



Bishop's
Stortford
Methodist
Church

ANNUAL REPORT MAY 2021

You can be sure of a warm welcome whatever brings you or your family to the church - a curiosity to find out more about the Christian faith or to attend one of the many activities that are now restarting. Find out what is going on at www.bsm-church.org.uk.

From the Minister

Dear Friends

I thought at first about starting off with the often repeated words: 'Its been a very strange year', but we all know that. So I would like to focus on how the Holy Spirit has been equipping us, as God's people, to respond since 23 March 2020.

I firmly believe that the Spirit has been moving in different ways during lockdown. I know it has been very difficult not being able to worship or meet together in person apart from a short respite last summer. However we have been able, via technology, to worship 'on the web'. As a church we have been extremely fortunate to have people with the skills and know how to make this happen, and I am grateful that the Church Council voted last September to invest in equipment that makes streaming on YouTube so much easier, and of course to Brian Unitt, and Richard Ling for the installation (along with help from Revd Jan Bisschoff and Mike Haworth amongst others). It is a testimony to their skills that BSMC has been asked to host both the representative District Synods which took place over Zoom.

We are also fortunate in that we have a large number of hymns that had been recorded prior to lockdown, and whilst there are lovely professional versions of hymns available on line, it has been really good to hear our own congregation singing their hearts out, when we have been prevented from singing together in worship. These services are reaching far wider than our normal Sunday congregation. I have received many letters of appreciation, and would like to quote from a recent one (from a couple who are not members, and occasionally visit):

"We love joining the Sunday Services and we found the Good Friday service was extremely stimulating – we passed it on to a couple of friends who described it as 'absolutely first class'. We have also enjoyed being able to join in with the on-line study group. Please thank everyone involved with the on-line services and long may they continue. They are so beneficial."

I have heard positive comments from members too, some of whom have caring responsibilities which have made it very difficult to worship in person, and others who have had to have times in respite care, but because of the wonders of modern technology can still feel connected with BSMC. It has been very moving to have people reading Scripture (via an on-line recording) who wouldn't normally have been able to make the journey up to the reading desk, or who have been self-isolating because of long standing health issues.

Over the past 15 months we have had to get used to new ways of meeting. With lockdown, it has been easier to arrange extra Church Council meetings, and zoom meetings have the benefit of not having to travel late at night, but you can get a little 'zoomed out' if you aren't careful, and the virtual coffee mornings on a Saturday with the quiz each week, though enjoyable is no substitute for actual coffee, cake and natter in person. We need to take things slowly though, and to put safety first, so I would like to thank the stewards team, our senior steward Frieda, and our safeguarding officers for all the work that they have put in on our Covid compliance Risk Assessment, and in so many other ways, so that when we resume live worship at Pentecost, we can do so in as safe an environment as possible

Of course, not everyone has access to online resources, so I am very grateful for all the help that our Church Administrator, Lynn Graseman, has given to ensure that the Worship at Home resources together with a pastoral letter are printed each week and make it to the post on time. Local Preachers have had to alter their way of working and get their service details to Lynn by Tuesday of each week, and they too have stepped up to the mark (and had to get used to being videoed too!).

The ongoing work of the Property Committee was also challenged by the flooding last August, but we now have new flooring in the Wesley Hall and Youth Room. Our social action during lockdown has mainly been giving the Foodbank the wherewithal to be able to expand their offering to meet the spiralling need within the town. For most of the lockdown they were needing to use all of our

halls, but they have now paid for and equipped a redesigned Youth Room and made a new storage and packing area in part of the Wesley Hall (with the added benefit of tidying up the side wall there). We have also continued to support Whitechapel Mission, and other charities like All We Can, Christian Aid, Action for Children and Easter Offering.

I believe that as a church, we have been in a more fortunate position than some others in our town, because we have such an amazing network of pastoral visitors. I have heard other clergy struggling to get telephone trees in place, whereas because of the sterling work of Maureen Draper and her team, visitors knew exactly who to phone, and did so. The love, care and devotion that has been shown one to another within BSMC is very, very precious. People have found imaginative ways to care, from cards, letters and socially distanced walks to occasional garden visits and doorstep chats. Groceries have been delivered, mobile phone calls made whilst waving through windows, and in some areas like my road, doorstep carols and open air services have taken place. We have also engaged with the work of Churches Together, which has included daily Facebook prayers for three months, virtual prayer walks and latterly the Truth and Treasure Easter Trail using QR codes, which opened up the opportunity to engage with families and share the Good News of the resurrection.

Alongside all this, in challenging circumstances, planning for the redevelopment project has been going ahead, with online meetings with Architects, builders, Quantity Surveyors and Grant making bodies. The Steering Group have pulled out all stops to make this a reality, and by 24 May we should have started work. Thank you all for your prayers and also for your commitment and financial support (and for all those who have helped clear out the cupboards!) – our building will be, by the end of December, fully inclusive and accessible and we will be ready to undertake new exciting Mission opportunities.

I believe that the Holy Spirit is asking us to prayerfully consider – what next! Lockdown has given an opportunity to pause – to reprioritise, both as individuals considering what really matters to us, such as family and friends, and the way in which we value people (like key workers), and also time to consider as a church what God is calling us to do.

