

Annual Meeting Reports & Q&A; - 23rd April 2023

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Date: 23 April 2023

Preachers: J Haywood, Matt Wallace

[0 : 00] which means number three is the Treasurer's Report. So let's give it up for Jay Hayward, please. So who's excited about their own finances?

You sad people. But you're obviously my people. If you didn't raise your hand, I'm very sorry for the next 10 minutes, but I'll try and keep it short. Okay, so before I start, there's just one quick footnote, and it actually says it on the first slide at the bottom there.

So we have sent our church accounts off to the diocese, but they haven't been fully audited yet. So these are subject to independent examiners' sign-off.

So we've never had a problem. This often occurs. Nothing to worry about, but I have to say that at the start. Okay, so that's where we are. We'll get that back probably in a week or so. I'll give you a fair warning.

There's numbers and charts coming up. So I'll try and direct you through it as quickly and easily as possible. So first of all, as a very quick summary, if you do want to fall asleep in a moment, bear this in mind.

[1 : 07] We've had a really positive year. Income's increased, which is good. That's a good thing. We've spent generously, and I'll show you that in a minute, but with discernment, I believe. And we've got some money in the bank should we need it.

All right, that's all good, isn't it? I think. So there you go. You can fall asleep now if you want to. So I'll start, first of all, with a simple bit. So looking at our income and our expenditure. So you've got our income line at the top, then our spend in the year, and then the difference.

I go back four years just to give you a view of where we were. So overall, the good news is our income's increased. It's gone from 112,087, that's that number under 2021, up to 136,53.

That's good. The bad news is our expenditure's increased more than our income. And that's bad if you're a finance person. In previous years, when I've presented the numbers, I've kind of focused on what we spend and what our income is in various buckets.

I'm not doing that this year. I'm just going to focus on that number at the bottom right, 28645. So what's driving this difference of 28645, and why am I saying it's a good year? That's the bit I'm going to try and explain as quickly as humanly possible.

[2 : 19] All right. So these are the charts. Now we're getting into it, Neil Emery. You love these, don't you? Yeah. Right. So this is a waterfall chart. And what it does is it tries to explain the difference between two numbers.

So the number on the left being our total income in grey, 112087, and how we've got to 136,53. So I've got one of these for income, I've got one of these for expenditure, and then I join them together, and then that's the end of the presentation.

All right. So income's going up. Why has income gone up? Well, we've got more giving by about nine grand. That's a combination of a couple of one-off significant donations, slight increase in people giving by standing order, and more people donating by things like the contactless device in the foyer on a Sunday, but also through the week.

More fees. So fees are mainly weddings and funerals. So we've got about 4K extra coming in through that. Bear in mind 2021 was a bit of a weird year. We still had lots of COVID stuff going on.

So we're just sort of normalising back to normal levels of that. We had four grand's worth of extra grants. Our grants total for the year was actually five grand. So I will go through these because people are mildly interested why people give us money as a grant.

[3 : 27] So we had two grants from Litchfield Diocese totalling two and a half grand as additional support for the cost of utility bills. So cost of living bills coming up.

We received a thousand pounds grant from I Love Litchfield Community Foundation towards little friends. And we got a warmer welcome grant of hundred pounds from Litchfield District Council for the drop-in.

And lastly, we received one and a half grand from the Benefact Trust to support with the cost of our new windows. All right. So that's all grants. By the way, they've all been spent on those things.

Next bucket. So Christmas fair. We had a Christmas fair. Yeah. It was the first one for a few years because of you know what. That raised £3,481. So massive thank you for everyone who is involved in both setting up, organising, but also coming along, bringing your friends, telling the community.

So that's a really positive result there. So thank you for that. A few smaller changes I won't bother talking about. So income from groups and hires, yes. A bit more on our savings, but not a lot.

[4 : 35] And the last bucket is red. So red is bad in finance. Red means your money coming in is going down in this sense. Really, that's my fault, that last bucket of £6,000. But don't sack me.

Basically, we can claim back the tax on our giving if you fill out the gift aid form. And I did it a bit late. So I did it, but we didn't actually get the money until January.

So it's in our January account. So we've got it, we just didn't get it in 2022, so it's not in the accounts. Clear? Good. So it will look better next year. But purely because of an admin piece.

