But if you can carve out a time, do try and keep up with those videos each week and what's offered.

That will help us know the flow of where we're going and help keep us connected. And I think if I can make one request. And I know this won't be relevant for everyone, but it would be great if there was a bit more sharing online of what we offer.

Remember, we built a new church website last year and we've now got, last count, I think it was 1,700 followers on our Facebook page. But actually, relatively few of us share things on social media, whether that's the newsletter or talks or news of events.

Christmas and so on, yeah, that goes viral. But the regular sharing of what we offer each week, that really does make a difference in enabling more people, I think, to encounter something of the good news of Jesus that we're sharing.

In fact, I do have a little wry smile because one of the most regular sharers of our posts on Facebook is the Spotted Burntwood page on Facebook.

[ 40 : 42 ] Anthony Wellington, he runs that. He's great at sharing our newsletter. He often shares our Sunday and Monday talks as well. And this page, which is a kind of news and gossip shop for Burntwood on Facebook, has got 24,000 followers.

So Anthony is probably the best evangelist we've got and he doesn't even come here. So imagine what we could do collectively in terms of if we were a bit more up on perhaps sharing what we do online.

Now, we don't do classic evangelism here. We don't doorknock. We don't street preach. We don't put flyers everywhere. But alongside word of mouth, alongside acts of kindness, hospitality, generosity and so on, social media is probably the easiest way to share what we're about.

So alongside your kitten memes and whatever else you fancy sharing each week, do please share on Facebook, YouTube, Instagram and so on the post that we've got from St. John's if you feel able to please.

And then what else will the year ahead bring? Well, I know how grateful I am and we are for Ruth. I thought I'd show you one dressed up in your finest robes there on the right, Ruth.

[ 41 : 55 ] Ruth and James and Amara have been very grateful for them. Ruth's continuing our curiosity with us here, which has been for nearly three years now. Ruth's been a breath of fresh air.

She's offered both a lot of joy and I'd say a range of innovative and new ideas and approaches which have been really good for us as a church.

But she's also very pastoral in her role as well. I don't know a number of us have benefited from her encouragement and her listening and her support and her prayer for us.

But as is the nature of any training role with us as a curate. Ruth is in the process now of looking for a new job. So that is a family. Well, sadly for us, sadly for them, but excitingly for them, I know, going forward.

They will be leaving us at some stage sooner or later. And there's an iron or two in the fire at the moment as well. So that may come sooner, may come later. We don't know. But that's the process of discerning for them and interviews and so on going forward.

[ 42 : 59 ] So as and when the time comes, we'll speak more about Ruth and James and Amara. But for now, if you can hold them as a family in your prayers, we'd be very grateful. I know they'd be very grateful for that.

Because it's a funny little time, this one, of being here but eyes looking elsewhere. So do pray for them in that balance that they've got. But we're going to enjoy them while they're here as well.

So we're very grateful for them. And I'm very grateful for Ruth being the colleague and the support and the friend she is to me as well. I think overall, we could say for Ruth and James and Amara, you know, it's a reminder perhaps of the developing and the changing nature of life often.

The developing journeys that we have with God. Seasons of life turn, both individually and communally. And while we're grateful for what we've had, we trust God to lead us into the future.

And it's this trust, I guess, which is paramount to me for us as a church going forward. Trusting that God's got us. God's got it. God's got the world in his hands, as the old song says.

[ 44 : 08 ] Trusting in the love of God. Trusting in the provision of God. The wisdom of God to lead us through the year ahead. If we look back, as I say, there's been a lot of new things over the past year, which I would say God has quietly but effectively been shaping our church and community through.

So I'm both expectant and hopeful that God will continue to shape our shared life in the year to come as well. God's taking us, as we pray, deeper, I think, in our appreciation and our awareness and our application of his loving kindness to us.

So our job is to be open to that leading. My job is certainly to stay open to God's leading. But as I've said before, and I'll say again just to close, I genuinely, genuinely couldn't wish for a better, brighter, more brilliant bunch of people to be doing this whole church stuff with.

And if you want to talk anything through about anything that I ever say, anything you agree or disagree with, anything you're wrestling with, anything you've got you need support in or prayer in and so on, please do just get in touch.

Please come and have a chat. You can email me, message me. You can email any of the team. And for me, sometimes it might take a few days to sort something, but I promise that I will always make time to talk if that's what you'd like to do.

[ 45 : 42 ] And indeed, I enjoy those times more than most things in the job because it helps me and us to work things out together. So as we go deeper, I'm grateful that you're going to help me to do that as much as I can possibly help us to do that together as well.

So thank you for another year. Thank you for allowing me to share this ongoing journey of faith with you. And let's look back this time next year to what we pray God surprises us with that we don't already know in the year that's to come.

So that leads us on to matters arising or questions. And I'm aware of the time, and I don't want to be too rude to the children's groups, but if you've got any questions, you'd be most welcome to ask them now, either on the finances or to me or any other matter of church life.

Do stick a hand up. If not, no worries. If you want to come and see us privately, that's okay as well. But anyone who wants to ask a question, this is the time.

This is the place for that. Go on. Yep. Nearly, nearly. All right. Go on then. I was just wondering where we've seen now like the extra income from the years.

[ 47 : 01 ] Where does the other bit of income come from, your basic income, if you like? Yeah. Yeah. Jay can answer this one more profoundly. I mean, the basic income, a lot of it comes from our giving collectively.

There's a lot that comes in that way. And it's operating income as well. Do you want to describe that for us? Yeah. It's mainly giving.