Just because we have always done something in a particular way, does not mean we should always continue. We have been given the space to think and pray about what our community needs are, and how we, as a church, can address them. A small example of this was at Christmas. We have always had a lovely large, real Christmas tree, enjoyed by both our congregation and visitors alike. This year we decided as there were no Carol concerts, we would have a small remembrance tree and therefore were able to give the money we would have spent on the real tree to the Salvation Army Toy appeal instead.

Over the coming months the District is hosting Mission training, and two of our Mission and Publicity committee will be attending – and asking us to think about what lessons we have learnt from lockdown, what we can do differently as a church, what we need to take up, and what we need to put down.

Yes, it has been a hard, strange year. We have lost so many loved ones, and we haven't been able to mourn them properly. We have had to make many sacrifices in terms of our freedom, we long to hug our family and friends again, we long to sing at the tops of our voices. But in amongst all our loss and pain, we should give thanks for the way in which our church has kept going in different ways, give thanks for people's care, generosity and love. Above all, give thanks for the love that God gives us, and be assured, no matter what the future brings, when God calls us to step out in faith, then the Holy Spirit will equip us to do just that.

Every blessing



Revd Gill Hulme

Pastoral Report

As I write this report after what has been a very difficult year for us all, I note that our Membership Number is now 138 compared to last year's figure of 154. In that period, we have lost twelve dear Church Members and four have sadly been registered as 'Ceased to Meet'. Two further members of our congregation have also died.

In a normal year, our Pastoral Visitors would hope to visit folk on their list about four times a year delivering leaflets at Easter, Church Anniversary, Harvest and Christmas. This of course varies according to individual situations and often they make contact during our Sunday morning worship but due to Covid restrictions we have had to keep in touch mainly by phone, letters and cards with the occasional doorstep conversation or in the garden if the weather allowed. It has definitely not been the same. Gill has constantly urged us to stay safe and stay connected; no doubt we have all tried to follow the first directive and the second one has certainly been embraced by many of you as there have much telephone and online chatting taking place. We are a church family and do miss the normal contact we have with each other. The Weekly Notices, Worship on line or at home and the Pastoral Letters have all played their part in keeping us connected.

We have not been able to take church flowers out this year of course and are no longer able to give lifts to church on an official basis. The church directory for 2021 has now been printed and is currently being brought or sent out by pastoral visitors along with those membership cards which have not been sent out already.

Once again, I thank the pastoral team for all they have done this year and I would also give my special thanks to Gill for her guidance and leadership and a listening ear.

I hope and pray that next year's report will reflect on a very different year.

Maureen Draper
Pastoral Secretary

House Groups

Renewal

At first, we were disappointed when we went into the first Lockdown that we would be missing our Renewal meetings but after a few hiccups we have embraced Zoom and continued our twice monthly meetings. They have been a great source of strength during this tough time in nurturing our faith and friendship.

We finished our study of Romans with the support You Tube talks of David Pawson and the thoughts of John Stott. We then turned our study to 2 Samuel and the sins and failures of King David and how he was a sign and a witness to a greater King – Jesus. This took us fittingly up to Christmas when we able to have a virtual Christmas party and enjoy one of Robin's quizzes again.

In the New Year we used a Lent Course and videos from Church Action on Poverty. 'Life-Changing Stories' takes five Bible studies from the book of Acts. They offered challenging new perspectives of a God who is on the side of the poor and the oppressed and how people on the margins were empowered to go out and change the world then and now today in these difficult times.

All members then joined Gill's excellent Lent Course 'Woven'. with inspiring thoughts and material from Rev Michaela Youngson.

Chris Neal

Tangent

The six of us have continued to meet online using Zoom monthly on Thursdays. We have recently been working through "Zeo" by Matt Summerfield which is designed to be a daily devotional working through Romans 12. Each verse is broken down into 2-3 manageable chapters, packed with thought-provoking insights and discussion points on Paul's writings and challenging us to live fully alive in the spirit. We have also met (online) for socials, most recently playing "Outsmarted", a game similar to Trivial Pursuit but which works particularly well online and has constantly updated questions.

Chris Collins

Mothers and Others

Mothers and Others started in the late 1980s when Lindsey Hughes' daughter Elle and my youngest son Ian were both pre-schoolers. Mollie Lungley, Christine Leach and Marion Coulton very kindly looked after the toddlers to allow the mums some very welcome chatting time.

Lindsey carried the group on faithfully in her own inimitable style for many years until she and Dave moved away. I took over for a while, then Jan Atkins. Lockdown presented its own challenges – we tried Zooming and walking – but didn't recapture the essence of the group that once was.

I think it is time therefore to formally close it down and trust that other opportunities for friendship, fun, spiritual input and showing kindness to others will arise – especially as we all pull together to fundraise and share our vision for our new post-Covid way of life and worship in the refashioned space of our sanctuary and halls.

Lynne Ling

Spirituality Today

We didn't meet up due to the pandemic. We will meet up when possible.

Revd. Jan Bisschoff

Gambet

Writing this in May 2021 it is difficult to remember the world as it was in 2019, with regular Church and House group meetings. It is now 13 months ago that abruptly life paused and technology became the alternative, for some.

