



# ANNUAL REPORT APRIL 2023

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

I said last year that it had been a rollercoaster of a year for the church with the redevelopment project and, to continue the metaphor, we stepped onto that rollercoaster ride in faith. I have been amazed at what God had in store for us!

Thanks to the openness, dedication and time spent that you will see when you read the reports that follow, opening out the church has done so much more than we could have imagined. There is a sense that God's mission is always there before us, we just need to catch up – God is there in our communities as well as our churches; we need to join with the work that God's Spirit is already accomplishing.

I believe that this is becoming evident in the church becoming a community hub and working with various charities to enable us to offer a safe, warm and welcoming space as we live out the Gospel. In particular, the Isobel Compassionate café on a Wednesday has been a really good example of working together. To explain what I mean, I was asked to do a funeral last year of a non-church member and the remaining partner was, basically, in pieces. Chatting with their Social prescriber at the funeral, they were invited to the Compassionate café and, as a result of this, also came to know about and attend Company at Christmas. This person still pops in and I often say a prayer with them which seems to bring comfort within the loss and grief.

This is the case with many people who have, over the past year, become regulars in the Oasis Lounge; a listening ear is offered, if required, and a short prayer often follows. This is Kingdom work, making space for people's stories to be heard, a safe space where people are welcomed and not judged and this is leading to some attending worship, which is wonderful. We are also showing God's love in action to those who may have been so hurt by previous experiences of church that it will take a very long time for them to even think about coming in on a Sunday.

It has been good too, to be able to use our sanctuary for things like the Teddy Bear trail and the Jigsaw festival and, by the time you read this, the Easter Prayer Trail. These things bridge the gap for those who don't normally come to church and the teddy bears, in particular, gave the charities that use our premises a place to showcase their work in an accessible way. I would like to thank Lynn Graseman for all her support in such matters; her skill and artistic flair have been so very helpful.

Time and time again, I hear from non-church folk that this is a welcoming space – and that is so good to know – we are ploughing the field so that the seed can be sown! For some, it is a very big step to set foot inside a church building and I cannot stress enough how proud I am of the welcome that our volunteers give.

We have, over the cold weather period, also had guests from the Night Shelter, some of whom have, again, become regular visitors now that they have housing and, last week, I heard someone at the bus stop inviting the people there into the church for a cuppa – and I might add she is not a church goer.

I said last year that putting the mission plan into action was the most critical part of the redevelopment and, for me, I never dreamed that it would work in the wonderful way that it has. I admit that I was slightly worried about running Bible studies whilst coffee was being served, people were doing jigsaws, playing a game of chess or even dozing in the armchairs. But that was lack of faith on my part. We haven't had people turn tail because we are reading the Bible or praying, in fact, some visitors have joined in and others have listened quietly from the safety of the jigsaw board!

All this is due to the hard work, time and love that our welcomers and volunteers give; it is very much a team effort – so thank you from the bottom of my heart. Every single person who has their name in the reports that follow has been working so hard in the underpinning structures, in finance, premises, admin, music, worship, technology, rotas, fellowship groups, pastoral visiting, cake making, crafts, fundraising as well as ‘front of house’, so thank you for all you do behind the scenes as well as in front!

A huge thank you, too, for your ministry towards me and to Graham as we have had our own personal rollercoaster of emotions, following Graham’s cancer diagnosis and subsequent hospitalisations and your understanding in the limits that this has placed on what I can do on a weekly basis.

I have been strengthened and sustained by your prayers, sensitivity and practical help. You, as a church, are the reason I have been able to continue in my ministry even though this has been curtailed in many ways. I hope to return from my Sabbatical refreshed and able to meet the challenges of a new phase of joining with the HAEBEA circuit.