Being really honest, that was my first attempt at going through the gift aid process since I took it over from Sue. So I'm still getting up to speed with it. But we're getting there. So all in all, good growth in our income across everything we do.

It's not one big bucket. It's lots of bits and bobs, which is great. Okay. So let's move on to expenditure because we've gone from spending £112,000 to £159,000.

[5 : 36] Now if you think that total expenditure is high, spare a thought for Salisbury Cathedral, who spend £14,000 a day. So our expenditure would keep Salisbury going for about 11 days.

So not quite so good. Their heating bill is slightly bigger, I would have thought. All right. So here's our expenditure. From a financial perspective, spend is bad.

So that's why these are all red bars. And it's also meaning the reason why they're below the zero line. It's basically showing reductions in the direction of the bars. All right. So first up is the windows.

Cost of the windows. We had all of our external windows and doors replaced at a cost of £36,226. As I said before, we got £1,500,000 of that from grants.

We then paid £22,000,000 of it out of our savings that's held in trust from when we sold the sale of the church rooms. And we paid the remaining £14,000-ish from our normal bank savings.

[6 : 37] We could have paid it all from our savings that's held in trust. But I recommended to the PCC to try and separate it out. Basically to try and make us more accountable for what we spend and keep a tight operating budget. If you just take it all from your savings, that's your rainy day savings.

You can only use it once. So we tried to split it and split it widely across those costs, which I think was the right thing to do. So that's how we spent the money for the windows. We had £5,000 extra spend through higher common fund.

So common fund is the new language for what used to be called parish share. And what those things are is it's the pot of money that pays for Matt and Ruth's wages, housing, pensions, as well as the training of future curates.

It helps to fund the work of various central departments in the diocese, such as admin, finance, safeguarding teams, and supports the work of the General Synod. And that's the main decision body for the Church of England.

So that's what the common fund is. Because we didn't actually have an increase in the common fund in 2022. It's just that in 2021, they reduced our rates. They gave us a £5,000 discount, basically.

[7 : 47] And they did that proportionally across all the churches because of ongoing COVID stuff. So although we haven't had an increase this year, it looks like we've had an increase because we've spent more.

The good news is that there's also no increase in the common fund in 2023 either. So that will stay flat this year. Next up, utility bills, about £5,000 more on utility bills. Just like your own households, our bills are going up really for two main reasons.

One, in 2021, the previous year, we had less use of the Church due to the last bits of COVID. So we've obviously had some natural increase due to more use in the Church. And then, obviously, the start of increasing bills coming through in October, November, December.

So our utility bills are actually £9,000 for the year. In the first three months of this year, we're tracking it about £1,000 a month at the moment. So that will probably rise again to maybe £12,000-ish for gas and electricity.

We'll see how that plays out over the summer. Slight increase in running costs, mainly associated to groups we run, which have been expanding, particularly Little Friends. Our other midweek and Sunday children's provision, such as F&F.;

[8 : 57] So a bit of running cost expenditure, but that's kind of as you'd expect. Tithe I'm going to come back to. And then we've had slightly less wages, because although we've increased our staff wages, we also had Lottie leave partway through the year from her children's worker role.

So it's kind of muddled in and amongst that. So I'm just going to quickly go back to tithe, because tithe is an important thing that I want to cover. So St John's does give away about 10% of our previous year's income, excluding grants.

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

The charities at the top there are the charities that we give to regularly. So just as a recap of who they are and what they do from left to right, hopefully, if my notes are right.

So we continue to support Light for Children. That's a charity supporting young people and families in need in Romania. It's a charity that's got deep roots at St John's, and we've been supporting it since its inception.

[10 : 03] Pathway Project, who are a domestic and sexual abuse service supporting anyone in need based in Litchfield and Tamworth. The YouthNet, which is a Christian-based children and youth charity working in and out of schools and organisations in and around Stafford.

Food Bank, I won't describe. Hopefully, you know who Food Bank are. Acts 435, that's a charitable donations website that puts people who want to help in touch with people who are in need through a network of churches and local charities at a national level.

Have a look on their website. Have a look on their website. It's quite good. If someone needs a new fridge or whatever it might be, it's quite an interesting-looking website and how they do that.

And then UCB Radio as well. Hopefully, you know who they are. So those charities received in total 7,300 across the year. And then we also donated the five grand for the park equipment that's now in the park behind us and supported the play in the park events in the summer as well.