So, it's mainly through standing orders and obviously plate giving, people giving through the, what's it called?

The card machine. Yeah. And then obviously we've got the gift day that goes on top of that. So, it's mostly giving. Then we've obviously got income through, room hire. And then we've got things like fees from things like weddings and funerals, which is small.

But it is there. But it's mainly through the giving of people in the church. Oh, full breakdown. There you go. This is one of the many sheets that you can see on the church counts.

[ 48 : 08 ] Yeah. So, of the 151, if you add it together, pretty much half of it is through giving. Another sort of 25, 20% from the gift aid on that giving.

So, it's mostly that. Thank you. Yeah. We're a charity as a church. So, it's all funded by charitable giving. And that's why we're so grateful that we're all part of this.

And I guess part of the hope is that if you feel this is your church, then giving is part of our worship. And we couldn't do it without it. But it also enables us to dream dreams and be imaginative about what we can do with any surplus over-operating costs each year.

And that's why it's going to cost, what, 30 grand maybe for solar panels on the year? You know, something like that. We'd like to do that. But it's only the giving which enables us to do that. We can apply for grants, which we'll try and do as well.

But we can think about doing that because of people's generosity already. Solar panels will eventually pay for themselves in a few years. It's a win-win. But it's part of looking after God's creation.

[ 49 : 11 ] We can do that with solar panels being one example in that way. All right. Thank you, though. Any other questions from anyone? Yeah, I'm behind. Go on, Karen.

Thank you. It's only a little question. I'd like to give. I'm not a member of the church, but I've been coming for a few weeks. And I do really like this church.

How do I go about doing that? Thank you. Cheers, Karen. Yep. So there's various ways. You can give cash each week or whenever you come. You can set up a standing order from your bank to our bank account.

And if you're working or you're earning tax on your income, we can claim the gift date on that, which makes a big difference. You can make one-off donations rather than cash. You can use the card machine as well.

We'll take magic beans, to be honest. Anything you want to offer, that would be great. So there's various ways to give. But, yeah, thank you. Good question. Good question. Don? Thank you, Matt.

[ 50 : 10 ] God is leading us all. Jesus is, for all of us, our greatest friend. But humanly, who is your inspiration?

Cheeky one. It won't be West Ham related, I tell you. Humanly. Gemma.

Yeah? I'm going to, because I was hesitant because he gets embarrassed by this. But Gemma's, you know, I don't want to be all gushy. But she's brilliant, Gemma.

Couldn't do. Yeah. It's not the easiest of, I'm not the easiest person to live with.

And it's not the easiest of jobs to be married to. But I couldn't do this without her. My faith would be very different without her. I'm very grateful for the mother she is, the wife she is, the friend she is.

[ 51 : 17 ] To so many. I'm hugely grateful for the ministry that she has here with little friends. And the pastoral stuff that goes on behind the scenes is immense for her. Her phone is non-stop.

Don't stop messaging her because she loves it. But there's a lot which goes unseen, which I know she's passionate about. But she's the person I would want to be more like, humanly speaking.

And, yeah. She's my inspiration. Any other questions?

Any other questions? Oh, what a roll. Okay. Paul and then Barbara. It's really, it's an idea.

I think people have spoken about it in the past. But as the church is growing, not everybody knows everybody's name. Or if they do, they forget people's names, especially people my age.

[ 52 : 17 ] But, yeah, I just don't know what the involvement would be to perhaps have a photograph in the phone book. Or even somewhere local. So people can actually get names to actual people's faces.

So, yeah, it's just an idea, really. Yeah, it's a good idea. We can look into a photo on the directory. Not everyone will want to have their photo done. Or you can pick your own mugshot, that kind of thing. But, yeah, we could do name badges.

We've done that in the past. Sometimes stickers one or two weeks just so people can do it. The best thing, and I appreciate it's not always possible, if you're unsure, just ask someone's name. Even if you've seen him from afar for ten years, there's no reason why we would know their name if we never actually got around to talking to him.

But even if you think you know someone, hi, I'm Paul, then it takes out any embarrassment of them saying, now, I know you've got silver hair and you're a good-looking chap, but I don't know what your name is, that kind of thing. So, tell him your name when you see him.

But, yeah, that's great. Thank you, Paul. We'll look into that. And Barbara? Hello, everybody. I don't know whether you're going to agree with me, but, Mark, you make the church.

[ 53 : 19 ] You are truthful. You are honest. And we here are the family, but in a way, you're our father.

I don't know whether everybody agrees, but that's how I feel. I love my family. Thank you. Thank you.

All right. Any other questions from anyone? Good. Good stuff. All right. Thank you for those.

Thank you. And like I say, door's always open, phone's always there, so if you want any other questions, do please come and ask. If you want to ask someone else to ask me because you don't want to come and say it to my face, then that's fine as well.

Talk to Marie. She's normally a good conduit. It knows things as well. Let's continue with an attitude of prayer. Thank you, Mark, for your... Can I just say, very quickly, on behalf of Nigel and myself, I hope it's on behalf of Nigel, to thank Matt particularly.

[ 54 : 25 ] As church wardens, it's an absolute joy and an absolute privilege to serve in this church. With Matt as our gaffer, who understands life and us and not just being a church warden, but sort of socially and just living life real and understanding Jesus real and knowing him as a friend.

Because he is our great chap and we love him. Thank you. Thank you. Thank you. Thank you. Thank you. Thank you. Thank you. Thank you.

Thank you.