Every blessing



*Revd Gill Hulme*

## **The New HAEBEA is almost here!**

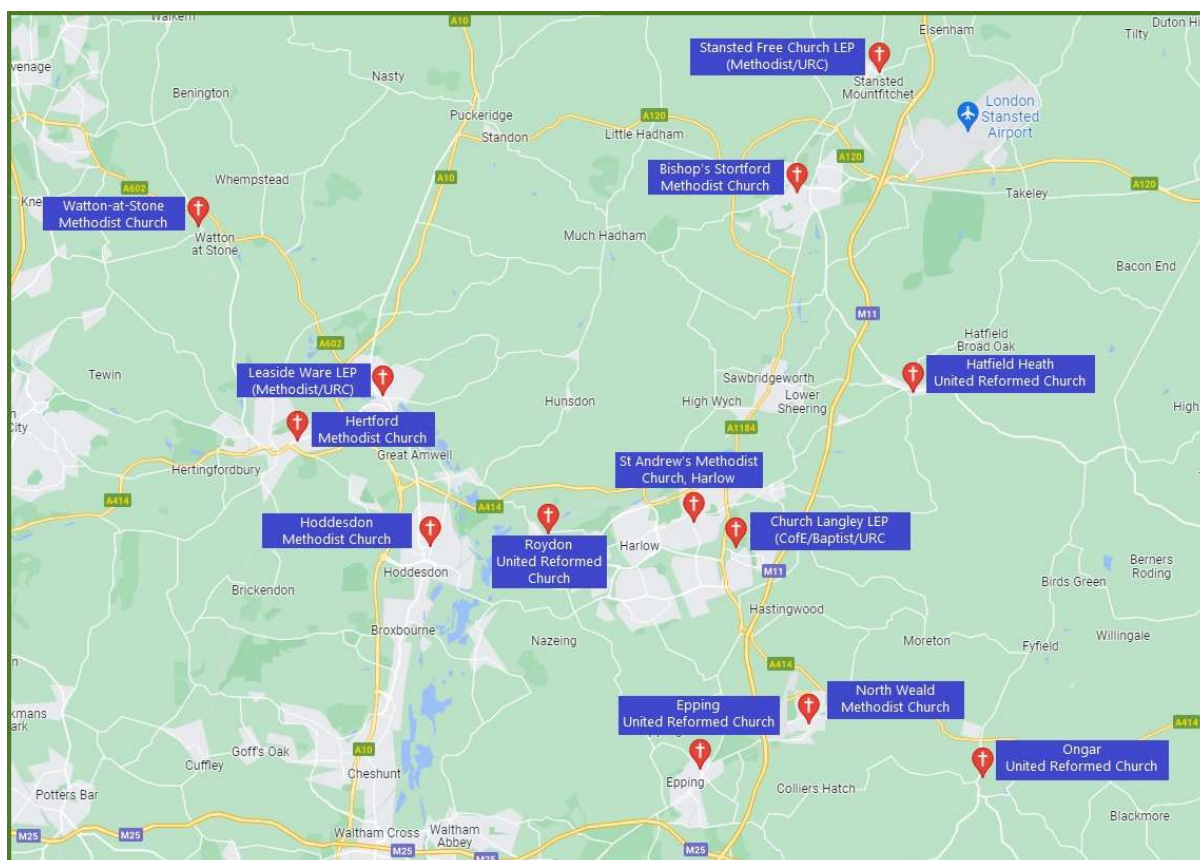
As some of you will be aware, for some time we have been urged to join with a neighbouring Circuit as we are now a comparatively small Circuit within the Methodist Connexion. We are also (unusually) a single minister Circuit - something that is not good for the incumbent and which may make recruiting a replacement when Gill retires in 2025 difficult.

Therefore, on 1 September, Bishop’s Stortford Circuit and the Herts and Essex Border Ecumenical Area will officially come together to form the new Herts and Essex Border Ecumenical Area. It will be composed of twelve churches including four URCs, three Local Ecumenical Projects, five Methodist churches and will be staffed by three Methodist presbyters, one and a half URC ministers, a full-time administrator and a strong team of local preachers.

A lot of preparations have been made, including meetings, to deal with finance and governance issues. A joint preaching plan has been in place since December so we have already been enjoying the considerable benefits of hearing preachers we may not have heard before. All in all, it is very exciting. There will be more resources for mission and a larger area within which to serve. For all of this, we give thanks to God. Our Celebration Service to commemorate the new HAEBEA will take place on 9 September 2023, at 4 pm, at St Andrew’s Methodist Church, Harlow, with the Methodist District Chairman to preach, David Chapman. Please put it in your diaries now!

See below for a map of the HAEBEA area as at September 2023.

(N.B: North Weald Methodist Church has since closed).



## Pastoral Report

As part of my job, I keep the database up to date, recording any changes in membership as well as in the church family as a whole. For the Annual Report last year, I wrote that our Church Membership stood at 134 and this year the number is 129. Some members have sadly died, others have been recorded as Ceased to Meet or Transferred Out. We also welcomed one new member from another denomination.