Looking forwards to meeting again face to face are the Gambet group, as they managed just one socially distanced meeting over the summer.

Mike Haworth

Youth Work

Girls' Brigade

This last year has been strange as we have not been able to meet face to face. We kept in touch with the girls at Christmas and Easter and hope that we will be able to meet up again soon.

We are sorry that Sue Unitt has decided to retire and thank her for her many years' service and commitment.

I anticipate that this will be my last report for Girls' Brigade as I too intend to retire at the end of the next academic year.

Julie Finbow

Boys' Brigade

Boys Brigade did not meet for a period of time due to the COVID-19 pandemic. However, part way through the Autumn term we started meeting online using Zoom and the fantastic materials provided by BB headquarters. These materials cover the areas "Get Active", "Get Adventurous", "Get Creative", "Get into the Bible", "Get Involved" and "Get Learning" and we try to develop a balanced program (as far as meeting on Zoom allows).

We have lost a number of our members but we still have a core of 5 boys and 3 officers who meet most weeks (during term time) for 40 minutes. We had a couple of other boys join once or twice but as they are the usual football-mad individuals, found that it did not currently meet their needs. We are hoping that at some point we will be able to meet up face to face (socially distanced) and then we are hoping that we will get more of the boys return to join us.

Chris Collins

18+

We are a group of young adults who over the years have had a connection with Bishop's Stortford Methodist Church. Over the past year we have continued to meet virtually on the first Wednesday of the month. It obviously is not the same as meeting in person but has meant that we have been able to stay connected. We have had a solid core group with others feeling comfortable to drop in when they can.

Meeting virtually has meant that we have been able to meet with and catch up with those who no longer live locally. It has been wonderful to be able share together. We have welcomed a new member to the group, heard about moving and new jobs, how jobs have been different during covid, met and come to know housemates, heard of weddings and babies, and seen a glimpse of each other's houses. We have also seen how hair just keeps on growing.

We are looking forward to hopefully being able to meet together in a beer garden soon.

Jacqui Finbow

Enhancing Our Worship

Choir & Young Singers

Due to the coronavirus pandemic neither the Choir nor Young Singers have met since early 2020. However, some members of the Choir did record, individually in their own homes, a hymn for use for one Sunday online service. It was a lot of work for the technical team to put the recordings together, so it has not been done since. We are looking forward to a time when we can sing together again.

Hilary Eves

Worship Band

Due to the Covid restrictions, the band has neither rehearsed nor played for worship during the last 13½ months.

Church Flowers

With the church closed for much of the last year, there has been no call for flower arranging, and both Susan Hayter and Cynthia Friend have now resigned as organisers and flower arrangers. Anyone who would like to take on this role is welcome to speak to either Susan or Cynthia to find what it involves, or to any of the stewards if they are happy to be appointed.

Outreach

Social Media

A big thankyou to our Church Administrator Lynn Graseman for bringing her expertise to the website and keeping the Home page up to date. A link to our Sunday service is on the Home page along with links to Twitter and our Facebook page. Twitter and Facebook enable us to reach a wider audience than ourselves. Recently Lynn has added a link to Just Giving and Text to Donate information to enable people to donate the Redevelopment fund.

On Facebook we have a Bishop's Stortford Methodist Church Page with information about events, services, and news from Churches Together and The Methodist Church, and a Facebook Group of 105 members to date with shared news, anecdotes, and humour.

This year we have used Zoom to hold meetings; meet our groups, Renewal, Mothers & Others and Thursday Group; coffee mornings and initially worship before using You Tube. Much gratitude must be given to Richard Ling and Brian Unitt, ably assisted by Kanye Hulme and Olive Rowe, for their sterling work each week streaming worship, and for developing and organising the purchase of equipment to make services as professional as possible.

Chris Neal

Thursday Friendship Group

We have tried to keep in touch with all our members in the last year. We had a few groups of 6 meeting in different members gardens last summer and since Christmas we have managed a few Zoom meetings. We are looking forward to warmer weather when we can meet outside again. We think it might be some time before we are able to resume our meetings in the Church premises.

Each year we try and support a couple of charities. Last year we were the last group to have a Coffee Morning at the Church in March and with other money raised earlier we were able to give £285 each to the Church redevelopment fund and to the Scanner appeal at the North Middlesex hospital.

Any ladies interested in joining our friendly group, please contact Maureen Draper or Christine Leach.

Christine Leach & Maureen Draper

WiLos Lunches

Sadly, we have not been able to meet for over a year, which has been particularly difficult for people living on their own. We have kept in touch with our group via other church zoom meetings or telephone calls.

We very much look forward to meeting again for lunch on a Sunday, when we can and people feel safe and happy to do so.

Angela Finbow

Knit and Natter

We have not met for over a year. We did consider zoom but many of our members don't have the technology for this. I have been in touch with most of the members by phone and many have carried on knitting up squares for blankets for a school in Africa.

Kate Rowe

Wrinklies Walkers

The Wrinklies Walkers last met on 17 February 2020 when the walk, led by John Banks, ended with a meal at the "Catherine Wheel". It was there that John announced his retirement as leader of the Wrinklies and that Roger Foot would be the new leader. The first walk planned by Roger on 17 March 2020 had to be cancelled, due to Covid 19. It is hoped that it will not be too long before we can safely meet again to enjoy the fun and fellowship we share as a group.

