



# ANNUAL REPORT MAY 2022

Open to God Open to You Open to Each Other

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 we have. Find out what is going on at [www.bsm-church.org.uk](http://www.bsm-church.org.uk)

## From the Minister

Dear Friends

It feels like it has been a rollercoaster of a year: starting a major building project during lockdown was a huge step – a step of faith indeed. The Steering Group have worked incredibly hard over these last twelve months, Brian Unitt dealing with all the complications of our building (as you can see from his report), liaising with the Quantity Surveyors, Architects and builders as we discovered hidden secrets beneath walls and concrete. Gary Spilman has kept us to budget, which with a project of this size is no mean feat, and we are also grateful to Karen Quelch for helping secure the grants which have been vital to the success. Then Steve Watson dealt with the legal issues, kept us together and on plan, and the Mission Group headed by Chris Neal, and the Fundraising Group headed up by Frieda Wilson, both worked extremely hard. What I am trying to say is that it was very much a team effort and we need to voice our thanks to all who have made it a success.

At times, as delays occurred, it felt like the new entrance and Oasis Lounge would never happen, Anne and Andrew Brown our preachers for the opening weekend were so understanding, re-arranging their diaries to cope with the different opening days. In springtime, our patio at the manse was ablaze with colour, as Graham had planted up different bulbs ready to go into the church garden once the builders had finished in February, then March and then April/May!

And now we all can't quite believe that the opening weekend went so well, that the space is so beautiful and that, despite a few teething problems, the vision is starting to be realised.

We decided to walk before we could run, opening up Tuesdays-Thursdays 10am-4pm, but hopefully this can soon be extended. Thank you to everyone who has volunteered and helped in whatever way to make this possible. We also knew we wanted this to be a community space, open to God, open to all, so wanted to work with other charities and organisations. Tuesdays we decided to keep more as a church input day, with crafts and Knit and Natter in the morning and Cameo once a month in the afternoon, with Bible Study and prayers on the other Tuesdays. At the moment we are studying the book of Acts, and we end the session praying for the names on the prayer tree. It has been interesting to see the reaction of those just popping in for a coffee when the Bibles are out! On Wednesday mornings Isabel Hospice are running their Compassionate Café (which is open to everyone) and have wellbeing courses running out the back in the Wesley Hall; and then in the afternoon A Special Cup provides a listening service as well as games and a chat. Thursday is coffee and cake in the morning, and I have just heard that from July the CAB will be running a fortnightly volunteer hub all day in the Wesley Hall. On Fridays although not open yet to the general public, we are providing a safe space for the BS Hospitality group to meet, and for Ukrainian guests to practice their English, whilst hosts can share experiences.

The Oasis Lounge is starting to be a place to meet – last Thursday two young Polish mums joyfully chatted whilst their toddlers played, which brings me to my next point – we really need to get a parent and toddler group running again! Pastor Bojidar from the Bulgarian Fellowship has volunteered his wife Terri to help and I know that some of their other mums will also be willing, but we need individuals from our church available to make the refreshments and sing songs! As the days are filling up fast, I thought that Mondays 9.30-10.30 would be the best, in the Wesley for play, and then parents can, if they wish, come into the Oasis for coffee. Please let me know if you can help – it would be good to get this up and running in the next couple of months, as we currently don't provide anything (apart from a children's area) for young families.

There is a danger in any building project for a weariness to set in, or a sense of 'well we managed it, and now we can relax'. However, this next phase of putting the mission plan into action is the most critical one. Alison Watson has done sterling work in getting the welcoming rotas up and running – but we need more people on them! We also need someone to take on the reins of organising these. As well as volunteers for our mid-week session, Julie Finbow, Sue Unitt and

Christine Leach need help with the coffee and cake mornings. Most of all we must not lose sight of what underpins this openness to our community.

Yes, we are passionate about being a community space; yes, we want that space to be welcoming, accessible and open to all; yes, we want to show our hospitality by serving decent coffee and asking for donations rather than a set amount – but in doing all of this I want to stress that we do what we do, because we want to share God's love for all.

We need to be fed ourselves, to be able to 'feed' our neighbours, and that means opening God's word and hearing the good news in our lives. It means meeting together in worship. (I am also so grateful that our tech team, Brian Unitt and Richard Ling, have enabled those who are housebound to continue to worship with us via our YouTube channel). But worship is not just down to the preacher. Musicians, PA operators, greeters and of course stewards form the structure that enables the worship of God's people. Because of lockdown, a number of our stewards have graciously stayed on above their required 3 years. The church they serve now needs to release them with our grateful thanks, so we need people to step up and be stewards so that Sunday worship can run smoothly and feed the congregation, and worship God aright.

We also need organisers behind the scenes, to enable the church to flourish. I want to express my heartfelt thanks to Erica Spilman as Church Council Secretary, and to Polly Bodsworth as Property Secretary for all their support and hard work over the years – but we need as a matter of urgency to fill these posts at the Annual Church Meeting.