All right. So that is all the expenses. So if we bring all of that income and expenditure together as a bridge, it looks a bit like this. And I've tried to make it even shorter.

[11 : 15] So just to recap, more giving and grants, more income from activities, room hire, church groups, Christmas fair, big chunk of spend on the windows, and then running costs, getting back to normal, plus higher utility bills, less tax reclaim, higher common fund.

And then for full transparency, there's a little bit of assets depreciation. So we don't have a lot of assets, but that's mainly a little bit on sound equipment and some of the new chairs that you're sitting on.

Because as they get older, if we needed to sell them, they'd be worth less. That's how the assets depreciate. So that becomes our change in total assets year on year, which is also expressed as our balance sheet for those accounting folk.

Here's a short-form version of it. Very exciting. The most important bit is, well, let me go through the lines. Fixed assets, that's, well, we don't have a lot of them because we don't own the building.

So we don't have many assets. It's basically a bit of equipment that we've got around in the building. Net assets, so that's really your money, your bank account, your savings accounts.

[12 : 22] That's where the drop is. That makes up the total assets, which then goes back to the year on year difference of 28645. Still with me? Good. So why is that a good year?

So if we go back to this full bridge, if you take out the one-off costs we've incurred, we'd actually be in a really positive position. So if you take out the windows and the fact I can't get gift aid tax reclaiming in time, we'd actually be about 13 grand positive for the year rather than 28 grand back.

So it's really that big window cost that's hit us. We knew that was coming. It was all planned. So that's why, actually, I think it's been a really positive year. And that's why I said at the start, although our income's up, we've spent generously, we've spent properly.

All right. So looking ahead, just rounding up, what's going on and what's in my head in terms of potential financial spend. So on the left are three things that have already been agreed at the PCC.

So we're getting a new kitchen soon. May. There you go. We have got some updating of our electrical safety compliance to do. We've also appointed a caretaker.

[13 : 37] So there's some extra salary coming through for the caretaker. And then on the right, first was children's provision. So we've got nothing planned in spending on children's provision. But I'm very aware that there's an awful lot of kids in not a lot of space that we send out every week.

I think, you know, I help out with Sunday Stars, the middle group in the small room. I think we've got about 35 kids on the books. And if they all turned up, we would not be able to fit them in the room.

So something around children's provision, possibly. We've got increasing energy costs, and we've talked about that. So we are exploring whether something like solar would be a sound investment.

So actually you get a return on that over time. And the last one, quinquennial report review. So a quinquennial report is a five-year report every five years. We've had that recently.

There's some minor exterior maintenance work that needs looking at in the next few years. So that's something that we'll need to come on to. And that's it. So just a few final things.

[14 : 39] If you give regularly through standing order to the church, I'd encourage you to make sure you review it like you would any payment that you're making in or out. Make sure it's right for you and for your personal circumstances.

I'd particularly encourage you to do that if you're one of the few people who have a weekly standing order. So being really selfish now, I reckon I'd save about eight hours of admin a year if you gave monthly rather than weekly.

So that's a selfish one for me. Secondly, you can find details of the accounts, as Matt's already said, in full on our website and a written version there of this presentation. So if you do want to know exactly what was spent on a particular number, that's the place to go.

I can take any questions later if you need to. And then just finally, a big thank you again, as ever, to all those that give to the running of St. John's, be that financially, physically or spiritually.

And an extra special thanks must go to the finance team, in particular Marie and Lisa. Marie makes my role really easy. Marie also makes Lisa's life really easy.

[15 : 44] Lisa makes my life really easy. And I get to attend all the meetings. That's how the little triangle works. So thank you very much. I hope that's been useful. That's it.

Thanks, Matt. Thank you. Now, I appreciate that, as is the way with these kind of annual meetings, in order to review where we've been, it feels like we're going back in time quite a bit, really into 2022.

Which, when we're already well into 2023, it can feel like a bit of a stretch to quite remember where we've come from. But remembering, I think, is quite an important part of our Christian journey.

All the way through the Bible, God's constantly saying, remember, remember. Not the 5th of November, but the way in which God has been with us. So we're just going to do that for a few minutes, just to review where we've been so we know where we are and maybe think about where we might be going.