John has been a magnificent leader of the Wrinklies for over 25 years, with his unrivalled knowledge of local footpaths taking us new to places, then organising the meals in the local pubs at the end of the walks. All this supported by Ruth, particularly on the occasions they welcomed us to their home, Pippins Meadow, for a shared meal. We owe both John and Ruth a great big Thank You for all they have done to give us so much enjoyment.

Roger Foot

The Bookstall

Very unfortunately due to COVID 19 the Bookstall has remained closed for just over a year!

I have managed to sell some Christmas cards and more recently loads of Easter cards; a few people have ordered books and Bibles and there have been many requests for get well and sympathy cards!

As the Bookstall stock is now in my dining room while the building work gets underway, if you need something or want to order a new book, please phone or email me. I will be glad to help.

Ruth Banks

Thursday Coffee Morning

Along with many other activities, Thursday coffee mornings had to close at the end of March due to the Covid pandemic. From September 2019 until March 2020 we raised £1594 for Church funds. Thank you to all those who helped in any way. With the refurbishment of the New Hall commencing soon and with Covid restrictions in place we are unable to say when we will be reopening, but hopefully soon.

Sue Unitt

Badminton

Badminton club has now ceased permanently. Due to the redevelopment project and COVID we have not met since March 2020. We will not be meeting again on the church premises, however there are opportunities locally to maintain a club of sorts within the local sports community, but this depends wholly on a regular commitment from the club members.

Mark Wiffen

The Wider Community

MHA

There has been no activity this year except for an annual church donation to MHA. Avril Woods has now resigned as our church's MHA representative, and we would like to thank Avril for the work she has done for MHA over several years.

Anyone willing to take on the role of MHA representative can speak to Avril to find what it involves, or to any of the stewards if they are happy to be appointed.

JMA

This is no longer running.

Kate Rowe

Action for Children

Unfortunately we have not been able to hold any significant events this year. We do have to thank Hilary for her Christmas Quiz. This made over £180.00. Also, people were directed to make on-line donations at various times including the Christingle Service.

Likewise, the home collecting boxes were not collected in this year and many people find they now rarely use cash, so the contents of these boxes may well have suffered. However, we are hoping that they can be collected shortly, as restrictions ease.

It is important to continue to hold all our children in our prayers. Some have sailed through the COVID-19 pandemic without many problems. However, many of the children already under pressure from family and socially will have suffered disproportionately from the social isolation and in particular with their education. This will unfortunately affect them for many years to come. Action for Children will have an ongoing requirement for our support.

We urge you to keep up to date by visiting their website at <https://www.actionforchildren.org.uk>.

Thank You.

Norman Huntley & Frieda Wilson

Churches Together in Bishop's Stortford

Churches Together in Bishop's Stortford continues as a flourishing organisation, and the exchange of ideas and friendship and the fellowship between members of the different congregations is enlightening and enriching.

However, the Covid-19 pandemic and the shutdown of community activities during 2020 meant that nearly all the Churches Together activities had to be cancelled.

There was no joint Good Friday Service and no Walk of Witness. The June week of prayer, and all the activities for Love Stortford week and the Town Carnival were similarly cancelled. In November, the Annual meeting was held by Zoom. There was a Service of remembrance at St. Michaels on 8 November, but no carol singing in Jackson Square in December. Christmas Services were advertised in the local newspaper and not by delivering Christmas cards to every house.

But, a lovely new initiative was a Virtual Choir, made up of volunteers from all the churches. They sang together by Zoom and their rendition of "Joy to the World" was absolutely beautiful. Company at Christmas was reduced to delivering pre-packed Christmas Dinners and gifts and doorstep Greetings, but no company.

The January 2021 Week of prayer - most Churches had separate activities, but St. Michaels Church opened their Zoom meditations to everyone. Similarly, Easter celebrations were by You tube, Zoom and radio. But, there was an Easter Egg treasure hunt organised through the Town and supported by many shops. It told the Easter Story in a clear and accessible way, and was enjoyed by many families, with over 150 children completing the trail over the four days.

We have all missed the genuine fellowship that exists between the different congregations, and the desire to witness jointly to our community. We fervently hope that Covid restrictions will soon be lifted and that it will be safe for us to meet together again.

Mione Goldspink.

Christian Aid

In 2020 we were unable to do the house-to-house collection at all, and we were also unable to have either of the coffee mornings we had planned for June and October. However, we did send £400 from our October 2019 coffee morning and other donations, and the BSMC e-envelope raised £190 in lieu of the house-to-house collection. In addition, there may well have been other donations direct to Christian Aid that we were unaware of, as all church reps put appeals in their church's notices.

Cards for Good Causes also did not happen in 2020, although we encouraged our congregations to go to their website and buy online.

All in all, as for so many of us, 2020 was a frustrating year.

The 2021 house-to-house collection has again not been possible, but this year Christian Aid produced a delivery only envelope, which we have used. Ideally, the filled envelopes can then be dropped off by people to a central collection point, but we were unable to find anywhere for this, so we instead put a sticker on the envelopes encouraging people to give via the alternative methods detailed on the envelope (ie either online or by telephone). We will have no way of knowing how much is raised this way, but it is the best we can do in the circumstances and the delivery of the envelopes alone is a witness. For BSMC members, I have created an e-envelope, and I am pleased to see that donations have already been made via this method.