Lastly but by no means least – I would like to give my grateful thanks to Frieda Wilson who as senior steward has been such a rock during this rollercoaster of a year, and to the stewards team, Jacqui Finbow, Lianne Steen, Pat Simpson, Terry Copland and Chris Neal, and of course to Maureen Draper as Pastoral Secretary, and to Lynn Graseman our Church Administrator whose role has shifted considerably over the last 12 months.

I would also like to thank everyone for their hard work, prayers, friendship and love for both myself and Graham over the last twelve months.

Every blessing



*Revd Gill Hulme*

## Pastoral Report

As I prepared to write this report, I naturally read last year's, and this ended with the thought that my 2022 report would reflect on a very different year to that of 2021. To some extent it does, as we are at last relaxing, with the security of an excellent vaccination programme to rely on and the fact that this latest Covid variation is not quite as bad as those that preceded it. However, for much of the year we were still very nervous, and people were not too sure what we could or could not do. However, people are now coming back to church, and it was lovely seeing so many of you when we opened our refurbished premises at the end of April.

Pastoral Visitors continue to keep in touch by various means, either by visiting or phoning. We were able to distribute Easter leaflets this year which went out with invitations to our opening events. Membership cards were distributed earlier in the year and a new Church Directory hopefully will be produced for the Autumn.

It has been a quiet year for changes. Last year the Membership figure was 138 and this year the number is 134. However, we have still seen some movement. Some of our members have moved away and transferred to other churches and we have had one death, but we have also welcomed some new members to our church family. Hopefully we continue to be a welcoming church and in this we can all play our part.

My thanks once again to all the lovely caring pastoral visitors with which this church is blest.

*Maureen Draper*  
Pastoral Secretary

## House Groups

### Renewal

We have continued meeting twice monthly via Zoom and are now looking forward to meeting in person in May.

We have studied the Gospel of John for most of this year using Biblical Frameworks Book by Book series with the video, writing and thoughts of Paul Blackham, Anne Lotz Graham and the late Richard Bewes of All Souls Langham Place. As we studied John, we found ourselves taken to the basic and central gospel truths of the whole Bible, and then how John took us deeper into those realities. This Gospel expands our view of Jesus, showing us again and again that He is the eternal Son of the Father, the divine Mediator over the whole creation and the Lord of the New Creation.

As we meet again, we will be engaging with a Christian Aid study about climate justice. This series will take us on a journey through scripture, from Genesis to Revelation, to help us to reflect on and resource ourselves in the journey to climate justice.

*Chris Neal*

### Tangent

The six of us have continued to meet monthly on Thursdays, initially on Zoom but more recently face to face again. We have been working our way through “Zeo”, an interesting book by Matt Summerfield about Romans 12, which has prompted good discussions, often resulting in the usual tangent discussion after which our group is named!

*Chris Collins*

### Spirituality Today

This group ceased to meet. Several reasons contributed:

- Health conditions
- Impact of Covid restrictions, etc
- Personal circumstances

It is with sadness but also with gratitude for the blessings received during our time together in the past.

*Revd Jan Bisschoff*

## **Gambet**

In accordance with National, Methodist Church and local Church guidelines on Covid-19, Gambet held no in person meetings during the reporting year.

*Mike Haworth*

## **Youth Work**

### **Girls' Brigade**

We resumed weekly meetings with the girls in September and, although our numbers are very small, the girls we have are very regular and full of life. All our older girls have undertaken some Young Leader training and we hope they will continue to be involved in the group. We would love to see the group expand and would welcome girls of any age.

*Julie Finbow*

### **Boys' Brigade**

Unfortunately, due to low numbers (both of boys and of leaders) the Boys' Brigade has ceased to meet.

### **18+**

This is a group who, over the years, have had a connection to BSMC. It is a social group who meet on the first Wednesday of the month, normally in Wetherspoons. This last year has included a mixture of virtual and in person meet ups. It feels very good to now be getting back to regularly meeting together at the pub. Numbers can vary greatly but normally there are 5/6 of us to share a meal and drink whilst catching up with what is happening in each other's lives.

*Jacqui Finbow*

## **Enhancing Our Worship**

### **Choir, Young Singers & Worship Band**

Due to the coronavirus pandemic the Choir, Young Singers & Worship Band have not met since early 2020. We were, however, able to put together an ad hoc choir and music group for the Circuit Service on Sunday 1 May 2022 when Andrew and Anne Brown joined us. Because of the lack of numbers, we will not be resuming the Choir, Young Singers or Worship Band on a regular basis for the foreseeable future, but I feel sure we'll be able to have an ad hoc choir/music group again for special occasions.

*Hilary Eves*

## Church Flowers

Flowers this year have been provided for the beautiful vase given to us by Fullerton United Methodist Church and displayed on the Communion Table.

As it is a simple bouquet which can then be taken out to either a person of the giver's choice or a pastoral recommendation, we have been able to fulfil all the dates to the end of the year. So, a big thank you to all those people who have offered to contribute. For Easter and the Grand Opening Ruth Banks and Alison Watson excelled in their pedestal displays and we are grateful for them using their talent in this way.