So, for example, if you were with us in January last year, 2022, you'll recall that we were still in the midst, as Jay was alluding to, of all the COVID considerations.

[16 : 51] Many of us might have blocked that out from our memories deliberately, but we felt it necessary at the time to have just cancelled our Christmas services at the end of 2021 due to a big spike in cases locally.

And in that, along with the funeral at the time of our much-loved friend, Keith, it made a tough start for 2022 for us as a church.

On top of that, then Lottie, our children's worker, she moved on to a new job. That was last Easter. And whilst I think that was the right move for her, and I think she'd agree, it's meant that we've needed to reconsider how we do our children's work as a church.

And so in many ways, certainly the first half of 2022, a lot of time was spent really trying to rediscover, we might say kind of rebuild, what our church life together might look like.

Seeking God's help and guidance for how to be community once again. That's on a local level, that's what we were navigating through. On a national level, and again, you all know as well as me, there's a challenge of recovering from COVID nationally.

[18 : 01] There were the effects of the war in Ukraine. There was the ongoing repercussions of Brexit. And then the knock-on effects of all those things meant that the cost of living crisis throughout 2022, and even into 2023 now, it remains a tough year, in particular last year, to navigate our way through as a nation.

What's more, you'll recall the Queen died. That was a momentous and a sad and an unsettling time for many people. And then, of course, as we've mentioned back locally, Sue Southall passed away.

And as with Keith, really, the sudden passing of one of our own, well, it rocks us, especially when someone's as lovely and has had such an impact as Sue's life had.

And I appreciate that, in general, these indicators of ups and downs. Many of us, and I know some of our stories, are dealing with all sorts of ongoing grief and anxiety and ill health, money worries and so on.

That's an ongoing story for many of us, I know. And yet, I think within the overcast atmosphere, shall we say, of much of 2022, there is so much light to be thankful for, the sun breaking through the clouds, if you like, to be thankful to God for, for the way I'd say he's not only held us together, but brought new hope into our midst as a church.

[19 : 31] And so most of all, really, as part of my little report today, I want to thank God today for you, for you as church, for your love, your faith, your resilience, your generosity, your consistency, your capacity as a church, our capacity, we might say, as a church, to care for each other, even in, you know, especially in those times when we might be struggling either individually or corporately.

I'm so grateful to God for never letting us lose sight of our calling to seek to be a blessing to our community because God has already blessed us first.

My hope and my genuine belief is that we're not an insular, inward-looking church. I hope you understand and you'd agree we're outward-looking. And I'm grateful for the way that God has kept us on track with that, when it might have been much easier to bunker down in things.

And so thinking about this outward focus, if we go back over the year, there's things like the little friends gathering, like pub club, like book club, there's drop-in and talking point, there's the play in the park events, and they're helping to fund the new play equipment next door.

Big events like Remembrance, like the Christmas Fair, which was back on. Chase View services have started up, and then most recently, if we go into 2023, there's Creating Space, which again took place yesterday, I think about 25 or there, for a watercolour workshop with Chris.

[21 : 06] And it's a great, great time together. So there's plenty, what we might call the kind of soft, outward-looking edges of our church life. To give huge thanks to you, but ultimately to God working through us as well.

There are other sorts of volunteer engagement as well, with all sorts of community groups, whether that's those among us who are school governors, or help with Burnt and Be a Friend, with Pathway, Scout leading, local politics, food bank, charity shops, and so on.

And then of course, so many of us seek to apply our faith to our everyday working life as well, doing our best to perform jobs, I know, with integrity and honesty, with commitment and care and service.

There's all sorts of ways in which outwardly, God enables us to do what we do. And yet the good news is, with all these outward-looking things, they bless us as well.

As it says in Proverbs, Whoever refreshes others will themselves be refreshed. And so this outward focus is key, I think, for our health as a church and as a community.

[22 : 20] And yet equally though, we might say that's the outward focus, the inner focus, you know, that inner journey we're on. That's just as vital. That's the other side of the coin, if you like. And I want to again say really how inspiring it is for me to see you, to see folks being so open to and desiring of God's inspiring presence with us.

It is so encouraging to look around and see people engaging with God and the difference that God is making in people's lives. That's what gets me out of bed in the morning, if you like.