We look forward to being able to resume coffee mornings and will be interested to see what response Christian Aid get this week from the delivery only envelopes, especially as, with more and more people not having any cash in their homes, the future of the house-to-house collection may need re-thinking.

Frieda Wilson

Redevelopment Project

In June 2020 after preparation of detailed drawings we asked three potential building contractors to submit tenders for the redevelopment work. Unfortunately, even though all had previously expressed interest, only two of these responded and there was some delay while we obtained a third quotation. After careful evaluation and due diligence, we selected a preferred contractor.

We had been hoping for a significant grant from the central Methodist Connexion but, as a result of the Covid pandemic, they decided not to award building grants for the Methodist years 2020-21 or 2021-22. Accordingly, we had to defer some lower priority elements of the project but have been careful not to compromise the basic principle of creating an attractive building accessible to all with improved facilities and reduced environmental impact.

Following unanimous approval from Church Council, we have submitted a Letter of Intent to the selected contractor and expect to sign a formal contract shortly. Building work is scheduled to start in late May for completion in mid-December.

Brian Unitt

Redevelopment Project – Financial Report

The building work tender completed in September 2020 and three companies responded. Following due diligence and discussions with two of the companies, the preferred contractor was approved in February 2021. A detailed review of cost saving opportunities by the Steering Group in conjunction with the contractor resulted in the total cost being reduced from £800,000 to £770,000. A Letter of Intent to a maximum of £70,000 was approved by Church Council in April 2021 to enable the contractor to start planning the work and ordering long lead items.

Significant progress has been made in raising money despite the decision by Connexion in 2020 to defer grant making to 2022. This meant that our grant application for £100,000 had to be replaced with other income. Fortunately, the initial target for member pledges of £70,000 including Gift Aid has already been over-achieved and so the target has been increased to £130,000.

Four grant applications have been submitted for funds in excess of £50,000 and we have already received £5,000 each from the local Town Council and the associated Brazier Trust.

The project is due to start on 24 May 2021 but not all of the income will be readily available to fund the project. Many grant organisations take several months to review and prioritise their grants; the cash flow from member pledges will continue well into the future; Circuit is in the process of selling the chapel at Braughing which may delay the final tranche of income of £160,000, and we have also not been able to re-start fundraising events yet due to the pandemic. Therefore, Church Council approved a four-year term loan facility of up to £300,000 from Chapel Aid and we await their decision.

Redevelopment Project Income Stream Status - Mar 2021									
	Source of Funds	Agreed in Principle	Estimated Future Income	Cash Received To Date	Cash To Be Received During Build	Cash Received By End of Build	Minimum Loan Facility	Loan Repayment	
	A	B	C=A-B	D	E	F=D+E	G=A-F	H=A-F	
Income	£	£	£	£	£	£	£	£	
Church Reserves	100,000	100,000	0	0	100,000	100,000		0	
District Grant	20,000	20,000	0	0	20,000	20,000		0	
Circuit Grant	400,000	400,000	0	0	240,000	240,000		160,000	
Member Pledges	104,610	90,210	14,400	66,430	8,620	75,050		29,560	
Gift Aid	25,287	21,687	3,600	7,383	8,609	15,992		9,295	
General Donations	5,498	5,498	0	5,498	0	5,498		0	
External Grants	65,500	10,000	55,500	10,000	0	10,000		55,500	
Fundraising Events	46,967	24,824	22,143	24,824	0	24,824		22,143	
Total	767,862	672,219	95,643	114,135	377,229	491,364	276,498	276,498	

Gary Spilman

Redevelopment Project Treasurer

From the Senior Steward

The last year has thrown up very different challenges from those I envisioned when I took on being a steward! For much of the year, attendance at our premises on a Sunday has been absent, and we have had to find new ways of being a church family and of worshiping, and I have greatly appreciated the support of the whole steward team – Sue Chapman, Jacqui Finbow, Norman Huntley, Chris Neal and Lisanne Steen. In particular, I must thank Chris, who has stayed in post for an extra year, and Norman, who agreed to be a steward for a year and has now done two! We really need a couple of people to step forward and join our lovely stewards team so Chris and Norman can retire – do have a word with me, or any of the other stewards, if you think you may be able to help.

The re-opening of church in the summer of 2020 meant we had to learn how to write risk assessments and ensure that all the Covid safety measures required by both the government and the Methodist Church were implemented. For our friendly, loving congregation, the concept of meeting for worship but not for social chats was difficult to grasp, and not being able to sing was particularly difficult.

Huge thanks are due to the technical team of Brian Unitt and Richard Ling (assisted by Kanye Hulme, Olive Rowe and Jan Bisschoff) for their innovation and tireless work behind the scenes, ensuring that all our services are available on our YouTube channel. When we cannot be in our church building, we can still worship together on YouTube – and praise the Lord these services are reaching a much wider audience than our in-person services did previously. I look forward to our services continuing to be broadcast on our YouTube channel, even when we are fully back to in-person worship.