*Chris Neal*

## Outreach

### Social Media

A big thank you again 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. Lynn has also added a link to Just Giving and Text to Donate information to enable people to donate to the Redevelopment Fund.

Twitter and Facebook enable us to reach a wider audience. On Facebook we have a Bishop's Stortford Methodist Church Page with information about events, services and a daily prayer from The Methodist Church website, and a Facebook Group of 117 members to date with shared prayers news, anecdotes, and humour. In addition, for events such as our opening day we can post events that then show up in everyone's feed as Events in Your Area, as well as engaging directly with Facebook groups such as What's On in Stortford and Bishop's Stortford Civic Federation. These allow us to reach people in the area who might not follow our page.

We also use both Facebook and Twitter to share Methodist Church faith-based articles and social injustice articles that we wish to bring to people's attention, and we sometimes tag in others to our posts re events such as our local newspaper. Both Twitter and Facebook feeds show on our website's front page, allowing people who do not use social media to see them.

Instagram is used for more visual posts, ie one image = many words, and can reach a different demographic to Facebook and Twitter. The church Instagram page has now started to become a bit more active than it had been previously. Through this we are able to share items such as some of the preparation in the lead up to the opening weekend and some of the day itself, as well as advertising things that are happening, for example Holiday Bible Week sign up. We are also able to put a link to our website and the YouTube page, which provides people with an easy access route to watch services live or rewatch them later.

This year we have used Zoom to hold meetings and to enable our groups such as Renewal to meet.

Much gratitude must be given to Richard Ling and Brian Unitt, ably assisted by Sue Unitt, Alan Draper, Olive Rowe and Norman Huntley, for their sterling work each week streaming worship and again to Brian and Richard more recently developing the video screen facility in the Oasis Lounge, for which Alison Watson has so ably created the input.

*Chris Neal with Lynn Graseman and Jordan Stringer*

## Thursday Friendship Group

We are a friendly group of ladies who meet on the second and fourth Thursdays each month in the evenings. In the last year we managed to keep in touch with each other, initially with zoom meetings and then by meeting in members' gardens. Earlier this year, we also went on some local walks planned so we could end in a coffee shop.

We have now resumed meetings at the Church where we have had interesting speakers and social evenings. Our recent talks have included one on being a Chaplain to people who use the river Stort and another from a most inspiring blind lady who gave an account of her life and what she *could* do rather than what she couldn't.

We usually raise money for charity throughout the year but this has rather been curtailed this time due to circumstances. However, we did manage to give a little to the Church Redevelopment Fund.

We are always pleased to welcome new members. If anyone is interested, please contact Maureen Draper or Christine Leach

*Christine Leach & Maureen Draper*

## WiLos Lunches (Widow/ers and soLOS)

Sadly, we have not been able to meet for lunch together for about two years, because of Covid.

However, we have recently decided to meet together again on Sunday 29 May, and we look forward to this becoming a regular event once more.

*Angela Finbow*

## Knit and Natter

We started meeting up again in October 2021 and we met in the Upper Foyer at first, but it was a bit chilly, so we moved into the Church. This was (of course) only temporary and we now meet in the Oasis Lounge. The knitters love the new lounge and seem very comfortable. The lighting is very good for ensuring no stitches are dropped!

Our first project together was the giant love heart currently on the front of the Church, made up from small knitted/crocheted love hearts. Everyone joined in with this project and we enjoyed doing something together again. One or two even took the plunge and learned how to crochet as the love heart was small to work on but challenging enough to learn new skills.

Some people were not able to come back after Covid but we have some lovely new people who have joined so we are currently getting to know them. Next we are going to knit scarves for the welcome boxes issued to Ukrainian refugees moving into Stortford.

*Kate Rowe*

## Wrinklies Walkers

Once again, I have to report that the Wrinklies have not met in the last year, at first due to Covid and latterly due to my personal circumstances. There is no doubt that the Wrinklies is a much-appreciated social activity for its members, and it is my intent to arrange a walk and lunch as soon as possible. However, if anyone is able and willing to take over as leader, either on a temporary or permanent basis, please let me know.

*Roger Foot*

## The Bookstall

As the Bookstall was all packed up and living in our dining room and garage, there has been very little trade. Some people have phoned and asked for specific cards which I have posted or delivered. Regular orders of Bible reading notes have been posted and I have received cheques in payment.

The highlight of the year has been the beautiful cards printed by Martin Gunn from his wife, Bee's watercolours, selling for £2 each. So far we have sold enough to pay over £600 into the Redevelopment account!! Christmas cards and Easter cards were displayed after services and have nearly all been sold.

We are delighted to have the use of a table to display our cards and books in the Oasis Lounge until the Displays are available in the foyer. One former customer who moved to Scotland has recently ordered a Bible, which I sent to her!