So whether that's been the Monday service, the house groups, book club again, I'd put in that bracket. Whether that's our FNF groups, whether that's our Sunday services, in which we are so blessed by all those who take part.

The musicians and the worship leading is phenomenal, I think, here. So I'm very grateful to them. The service leaders, the speakers, the prayer teams, the welcomers, the wardens, the word operatives, the refreshments teams.

There's the brilliant Sunday stars leaders and helpers who week by week provide groups for children that the children actually look forward to going to. And that's not necessarily an easy thing to do and it's not a given in churches.

[23 : 38] But I know our Sunday stars are popular. And that's hugely down to the commitment and the love and the inspiration that the leaders put in each week. And I'm very grateful for all that work that goes on.

And these are always, I would say, in our inner journeys, if you like, which help us to follow Jesus. And I'm grateful to be part of a church that is willing to serve in this way.

And I don't think she's here this morning, but grateful for having Ruth as well, continuing her curacy with us. So pleased that her and James have got Amara arrived safely and she's growing strong. So yes, parenthood, brilliant, but it will be great to have Ruth back in the saddle in her work role as well.

That's coming, I think, sort of beginning of July or so. She'll be getting back up to speed with that. What else is there? Well, I know there are so many visits and meals and conversations and prayers and babysitting and messages and gifts that go on.

All of this quiet, interpersonal, relational stuff, sometimes personal, sometimes anonymous acts of kindness that make a huge difference to people.

[24 : 47] There are the practical ways in which numerous folks help maybe to clean and look after our building and grounds. The way we care for our appearance as a building is an advert, I think, locally, because it speaks volumes for the care that we long for others to know of the God who we know cares for us.

And I'm grateful as well for the welcome and the way in which new folks have been finding their home with us here at St. John's over the past year or more.

I mean, some of them, there are 30 and more counting, the Hong Kongers who've joined us over the past year or so. And they bring us such joy and it's been such a blessing to welcome them as part of our church and have them with us.

And then there's other individuals and families who've joined us in the past year, which is not only encouraging in itself, because numbers in that sense tend to do it, but it's the personalities that they bring which is more important than the numerical stuff.

You know, the gifts and the talents, it's a blessing to have new energy, new people, new faces with us. And if this is your home and you've made it your home over your past year, then I'm chuffed to bits that you're here.

[25 : 59] And we love the fact that there's new people joining us most weeks. On top of all that, as Jay was alluding to, the financial giving which comes in, again, it's pretty humbling, I think, as vicar and I guess kind of leader of this kind of thing.

I know the PCC, massive part of that, but there's a lot of trust, I appreciate, which comes in with people giving money to an organisation, especially in these economic times. But it's the money we give to God through this church which enables us to do what we do.

You know, we're a charity. The bulk of our money comes in from what each of us give. And again, as vicar, I'm very grateful for all giving, but the regular generous giving which comes in really does help us to budget, helps us to look ahead and be able to do things that we need doing, like the kitchen refit.

We haven't got to come and say, oh, we need X number of grand for the kitchen, because the giving is faithful enough for us to do that when we feel the need is right. So, same as with Nigel, getting a caretaker, we didn't have to say, we want to do this, but we need to give more.

It's your faithful giving, our faithful giving, week by week, month by month, which enables us to make plans in that way, which is great. Grateful as well for the way in which we can, again, this outward focus, support other charities, as Jay was alluding to.

[27 : 17] And there's all sorts of little things that go on behind the scenes in terms of giving food and goods to families or households in need and so on. That's all this discretionary way in which our giving goes to help those who might need it at the time.

All good stuff, all as a result of your generosity, giving of funds which we know are God's, but it all comes to bear fruit, we hope, in our community and beyond. And so whilst, yes, 2022, this past year, you'll know as well as me.

It's not been easy or straightforward, you know, far from it. But actually looking back, as this picture kind of says, the good stuff is all there. The light is still breaking through. God is on the move and there is so much to be grateful to God for.

That's the year that's gone. What about the year we're in and the future ahead? Well, I think there are some obvious challenges. And we've got about 140, I think, here today.

It feels kind of quiet today, really. There's spare seats and so on. And we had 190, I think, on Easter morning. So there's one of the obvious challenges that we've got is the space in which we meet.