Through all this, our minister, Gill Hulme, has been tireless and inspirational in her leadership, coping not only with the vastly different circumstances that the pandemic has brought but also with the challenges of our Redevelopment Project, and I have valued her guidance.

Now we have the excitement of a start date for the redevelopment works and the anticipation of a fully accessible building at the end of it. There is still much to do in the way of fundraising, and in finding our way forward in mission, but I am sure that with God's help we will be equal to the task. If you wish to help, or have ideas to share, I am heading the Fundraising Committee and Chris Neal is heading the Mission and Publicity Committee, so do speak to either of us at any time – you can contribute without joining a committee!!

And all our work and our very being needs underpinning by prayer. You may feel unable to help in practical terms, or monetary means, but your regular prayer for our church and our plans is the foundation on which everything is built, and every bit as valuable as other works. When we can do nothing else, we can still pray, and we have a God who loves to communicate with us.

Thank you all for your support, and for the privilege of being part of your church's leadership team.

Frieda Wilson
Senior Steward

FINANCE REPORT

Last year we reported that we had set a budget showing a deficit of £1,950. Our actual results showed a deficit of £6,476 and our final accounts to August 2020 follow this report, presented in a similar format as last year. Our main account is our 'General' account, and this is followed by restricted funds covering Redevelopment, Legacies and Benevolence. Following the notes to these accounts is our budget for the current year.

Where We Have Come From (Last Year)

General Account

Whilst we set a budget showing a deficit of £1,950, we could not have foreseen the financial effects of the Covid 19 pandemic and we finished the year with a deficit of £6,476. This compares with the previous year surplus of £2,448 and surplus of £5,952 the year before that. Our income was nearly £10,000 below forecast and our expenditure nearly £5,000 below forecast.

85% of our income has historically come from offerings with 10% from external lettings. With the premises closed for nearly 6 months, both income streams have been affected. It is encouraging that over 75% of our giving is by regular standing order and this has stayed stable. Envelope and cash giving was down £4,000 on budget, lettings income was down £2,000 and donations from internal organisations down £3,000.

The majority of our costs are fixed, and we are not able to make corresponding savings when income drops. We were able to make some savings, predominantly from not having to cover Braughing assessment following their closure, and overall savings of nearly £5,000 were achieved. The resulting deficit of £6,500 has had to be covered from our reserves.

Redevelopment Scheme

As the redevelopment scheme is progressing, we have set up a separate account which is under the control of the project team. During the year we raised £57,598 from donations and fundraising and after ongoing professional fees, a balance of £50,927 was held at the year end.

Other Accounts

Legacy funds make up a large portion of our reserves and some have restricted uses. During the year we received a legacy of £13,303 and with interest added, we finished the year with £106,627 available to us. We will utilise some of these funds as part of the church contribution of £100,000 towards the redevelopment scheme, and the balance is forecast to be c£40,000 at the end of this year. The small benevolence funds are 'ring fenced' for specific purposes.

Where We Are (The Current Year)

Current Year Budget

The budget for this year (2020/21) follows the accounts for last year. We set the budget back in September last year. At that time it was difficult to predict when the premises would reopen for worship and lettings. We took a cautious view and set a deficit budget of £19,000. We assumed a further drop in giving of £3,000 together with a significant drop in lettings and donations from internal organisations of £6,000.

Expenditure was forecast at a similar level to last year, however it will also include £4,000 of boiler repairs which were carried out last year, but not invoiced until this year. As a result, total expenditure is forecast to be £4,000 higher than last year.

How We Are Doing This Year Against Budget?

After six months, we are predicting a full year deficit slightly in excess of the £19,000 budget. Giving is in line with our predicted level, although lettings income is lower as the premises have remained closed for longer than anticipated. With the planned reopening of the premises for worship later this month, giving may increase, but with the commencement of the refurbishment project, the majority of rental income will not recommence until 2022.

Analysis of Giving

- Regular giving by members (excluding one off gifts) has been flat over the last few years but has dropped considerably over the last two years. This is despite us gaining giving from former members of Saffron Walden and Braughing.

- A 6 year analysis of giving shows:

2020-21	73.5k (Estimate)
2019-20	76.5k
2018-19	85.9k
2017-18	89.2k (inc one off giving of £4.5k)
2016-17	83.3k
2015-16	86.9k

- I would normally give a breakdown of giving between standing orders, envelopes and cash, but this is not possible this year. As mentioned earlier, historically 75% of our regular giving has been by standing order and we are blessed that these have continued and in some cases increased during the last 18 months. In addition, many members who would normally give by envelopes or cash have made either regular or one-off payments direct into the bank and I would like to thank those who have done so. However, we have been affected by a drop in cash and envelope giving as a result of not worshipping at church and I would be happy to speak to anyone wanting details of how to make a donation.
- We are relying on a smaller number of donors each year, giving is reducing, but costs are static. This is not a trend we can allow to continue, especially as Circuit is covering £7,500 of our costs each year. If we had to cover these costs, this would increase our annual deficit.

Support from Circuit Funds

We are grateful for the financial support we continue to receive from Circuit funds. They have agreed to cover three quarters of the cost of the Church Manager position - £7,500 per annum. The Church Manager funding has been agreed for a five-year period until August 2022. Without this support, these costs would have to be covered from a combination of additional giving and drawing on our reserves.