*Ruth Banks*

## Thursday Coffee Morning

During the Redevelopment Project it was decided to integrate the Thursday coffee morning with the general opening program and be renamed 'Coffee and Cake' once the project was finished. Accordingly, the Coffee Morning account has been closed and all proceeds from 'Coffee and Cake' are now paid directly into the church account.

*Sue Unitt*

## The Wider Community

### MHA

Donations totalling £498 have been sent to MHA from the Church. This is made up as follows:

MHA Sunday	£148
Christmas Card box	£100
Annual Church donation	<u>£250</u>
	<u>£498</u>

*Christine Leach*



## Action for Children

As with most things this was a quiet year for the Action for Children group. However we did bank £377.11 - mostly from the usual Christmas post and collections, although the total also includes a number of small donations. Thank you if you have donated online or direct to Action for Children, as this seemed the simplest way this year. And thank you to Julie Finbow who did a dedicated service in less-than-ideal circumstances.

Thank you also to everyone who has a home collecting box and who somehow, despite all the lockdowns and restrictions, still managed to put away money for Action for Children so that we were able to send them £725.92 in December 2021.

Now that things have settled down a bit post Covid, and without the distractions of the refurbishment work, we can look forward to a better year for 2022/3. If anyone would like to get involved please contact Norman Huntley.

*Norman Huntley* (AfC Group) & *Frieda Wilson* (Home Collecting Boxes)

## 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 continued to affect many of our joint activities for the greater part of 2021. The week of Prayer, 7-13 June, held over 5 nights at 5 different Churches, was very poorly attended. But the National Prayer breakfast in Parliament, broadcast live to the Charis Centre on 25 June attracted a reasonable number of people and was attended by our MP. Holiday Bible Week in August was kept deliberately small and was held as a hybrid event, partly by Zoom and partly face to face. The theme was witnesses.

In November, at the AGM, our own minister, Revd Gill Hulme, was elected as the new Chairperson for CTBS. I am sure that she will be excellent in this role.

By December 2021 lockdown was being eased slightly and carol singing in Jackson Square was possible on 3 December, but people were cautious about attending for fear of catching Covid and missing out on family gatherings at Christmas. No Christmas Card delivery took place – instead there was a joint advertisement about all the Christmas services in the local Independent Newspaper and in the Flyer magazine. Company at Christmas was not possible as a big, family-style party, but Christmas ready-meals and goody bags were delivered to everyone on the guest list on Christmas Day.

After Christmas, the new Covid variant hit us, and the winter Week of Prayer was marked by a Hertfordshire Prayer Service on Zoom. But in April 2022 the Good Friday walk of Witness was permitted and it followed the traditional pattern; starting at the United Reformed Church with a joint Service and then walking to the Methodist Church for drinks and Hot Cross Buns – served cautiously (because of Covid) in our Wesley Hall. The Easter Egg Trail throughout the Town, telling the Easter Story in a clear and accessible way, was a very happy success once again.

We have all missed being together for many proper meetings over the last two years, but, on the occasions when we have been together, we are aware that there is still a very strong bond of friendship and fellowship between our different congregations. The desire to witness jointly to our community is still very strong. We all hope that Covid will soon be finished and that we will be able to meet together again without any worries.

*Mione Goldspink.*

## Christian Aid

Whilst the decision was taken at the March Christian Aid Committee meeting to close the local Christian Aid group and there was therefore no house-to-house collection this year, we did have a collection in our church in May 2022 which raised £475 (helped, no doubt, by the decision to donate the collection taken during our CTBS service on the afternoon of 15 May to Christian Aid). Once Gift Aid is added to this, the total Christian Aid will receive is £539.54. In addition, Frieda has contacted her former Committee colleagues and they are enthusiastic about doing a Christian Aid coffee morning one Saturday – not sure exactly when just yet, but keep an eye out for the date.

*Frieda Wilson*

## Redevelopment Project

Shortly after last year's ACM we signed a formal contract with our preferred building contractor, T J Evers, and building work started in late May 2021, initially with a target completion date in mid-December 2021.

Inevitably, with a large project such as this in an old original building which has been extended multiple times through the years, there have been a number of surprises. These have resulted in a significant extension of the planned timescale and have required close cooperation between our professional advisors, the building contractors and ourselves.

The opening of the new facilities was celebrated with a public open day on 30 April and a service of dedication on 1 May led by Andrew and Revd Anne Brown.

I would like to express thanks to all who have provided help and support, particularly with choice of colours for walls and flooring (always a contentious subject) and with design of the kitchen. Work continues with fitting out the new spaces to suit our needs, including audio-visual equipment and seamless Wi-Fi coverage throughout the whole premises.

This has been, at times, a challenging project but exciting to see everything coming together, particularly towards the end, marking the culmination of many years of deliberation, prayer, planning and anticipation. It is now up to all of us together to make good use of the whole of our premises to serve our community however we are called.