[28 : 28] Because some Sundays we're really at capacity and running out of chairs. You know, we're growing in that sense. Just to give you an idea of the numbers we're talking about, we've now got 225 people on our electoral roll, which is the kind of membership thing.

But by my reckoning, we've got about 250 adults who, over the weeks, come to our Sunday and Monday services. There are about 80 children on the books of our Sunday Stars and F&F; groups.

There's 150 kids at Little Friends on those books, plus their parents and carers. So we top those up. And that's maybe over 600 people, let alone all sorts of community-connected folks, those who listen online and so on, who would say St. John's is their church.

600 folks, that's a lot of names, I tell you, for a start. But that's encouraging. But it's a big operation in many ways that we're doing. And Sunday services are just a part of that.

And I guess that's an encouragement, because for all the pessimism that you might read and pick up about the state of the church in our nation, I don't think historically St. John's has ever been bigger.

[29 : 39] And that's encouraging. That really is encouraging. And I'm grateful for the way in which everyone shares what we do here and the good news, hopefully, that's going on. But at the same time, it's a problem.

It's a nice problem, but it's a problem, because growth puts practical pressure on us. We've seen, and I know the sound's not always brilliant in the hall and so on. We're thinking about that. It puts pressure on space for children's groups.

It puts workload pressure on people to oversee and integrate new people as they come in. And I think most of all, it puts relational pressure on each of us as well, because it's increasingly hard at times to get to know each other and to know people's names and catch up with folks week by week.

So the challenges that come with growth, I'm aware of them. PCC and leadership are aware of them. And I think we'll share details as we go through in the coming months about how we might address those opportunities and challenges that come with that.

One of the ideas, though, is to try and tie in our Sunday morning topics with where we're at. So, again, just to think back where we've come from and what we're going to be doing.

[30 : 49] We try in our Sunday teachings to scratch where people might be itching and be as practical as possible. So if you've been here or you caught up online, you remember beginning of last year, we looked at good God, good church, focused on what it mean to be church again post-COVID.

We then looked at our money in this living, giving series we do. And again, grateful for people who responded generously to that. We explored what it might mean to grow in our relationships with each other with a knowing me, knowing you series.

Aha, yeah, well done. Still got it. Excellent. And in light of so much uncertainty and the cost of living crisis and so on, tried to offer some assurance with this life assurance series towards the tail end of last year as well.

Most recently, you might recall, we've been looking at joy in the midst of life's ups and downs when a new year can be a tough time for many. And so this term, though, coming up, we're going to do a series called Keep on Growing.

I haven't done a snazzy slide for that yet, but we'll explore what growth with God looks like both individually and corporately as a church. And again, the opportunities and the challenges that come with growth.

[32 : 01] I think overall, though, if we look a bit ahead, perhaps, in terms of vision and direction for where we are as a church. If you know me at all, I'm naturally quite a planner.

I like my list and I like to have an idea about where things are going. I like a clear strategy, if you like, of where we're heading. And yet, I think I'm changing on that.

The older I get, maybe the more experienced I get. And what I think these last few years in particular have shown us is, above all, the need for us to be flexible with whatever plans we put in place.

To hold future plans loosely. Life, as we know, has a habit of throwing us curveballs. And so my hunch is that perhaps the best way for us to approach the future at this time is to ask God to help us to be nimble enough to respond to whatever lies ahead.

Indeed, I was struck on this week. Where's Angie? Angie put a post on Facebook. It talked about, you'll see how this is relevant hopefully in a bit, but it talked about how we as a society raise our children.

[33 : 12] And there was a lot of wisdom in it. Do check out Angie's Facebook for the article. But one part which particularly resonated was this. It said that often in life, as parents or as carers of children, our instinct is to try to prepare the road ahead for our children.

You know, to flatten out the bumps and curves so that their path through life will be as smooth as possible. That's often a parental kind of caring instinct for us.

But actually, it says, the more responsible thing is not to prepare the road for our children, but to prepare our children for the road.

In other words, yes, there will inevitably be bumps and blocks, you know, turns and potholes are plenty, certainly around here, in the road of life.

But also, there will be times of real celebration and enjoyment and great views along the way. But rather than trying to equalize, rather than trying to flatten out the ups and downs and the turns and so on, straighten it all out, the better way, it seems, is for us to ask God to help us to be prepared for whatever the road ahead brings us, you know, whatever we encounter along the way.