Where We Are Going (The Future)

Next Year – Can we return to a balanced budget?

It is very difficult to predict our finances for next year, but it is very likely we will again set a deficit budget. Firstly, in the current uncertain times we do not know when we will return to a normal pattern of worship in the premises. Secondly, with the refurbishment commencing later this month and continuing until the end of the year, we will have a period with little rental income and are unsure which of our previous regular users will return to us. The position will hopefully become clearer over the next few months.

Giving & Gift Aid

We are very conscious that the current unpredictable times continue to affect many people in a number of ways. We are grateful to all those who give generously and selflessly on a regular basis to support the work of the Church, both in financial terms and with the giving of time and talents. We are also grateful to those who have increased their giving this year – thank you. This giving is vital for us to both sustain our current activities, but more importantly extend our mission in the town and wider community.

I would encourage everyone to prayerfully review their current giving and consider if they are able to help us achieve the required increase necessary to help to balance our budget. Tax relief on giving (Gift Aid) forms a vital part of our income and in the last tax year we were able to claim over £15,600 back in Gift Aid. I would ask all tax payers to ensure they advise Christine Leach of all giving to the Church – both regular and one off – to ensure we claim this income. If in doubt as to what is claimable, please speak to Christine.

The Finance Team

Managing the Church's finances is a team effort and I would like to record my grateful thanks to Lynn Graseman, who as Church Manager deals with all aspects of lettings, banking and expenditure. She is supported by Julie Finbow and her team of offering counters. Christine Leach continues the invaluable task of maximising our income from the complex area of Gift Aid, and Sue Haworth deals with payroll, pension and tax issues. Thank you for the support and expertise you provide.

Steve Watson

Treasurer
May 2021

Risk Review

The Managing Trustees are conscious of the need to identify and mitigate risks to the assets, employees and volunteers of the charity. With this in mind, a number of risk mitigation policies are in place and reviewed on a regular basis. These include:

- Safeguarding policy
 - Updated and reviewed by Church Council March 2021
- Policy for approving property proposals
 - Updated and reviewed by Church Council March 2021
- Policy for approving financial proposals
 - Updated and reviewed by Church Council March 2021
- Cash Handling policy
 - Updated and reviewed by Church Council March 2021
- Insurance policy
 - Reviewed December 2020 and the level of cover considered adequate
- Health & safety policy
 - Due to be reviewed and updated following the completion of the redevelopment project

Steve Watson

Treasurer
May 2021

ACCOUNTS

BISHOP'S STORTFORD METHODIST CHURCH

GENERAL ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2020

	NOTES	2019/2020	2018/2019
<u>INCOME</u>			
Offerings:			
Regular	1	59,667	65,239
Gift Aid		15,678	19,053
Donations		1,197	1,605
Total Offerings		76,542	85,897
Donations - Church organisations	2	4,442	7,672
Lettings Income	3	5,272	8,065
Sundry Income	4	83	225
Bank Interest		236	312
SUB TOTAL - GENERAL FUNDS		86,575	102,171
Funds Received For External Organisations		3,148	3,794
<u>TOTAL INCOME</u>		89,723	105,965
<u>EXPENDITURE</u>			
Circuit Assessment		52,090	54,200
Mission donations		4,485	4,270
Worship	5	2,801	4,429
Administration	6	7,354	9,552
Premises	7	25,899	25,833
Small Capital Items		422	1,439
SUB TOTAL - GENERAL FUNDS		93,051	99,723
Funds Paid To External Organisations		3,148	3,794
<u>TOTAL EXPENDITURE</u>		96,199	103,517
Net Surplus (Deficit) for the Year		(6,476)	2,448
Bank Balances B/Fwd 1st September 2019		112,246	84,608
Bank Balances C/Fwd 31st August 2020	9	105,770	112,246

BISHOP'S STORTFORD METHODIST CHURCH**REDEVELOPMENT ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2020**

	NOTES	2019/2020	2018/2019
<u>INCOME</u>			
Offerings:			
Regular		2,865	
Gift Aid		7,356	
Donations		36,424	440
Total Offerings		46,645	440
Donations - Church organisations		446	156
Fundraising Events	8	10,507	672
SUB TOTAL		57,598	1,268
Transfer from General Funds			8,062
Grants		-	-
<u>TOTAL INCOME</u>		57,598	9,330
 <u>EXPENDITURE</u>			
Professional Fees		11,327	2,537
Fundraising Income Share		2,137	-
<u>TOTAL EXPENDITURE</u>		13,464	2,537
 Net Surplus for the Year		44,134	6,793
Bank Balances B/Fwd 1st September 2019		6,793	-
Bank Balances C/Fwd 31st August 2020		50,927	6,793

BISHOP'S STORTFORD METHODIST CHURCH

LEGACIES ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2020

	2019/2020	2018/2019
Bank Balances B/Fwd 1st September 2019		
Trustees for Methodist Church Purposes	92,712	92,113
<u>Income</u>		
Bequests	13,303	-
Interest TMCP	612	599
<u>Expenditure</u>	13,915	599
Premises Projects	-	-
Mission Projects	-	-
	-	-
Bank Balances C/Fwd 31st August 2020		
Trustees for Methodist Church Purposes	106,627	92,712