*Brian Unitt*

## Redevelopment Project – Financial Report

At the Extraordinary Church Council meeting on 15 April 2021 the latest forecast project cost for the Redevelopment of £767,862 was approved. It was also reported that despite the financial commitments from District, Circuit and Church members, there was a potential income shortfall of £276,000. This arose from the uncertainty about the timing of the remaining Circuit contribution of £160,000 (which was dependent on the sale of Braughing), the balance of funds not yet raised of £96,000 and the fact that £20,000 of member pledges would not be received until after the project completed. These three elements total £276,000. Therefore, it was agreed to obtain a loan facility from Chapel Aid for £300,000, so that the project would be fully financed. The reason for applying for more than £276,000 was to provide some headroom should the pledge money not come in when expected. The Chapel Aid loan was finalised on 20 May 2021, enabling the project to start on 24 May with a contractual completion date of 17 December 2021.

Work continued in researching grant organisations and completing their extensive questionnaires. We were very grateful to receive £60,000 from the Benefact Trust (formerly Allchurches Trust); £8,000 from East Hertfordshire District Council and £5,000 from both Bishop's Stortford Town Council and the Brazier Trust. At the same time, the fundraising team continued to raise money despite Covid restrictions which prevented certain events from going ahead. This included £3,700 raised from Frieda's "To Baldly Go..." event (when she had her head shaved).

Following the sale of the chapel at Braughing, Circuit transferred over the remaining funds and with the income received from grants, successful fundraising and further significant donations from Church members, the loan facility was no longer required, being formally cancelled on 31 January 2022.

The table below shows the results of the tremendous efforts by everyone to raise funds. Whilst the income is short of target by £6,641 at the end of the build period, this is not a problem, since income from pledges and Gift Aid will continue over the next few years leading to a surplus of around £10,000.

Redevelopment Project Income Stream Status - 31 March 2022								
		31-Mar-21			31-Mar-22			Increase in Income Forecast
		Income Received	To Be Received During Build	Income at End of Build	Income Received	To Be Received During Build	Income at End of Build	
		A	B	C=A+B	D	E	F=D+E	G=F-C
		£	£	£	£	£	£	£
<b>Income</b>								
Church Reserves		0	100,000	100,000	60,000	40,000	100,000	0
District Grant		0	20,000	20,000	20,000	0	20,000	0
Circuit Grant		0	240,000	240,000	400,000	0	400,000	160,000
Member Pledges		66,430	8,620	75,050	96,649	8,080	104,729	29,679
Gift Aid		7,383	8,609	15,992	15,942	0	15,942	-50
General Donations		5,498	0	5,498	9,026	100	9,126	3,628
External Grants		10,000	0	10,000	78,000	0	78,000	68,000
Fundraising Events		24,824	0	24,824	33,074	350	33,424	8,600
<b>Total</b>		<b>114,135</b>	<b>377,229</b>	<b>491,364</b>	<b>712,691</b>	<b>48,530</b>	<b>761,221</b>	<b>269,857</b>
<b>Loan Draw Down</b>				276,498			0	0
<b>Total</b>				<b>767,862</b>			<b>761,221</b>	<b>-6,641</b>

The build cost includes the contractor's costs, a contingency and also an assumption of the amount of VAT that can be saved. Any work which directly relates to improving accessibility is zero rated, saving 20% VAT, though this does not apply to the cost of relocating the kitchen and the toilet facilities. The build cost is fixed subject to additional work requested by us and any claims from the contractor for unavoidable costs. On top of this are the professional fees from our architect, quantity surveyor, structural engineer and VAT advisor. The table below summarises the main costs that total £767,862.

				BUDGET		
Redevelopment Project Cost Analysis				Net	VAT	Total
				£	£	£
Builders	Pre Contingency Contract Value			514,195	102,839	617,034
	Contract Contingency			50,000	10,000	60,000
	Internal Contingency			5,000	1,000	6,000
	Zero Rated VAT Impact			0	(37,441)	(37,441)
	Total			569,195	76,398	645,593
Professional Fees				71,091	14,218	85,309
Kitchen/Bookshop Display				30,800	6,160	36,960
				671,086	96,776	767,862

During November 2021, the contractor identified issues with the entrance area that meant they had to move a manhole cover and drainage pipes, which put the contract completion date at risk. Later, they discovered the concrete in that area was reinforced, causing additional work and delays. Additional work was also required to fit a new fire alarm system, upgrade electrical systems and fire doors, and complete necessary stone repairs around the windows, none of which could have been foreseen. As a result of this additional work the build costs have increased beyond the contract value.

However, through careful management of the contingency and the identification of savings in other areas, particularly VAT, we were able to purchase furniture for the Oasis Lounge, even though it was not in the budget.

These delays led to an extension of the contract by 19 weeks, with completion achieved on 27 April 2022. This leaves us facing a delay claim from the contractor for around £27,500, which our quantity surveyor will be negotiating to reach agreement on who is responsible for the major delays.

It has been a challenging year with a lot of surprises along the way. Notwithstanding the uncertainty as to the final project cost and whether the surplus income of £10,000 referred to earlier will be enough to settle the contractor's claim, the team feel confident that, with the continued support from Church members, the project can be wrapped up within budget.