[34 : 30] And so, as vicar, as leader, which always sounds a bit weird when I say that, but as leader of this church, I think in this season ahead, we would do well to embrace that idea.

But as part of that, I guess my hope is that we might pray for an ever-increasing abundance of kindness and generosity and empathy and gentleness, since everyone is on a road that we don't really know what's going to come up around the corner.

Those are the kind of loving qualities, kindness, generosity, empathy and gentleness, which will shape our life as a church and we pray shape our community life as well.

Qualities and gifts which help us to grow in our faith, but which, ironically and thankfully, I think, are also the best ways in which those we live alongside can encounter the goodness of God's love for them through the way that we can offer kindness, generosity, empathy and gentleness.

And indeed, in a way that we offer God's love to people. I couldn't wish, I couldn't hope to be going forward, to be doing this road with a better bunch of people than you.

[35 : 53] I'm so grateful. Just to be part of this church and to do this as my job is a real blessing, because this would be the kind of church that I would like to be a part of if I wasn't a vicar.

And that's all credit to you. I would, I don't know, would I come if you didn't pay me? Of course I would. Yes, yes. I couldn't do it. I couldn't do it full stop, but I couldn't do it with a better partner than Gemma, better kids than Heidi and Bobby.

And they put up with a huge amount from me behind the scenes. I'm not the easiest to live with, as I said before. They're very patient and kind with me. And, yeah, can you thank Gemma?

Is that all right? Because. Yeah. She's great.

And I wouldn't, we couldn't, couldn't do this without her. And God enables me to do all sorts of things through her as well, which I'm very grateful for. But I know we as a family, me, Gemma, Heidi, Bobby, we are so grateful that we get to do church with you.

[37 : 01] And they're out the room, so I can talk about them a little bit. But Heidi and Bobby, I said this the other week, I think alluded to it. We're so glad that as parents, our kids have got so many great role models and people who are modelling what it means to live life with God.

You care for them, you're encouraging of them, your example to them is immense. And my hope and my prayer is whatever life brings for them, whatever they do faith-wise, the grounding that they've had here through you is immeasurable.

And I hope the seeds of all that you're sowing in their lives will continue to bear good fruit as the years go on. So thank you as parents for all that you're doing with Heidi and Bobby as well.

But I think overall, and I'll shut up in a minute, I think overall as a church, as we come to this stage of our life, my hunch is, my belief is that I think we're in good heart.

I think we're in good heart. And if you're not feeling in good heart yourself, then don't worry. Because that's what being part of a supportive community is all about, that we get to hearten each other.

[38 : 09] We get to carry each other. When you're strong, I'm weak. When I'm weak, you're, you know, whatever, you know what I'm saying. Whichever way it goes around, we get to carry each other. And whoever needs carrying, there's enough of us who will be feeling strong at a time to enable us to do that under God together.

So just to close, I thank God for you, for your faith in him, for the love and the support and the commitment you give. The fact that you allow me to be myself is a big thing.

And my prayer for us all is that God will continue to equip and prepare and inspire us as the road ahead, wherever it leads, unfolds before us.

That'll do for me. So we're going to pray the end of this meeting here. God, look at the time. Be good to have a couple of minutes for questions if you want, though. Could be someone on the finances, could be something to me, could be something that the PCC might want to answer on behalf as well.

We won't drag this out too long, to be fair, to the kids groups, because there's a little bit to go still. But if you've got any questions that you'd like to ask, now's your time to raise a hand. Or by all means, come and see me or Jay after the service.

[39 : 22] So we've got Paul, Don and Francis. Do we get interest on our savings? Yes, we do. Yes. And it's not a lot. It's growing as the interest rates go up.

That helps our savings. But obviously, for mortgage holders, it's no good and all that kind of stuff. But we do get a little bit of savings. Don, Mike, Francis. Thanks. Thanks.

Question for Jay. And it's not a silly one for me anyway. A lot of money has been spent on the windows. That money has come from the church.

Does the diocese own the windows? Or does the church own the windows? And if the church owns the windows, is it going to be a depreciating asset?

It's part of the building. It's just the way it is, right? So if the roof blew off, it's our responsibility to replace the roof.