BENEVOLENCE ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2020

Bank Balances B/Fwd 1st September 2019		
Nat West	937	1,137
<u>Income</u>		
Communion Services	211	260
<u>Expenditure</u>	211	260
Donations	50	460
Bank Balances C/Fwd 31st August 2020		
Nat West	1,098	937

DEVELOPMENT SCHEME ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2020

Bank Balances B/Fwd 1st September 2019		
Nat West	-	4,791
Income		6,077
Expenditure		2,807
Transfer to Redevelopment Account		8,061
Bank Balances C/Fwd 31st August 2020		
Nat West	-	-

BISHOP'S STORTFORD METHODIST CHURCH

GENERAL ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2020

NOTES TO THE ACCOUNTS

	2019/2020	2018/2019
<u>NOTE 1 - REGULAR OFFERINGS</u>		
Standing Orders	46,446.00	46,543.00
Envelopes	8,456.30	12,851.70
Cash	4,764.86	5,844.09
	<u>59,667.16</u>	<u>65,238.79</u>
<u>NOTE 2 - DONATIONS CHURCH ORGANISATIONS</u>		
Thursday Coffee Mornings	1,750.00	3,750.00
Bookstall	600.00	1,750.00
Company at Christmas	500.00	500.00
Tuesday Afternoon Fellowship	534.55	350.00
Thursday Group	125.00	125.00
Kickstart	200.00	200.00
Girls Brigade	-	200.00
Badminton	132.00	347.00
Food Bank	600.00	450.00
	<u>4,441.55</u>	<u>7,672.00</u>
<u>NOTE 3 - LETTINGS INCOME</u>		
Regular Lettings	4,292.60	5,987.20
Saturday Coffee Mornings	20.55	137.66
One Off Lettings	959.20	1,940.20
	<u>5,272.35</u>	<u>8,065.06</u>
<u>NOTE 4 - SUNDRY INCOME</u>		
Funerals	44.00	
Youth	-	117.78
Other	38.50	106.89
	<u>82.50</u>	<u>224.67</u>
<u>NOTE 5 - WORSHIP</u>		
Organists	982.90	1,663.45
Children & Youth	-	86.55
Copywrite & Music	921.64	879.59
Baptism/Communion	-	62.98
Expenses	896.70	1,736.54
	<u>2,801.24</u>	<u>4,429.11</u>

NOTE 6 - ADMINISTRATION

Church Manager	5,951.17	6,052.59
Publications	170.00	50.40
Website	477.00	-
Photocopier	64.54	143.90
Paper & Printing	-	326.13
Auditing	-	2,304.00
Miscellaneous	691.01	674.75
	<u>7,353.72</u>	<u>9,551.77</u>

NOTE 7 - PREMISES

Cleaner	7,947.82	8,002.84
Insurance	3,907.60	3,812.26
Power	7,949.93	7,004.80
Windows & Cleaning	1,507.53	1,115.17
Water	1,064.58	938.55
Waste Disposal	443.69	537.55
Boiler	-	1,488.00
Pianos & Organ	434.94	474.00
Fire Extinguishers	362.53	485.15
Telephone	312.02	558.76
TV License	157.50	154.50
Roof Repairs	1,056.00	
Sundry expenditure	755.20	1,261.41
	<u>25,899.34</u>	<u>25,832.99</u>

NOTE 8 - FUNDRAISING EVENTS

Bike Ride	4,735.25
Bric A Brac	2,000.00
Folk Concert	1,663.50
Jig Fest	1,160.10
Xmas Fair	646.07
Garden Party	212.00
Carol Quiz	90.00
	<u>10,506.92</u>

NOTE 9 - BANK BALANCES CARRIED FORWARD AT 31 AUGUST 2020

NatWest - 2 Accounts Combined	111,413.29	105,064.51
Central Finance Board	17,763.45	7,552.19
	<hr/> 129,176.74	<hr/> 112,616.70
Less:		
Benevolence Account	1,098.00	937.00
Amounts to be Paid to Others	9,005.30	1,184.00
Legacy to be paid across	13,303.37	
Amounts not yet received	-	- 1,750.00
	<hr/> 105,770.07	<hr/> 112,245.70

NOTE 10 - SUMMARY OF FUND BALANCES CARRIED FORWARD AT 31 AUGUST 2020

General Account	105,770.07	112,245.70
Benevolence Account	1,098.00	937.00
Legacies Account	106,627.00	92,712.00
Redevelopment Account	50,927.00	6,793.00
	<hr/> 264,422.07	<hr/> 212,687.70

BISHOP'S STORTFORD METHODIST CHURCH

BUDGET FOR THE YEAR ENDED 31 AUGUST 2021

INCOME

Offerings	73,500
Donations - Organisations	1,000
Lettings Income	3,000
Sundry Income	500
Bank Interest	200
TOTAL INCOME	78,200

EXPENDITURE

Circuit Assessment	52,100
Worship	3,000
Mission donations	4,500
Administration	8,000
Premises	25,000
Premises (previous year)	4,000
Small Capital	600
TOTAL EXPENDITURE	97,200
 OVERALL SHORTFALL	 -19,000