*Gary Spilman*

Redevelopment Project Treasurer

## **FINANCE REPORT**

Last year we reported that we had set a budget showing a deficit of £19,000. Our actual results showed a deficit of £16,293 and our final accounts to August 2021 are in the appendix, 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**

We set a budget showing a deficit of £19,000, at a time when we were unsure of the ongoing financial effects of the Covid 19 pandemic and the timing of the redevelopment project, and we finished the year with a deficit of £16,293. This compares with the previous year shortfall of £6,476 and surplus of £2,448 the year before that. Our income was £7,500 above forecast and our expenditure nearly £5,000 above forecast.

85% of our income has historically come from offerings with 10% from external lettings. With parts of the premises closed for the majority of the year, firstly due to Covid and then the redevelopment, both income streams continued to be affected. It is encouraging that over 75% of our giving is by regular standing order and this has stayed stable. Together with envelopes and cash, total giving was up £5,000 on the previous year. Lettings income and donations from internal organisations was just £4,300 compared with over £15,000 pre pandemic. Our overall income is currently some £15,000 below pre pandemic levels

The majority of our costs are fixed and we are not able to make corresponding savings when income drops. Whilst costs were some £9,000 greater than last year, they included over £4,000 of boiler repairs which related to the previous year but were not paid until after the year end. When this is adjusted, costs were similar to the previous year. The resulting deficit of £16,293 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 £52,068 from donations and fundraising and received a further £430,000 in grants. After building costs and professional fees totalling £125,638, a balance of £407,357 was held at the year end. However, this will be required to cover the remaining expenditure in the current year.

#### **Other Accounts**

Legacy funds make up a large portion of our reserves and some have restricted uses. During the year we received no new legacies and used £13,150 on the audio visual equipment for live streaming services, asbestos removal from the boiler room and replacing the Wesley Hall flooring. With interest added, we finished the year with £93,617 available to us. We will utilise £60,000 of these funds as part of the church contribution of £100,000 towards the redevelopment scheme and the balance is forecast to be c£34,000 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 (2021/22) 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 lettings following the refurbishment. We took a cautious view and set a deficit budget of £10,000. We assumed a small reduction in giving together with an increase in lettings and donations from internal organisations of £6,000. Expenditure was forecast as slightly down on 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 £10,000 budget. Giving is slightly down on our predicted level and lettings income is lower as the premises have remained closed for longer than anticipated. Expenditure is currently in line with forecast.

### 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 three years, with 2019-20 particularly hit by the effects of Covid.
- A 7 year analysis of giving shows:

<b>2021-22</b>	<b>80.0k (Estimate)</b>
<b>2020-21</b>	81.4k
<b>2019-20</b>	76.5k
<b>2018-19</b>	85.9k
<b>2017-18</b>	89.2k (inc one off giving of £4.5k)
<b>2016-17</b>	83.3k
<b>2015-16</b>	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. Whilst giving by cash and envelope increased during the year, it is still below pre pandemic levels. 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 further three year period until August 2025. 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 still difficult to predict our finances for next year, but it is very likely we will again set a deficit budget. Firstly, as we move into more 'normal' times, it is still difficult to predict if and when some members will return to worship and what effect this will have on overall giving. Secondly, with the refurbishment recently completed, it is still too early to forecast what this will mean to our costs, how the premises will be used and the overall effect on lettings income. Hopefully some of these uncertainties will be clearer when we come to set the budget later in the year.

### 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 £14,400 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 Administrator 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 2022

## 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 2022



## From the Senior Steward

Well – that was a year to remember! Filled with highs and lows, difficulties and triumphs, and, at the very last, the easing of the pandemic and the completion of our Redevelopment Project!

A huge thank you to the Stewards, Chris Neal, Jacqui Finbow, Pat Simpson, Terry Copland and Lisanne Steen, who have worked so hard to keep the church open and worship happening when we were allowed – Covid precautions meant a great deal of extra work cleaning and sanitising both before and after services to keep everyone as safe as possible. And thank you to everyone for bearing with the necessary precautions (social distancing, doors open, face coverings worn, etc) so we could make our services somewhere most people felt safe to come. It has been hard for everyone, because different people felt very differently about what precautions were necessary, but we are a loving congregation and we were all simply trying to do our best in unprecedented times.

Thank you also to the wonderful tech team – Brian Unitt and Richard Ling and their various helpers on a Sunday morning. They have enabled our services to be live streamed on YouTube so they can be watched as they happen, or accessed later if this suits the watcher better, and I know that some older members treasure this opportunity to be part of our congregation even though, for them, attending church is not possible.

And through all this, Gill Hulme has led our congregation in new and different ways, inspiring and challenging us, and I am grateful for her friendship and advice, which has made my role as Senior Steward so much easier.