[40 : 22] It's not the diocese. Now, we can ask for grants from the diocese. We can ask for support. But ultimately, this building is our responsibility, and the dioceses have done that.

But it's just the way it is. It's the same with carpets, or when we replace those and it costs 10 grand, or all the rest of it. So yeah, it is a funny one, yes. But it is the way it works, I'm afraid.

We could have our own building with our own mortgage and all that kind of stuff, which some churches do, more independent churches. There's pros and cons to both. But that's part of the deal, I've been a Church of England. And you're stewards of the building that we're lent, I suppose, all the time.

Mike? Can I just encourage all taxpayers to sign their form to get tax relief? It does make a big difference in the Church.

A huge portion of our income. And then, Francis? Francis expressing her thanks there. We love having you here. It was fantastic to baptise you as well.

[41 : 24] Do you have a month as well? So you bring us joy each week when you come in the door. And whenever you're late or early, you're always welcome. All right. So, all right. Yeah. Sue? It's just regarding the future.

And what's happening to the Friday night, all these youth groups? What's happening in the future with that? Good question. So, I used to run YPC groups on a Friday after school for various age groups.

And they've been historically part of St. John's children's provision for a long time leading up. I think post-Lottie, we were struggling to think we can build teams to do those week in, week out.

And I was speaking to Ian and Jane in particular, who were here when those Friday after school clubs started years ago. So, the point of doing those after school clubs was to bring children into the church, really, to help them to encounter God's love for themselves.

Because there were very few children here on a Sunday morning. We've almost got too many kids on a Sunday morning some weeks. So, in a way, that model of needing to be out inviting children in has changed.

[42 : 28] Because we've changed the dynamics of what we do on a Sunday morning, which we hope makes it more attractive for children to come without needing that stepping stone of Friday groups to get in a door and then think they might come on a Sunday as well.

But equally, at the same time, we are still in schools. I've been in to do various lessons and things. There's other people who are involved with that as well. And it's not a never, but it's really trying to make sure that the energy and the people that we've got, we're not overloading them, trying to maintain everything that we were always doing without thinking, why are we doing it?

And what's the fruit from it? And so, there's FNF. Those two groups seem to be, post-COVID, the smaller gatherings seem to be bearing more fruit relationally than the big youth club idea perhaps used to do.

But it's a movable art, I suppose, children's work. So, if you've got ideas and you want to sort of chip in about what we might be able to explore doing, please talk about us.

Because year by year almost, we're taking it and there might be differences that we need to approach as things develop. Is that all right for now? Thank you. Any finals? Yeah, Brian.

[43 : 38] I think you've got, is it 119,000 in the bank? Is that mainly from the sale of the church buildings? I can answer this one.

But yeah, so we sold the church rooms, I think it was £108,000, which were on Ironstone Road, which were converted to flats. That's the kind of family silver for us as a church. So, we use a chunk of that to pay for the windows.

But we're hesitant as a PCC to dip into that for everyday running costs because once it's gone, it's gone. And if, for example, we wanted to put solar panels on the roof, which is another consideration. But Jay can, sorry Jay.

Shall I answer the question? £89,000 left from the sale of the church rooms. This is, I'm actually reading off the report that's on the website now.

So, you can read it yourself. So, £89,000 restricted cash and bank. That's the sale of the church rooms. And the rest is, therefore, in two bank accounts.

[44 : 39] One's a savings account and one's like a sort of normal current account. Yeah. So, I think it's whatever that is, 40-odd in our normal account.

One of the things I'm aware of with space, certainly for children's groups, is that we need to look at some kind of building possibilities in the future. It might, I've still got this dream.

I said this a few years back about us as a church owning one of the local houses so that perhaps church children's groups could meet next door or wherever while the service goes on to free up more space.

And if we were to do that, we'd need a chunk of a deposit to get that house settled through. So, it's kind of trying to be prudent with what we've got, with what God's blessed us with, but equally not limit what we can possibly do in the future to respond to the changing, growing needs of our church as well.

It feels a little bit, we've got a lot of money in the bank, which is a problem for getting grants because they look at us and think we're flush. But as we've seen day to day, we're breaking even or making a bit this last year. So, we're trying to live within our means whilst maintaining a bit of a nest egg for whatever God might, in the future, call us to do.

[45 : 50] All right. Is that enough for now? I think so. All right. All right.