So where now? We are feeling our way forward with the new opening times for our church and finding out what works and what doesn't. We do still need more people to welcome folk into our wonderful premises – a friendly face by the door can be the difference between someone simply looking in or actually coming in and engaging with people – and you don't have to commit to, say, every Wednesday morning: there's a June calendar on an easel in the Oasis Lounge and you can simply sign up for the sessions that month that suit you, so do please consider what you can do. And the new foyer is a wonderful place for people watching!!

This report will need to be approved at the Annual Church Meeting in June, and, as Gill mentioned, we will also need to make various appointments at that meeting. We need three Stewards, a Church Secretary and a Premises Committee Secretary – there's no point in us giving generously to the Redevelopment Project and then not committing to work for the life of our church. The new premises will not, by themselves, keep our church alive – we need to do that.

And if you are not in a position to help practically, please pray! Prayer underpins everything we do and is so vital – your prayers are greatly valued and they do, absolutely, make a difference.

We have come so far in the past year, and I appreciate many people will feel they need a break after all the effort of the last twelve months, but the possibilities that lie ahead are exciting, and, with God's help, I believe we can reach more of the people of Stortford with the wonderful Good News that Christ revealed. I'll finish with Matthew 28, verses 18-20:

*Then Jesus came to them and said, 'All authority in heaven and on earth has been given to me. Therefore go and make disciples of all nations, baptising them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.'*

He is indeed with us – thanks be to God.

*Frieda Wilson*  
Senior Steward

## APPENDIX

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**BISHOP'S STORTFORD METHODIST CHURCH**

**GENERAL ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2021**

	NOTES	2020/2021	2019/2020
<b><u>INCOME</u></b>			
Offerings:			
Regular	1	65,992	59,667
Gift Aid		14,448	15,678
Donations		1,000	1,197
Total Offerings		81,440	76,542
Donations - Church organisations	2	825	4,442
Lettings Income	3	3,490	5,272
Sundry Income	4	-	83
Bank Interest		31	236
<b>SUB TOTAL - GENERAL FUNDS</b>		85,786	86,575
Funds Received For External Organisations		850	3,148
<b><u>TOTAL INCOME</u></b>		86,636	89,723
<b><u>EXPENDITURE</u></b>			
Circuit Assessment		53,392	52,090
Mission donations		3,625	4,485
Worship	5	2,446	2,801
Administration	6	8,670	7,354
Premises	7	26,173	25,899
Premises (Previous Year boiler repairs)		4,146	
Small Capital Items		3,626	422
<b>SUB TOTAL - GENERAL FUNDS</b>		102,079	93,051
Funds Paid To External Organisations		850	3,148
<b><u>TOTAL EXPENDITURE</u></b>		102,929	96,199
<b>Net Deficit for the Year</b>		(16,293)	(6,476)
Bank Balances B/Fwd 1st September 2020		105,770	112,246
Bank Balances C/Fwd 31st August 2021	9	89,477	105,770

**BISHOP'S STORTFORD METHODIST CHURCH**

**REDEVELOPMENT ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2021**

	NOTES	2020/2021	2019/2020
<b><u>INCOME</u></b>			
Offerings:			
Regular		13,340	2,865
Gift Aid		8,586	7,356
Donations		24,148	36,424
Total Offerings		46,074	46,645
Donations - Church organisations		285	446
Fundraising Events	8	5,709	10,507
<b>SUB TOTAL</b>		52,068	57,598
Grants		430,000	-
<b><u>TOTAL INCOME</u></b>		482,068	57,598
<b><u>EXPENDITURE</u></b>			
Contractor Stage Payments		111,848	-
Professional Fees		12,557	11,327
Insurance		1,233	-
Fundraising Income Share		-	2,137
<b><u>TOTAL EXPENDITURE</u></b>		125,638	13,464
<b>Net Surplus for the Year</b>		356,430	44,134
Bank Balances B/Fwd 1st September 2020		50,927	6,793
Bank Balances C/Fwd 31st August 2021	10	407,357	50,927

**BISHOP'S STORTFORD METHODIST CHURCH**

**LEGACIES ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2021**

	<b>2020/2021</b>	<b>2019/2020</b>
<b>Bank Balances B/Fwd 1st September 2020</b>		
Trustees for Methodist Church Purposes	106,627	92,712
<b><u>Income</u></b>		
Bequests		13,303
Interest                      TMCP	140	612
	<hr/> 140	<hr/> 13,915
<b><u>Expenditure</u></b>		
Audio Visual equipment for service streaming	6,051	-
Wesley Hall flooring	1,091	
Asbestos removal from boiler room	6,008	-
	<hr/> 13,150	<hr/> -
<b>Bank Balances C/Fwd 31st August 2021</b>		
Trustees for Methodist Church Purposes	<hr/> <hr/> 93,617	<hr/> <hr/> 106,627

**BENEVOLENCE ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2021**

<b>Bank Balances B/Fwd 1st September 2020</b>		
Nat West	1,098	937
<b><u>Income</u></b>		
Communion Services		211
	<hr/> -	<hr/> 211
<b><u>Expenditure</u></b>		
Donations	100	50
<b>Bank Balances C/Fwd 31st August 2021</b>		
Nat West	<hr/> <hr/> 998	<hr/> <hr/> 1,098

**BISHOP'S STORTFORD METHODIST CHURCH**

**GENERAL ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2021**

**NOTES TO THE ACCOUNTS**

	2020/2021	2019/2020
<b><u>NOTE 1 - REGULAR OFFERINGS</u></b>		
Standing Orders	50,937.00	46,446.00
Envelopes	10,796.70	8,456.30
Cash	4,258.00	4,764.86
	<u>65,991.70</u>	<u>59,667.16</u>
<b><u>NOTE 2 - DONATIONS CHURCH ORGANISATIONS</u></b>		
Thursday Coffee Mornings	-	1,750.00
Bookstall	-	600.00
Company at Christmas	200.00	500.00
Tuesday Afternoon Fellowship	-	534.55
Thursday Group	125.00	125.00
Kickstart	200.00	200.00
Girls Brigade	-	-
Badminton	-	132.00
Food Bank	300.00	600.00
	<u>825.00</u>	<u>4,441.55</u>
<b><u>NOTE 3 - LETTINGS INCOME</u></b>		
Regular Lettings	3,040.00	4,292.60
Saturday Coffee Mornings	-	20.55
One Off Lettings	450.00	959.20
	<u>3,490.00</u>	<u>5,272.35</u>
<b><u>NOTE 4 - SUNDRY INCOME</u></b>		
Funerals	-	44.00
Other	-	38.50
	<u>-</u>	<u>82.50</u>
<b><u>NOTE 5 - WORSHIP</u></b>		
Organists	178.10	982.90
Copywrite & Music	1,330.68	921.64
Baptism/Communion	-	-
Expenses	937.30	896.70
	<u>2,446.08</u>	<u>2,801.24</u>

**NOTE 6 - ADMINISTRATION**

	<b>2020/2021</b>	<b>2019/2020</b>
Church Manager	7,040.13	5,951.17
Publications	130.60	170.00
Website	234.00	477.00
Photocopier	36.49	64.54
Paper & Printing	374.73	-
Auditing	600.00	-
Miscellaneous	254.53	691.01
	<u>8,670.48</u>	<u>7,353.72</u>

**NOTE 7 - PREMISES**

Cleaner	8,370.76	7,947.82
Insurance	3,916.27	3,907.60
Power	7,498.34	7,949.93
Windows & Cleaning	682.64	1,507.53
Water	2,001.31	1,064.58
Waste Disposal	352.43	443.69
Boiler	1,302.00	-
Pianos & Organ	60.00	434.94
Fire Extinguishers	326.13	362.53
Telephone	665.24	312.02
TV License	159.00	157.50
Roof Repairs	-	1,056.00
Damp Survey	354.00	-
Sundry expenditure	485.13	755.20
	<u>26,173.25</u>	<u>25,899.34</u>

**NOTE 8 - FUNDRAISING EVENTS**

Frieda Haircut	3,305.00	
Fairtrade	958.48	
Watson Garden Party	670.16	
Sale of Plants	250.00	
Manse Garden Party	225.00	
Hand Made Cards	200.00	
Jigfest 2019	100.00	
	<u>5,708.64</u>	<u>10,506.92</u>

**NOTE 9 - BANK BALANCES CARRIED FORWARD AT 31 AUGUST 2021**

NatWest - 2 Accounts Combined	51,137.59	111,413.29
Central Finance Board	39,338.12	17,763.45
	<u>90,475.71</u>	<u>129,176.74</u>
Less:		
Benevolence Account	998.00	1,098.00
Amounts to be Paid to Others		9,005.30
Legacy to be paid across		13,303.37
Amounts not yet received	-	-
	<u>89,477.71</u>	<u>105,770.07</u>

**NOTE 10 - SUMMARY OF FUND BALANCES CARRIED FORWARD AT 31 AUGUST 2021**

	<b>2020/2021</b>	<b>2019/2020</b>
General Account	89,477.71	105,770.07
Benevolence Account	998.00	1,098.00
Legacies Account	93,617.00	106,627.00
Redevelopment Account	407,357.00	50,927.00
	<u>591,449.71</u>	<u>264,422.07</u>

**BISHOPS STORTFORD METHODIST CHURCH****BUDGET FOR YEAR ENDING 31 AUGUST 2022****INCOME**

Offerings	81,000
Donations -	
Organisations	2,000
Lettings Income	6,500
Sundry Income	500
Bank Interest	0
<b>TOTAL INCOME</b>	<b>90,000</b>

**EXPENDITURE**

Circuit Assessment	53,400
Worship	3,500
Mission donations	4,500
Administration	8,500
Premises	25,000
Repairs	4,500
Small Capital	600
<b>TOTAL EXPENDITURE</b>	<b>100,000</b>

<b>OVERALL SHORTFALL</b>	<b>-10,000</b>
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