We are of course not just statistics, we are people, all part of our church family. As well as our own members, we do have several other people worshipping with us, many on a regular basis. This number also fluctuates and it is good to see new faces in our congregation. It is very important that we all play our part in welcoming newcomers.

Fortunately, most of our regular worshippers are now coming back to church but there are still some who feel unable, for various reasons, to return and we miss them all. Some are able to follow our worship online which is a great benefit. We are very grateful to the Tech Team for this. I also attempt to maintain a community roll and this is changing rapidly with more people coming through our doors each day when we are open, some on a regular basis. The Oasis Lounge is aptly named; it does provide an oasis of calm for all visitors but particularly for those who are going through troubled times in their lives.

Once again, my thanks go out to all our lovely pastoral visitors and to all who give pastoral care in so many ways; by a visit, a phone call, a lift to church, taking flowers, or a card sent with love on a special occasion.

*Maureen Draper*  
Pastoral Secretary

## House Groups

### Renewal

In September, it was with great joy that the twelve of us began meeting again twice a month in person. This year we have been using the course, ReFrame, presented by Regent College, Vancouver and the Washington Institute of Faith and Culture and we have found it helpful, challenging and refreshing. Our lives are increasingly complex and so is our modern world. As a result, as Christians we often struggle to connect what we believe with what we do day by day. ReFrame addresses this challenge through the 10-week, film-based series that helps us as Christians connect faith with all of life, whether that be tending a garden, caring for children, pastoring a church, or negotiating a business deal and especially for us welcoming people into our refurbished building. ReFrame draws on the experience of the disciples on the Emmaus Road as recounted in Luke 24 and seeks similar transformation amid real life. The course invites participants to *encounter* Jesus in their everyday circumstances, *understand* the meaning of Jesus' life and work in the biblical story, and *respond* to Jesus in practical and creative ways. ReFrame helped us as Christians open our eyes to see Jesus in new ways and then be filled with joy and confidence to live every aspect of life fully for him.

*Chris Neal*

### Tangent

We continue to meet monthly, usually in person though sometimes online or as a hybrid with some people in the room and others joining on a computer if they cannot make it. We have been working through "Zeo" by Matt Summerfield, breaking down Romans 12 into 42 separate reflections. We have also met socially, most recently going out for dinner and bowling.

*Chris Collins*

### Gambet

The group did not meet in the year ending August 2022. As with many organisations, the restrictions of Covid ... However, as Rev David Mullins reminded us recently, "Vision without action is merely a dream. Action without vision just passes the time". Vision with action can change the world [inscription on a church wall in Sussex c. 1730]. We therefore do intend to meet again this year.

*Mike Haworth*

## Youth Work

### Girls' Brigade

We continued to meet throughout 2022, albeit very few in numbers. In the Autumn we held a 'bring a friend' evening and were pleased that three extra girls have since then been regular attenders. We took part in the Remembrance Day parade, had a stall at the Church Christmas Fayre and the Christmas Tree Festival at Holy Trinity, as well as Young Leader training and our usual Tuesday night activities.

Since January we have commissioned Jordan as a leader but, unfortunately, we have been without Debbie Townsend, due to her ongoing health issues.

Despite the lean times at the moment, in the words of our motto we seek, serve and follow Christ. The future is uncertain but we are hopeful and pray the way forward will be made clear.

*Julie Finbow*

**18+**

This is a group who have, over the years, had a connection to BSMC. It is a social group who meet on the first Wednesday of the month, normally in Wetherspoons. Numbers can vary greatly but, normally, there are five/six 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/Music Group**

Most of the year we have not had a choir or musicians but we did have a few singers for the Remembrance Sunday service.

We had a small music group for the Christingle Service and the Carol Service singing was led by a choir who also sang a couple of anthems. It was lovely to be joined by Rowan and Freja Clark with Freja singing the solo first verse of "Once in Royal".

A trio of instrumentalists joined the organ in accompanying the carols and also played a few Christmas pieces before the service.

*Hilary Eves*

### **Church Flowers**

Flowers this year continued to be 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. Thanks to Mione Goldspink and Ruth Banks for their help decorating the Church for Harvest, Cynthia Friend for the Advent Ring and Easter Wreath and Ruth Banks and Alison Watson for pedestal displays when needed during the year for special occasions.

*Chris Neal*

## **Outreach**

### **Open Church Oversight Group**

This is a group that was formed to coordinate all we are learning from being open during the week and to direct our mission in this town, and as such it has replaced the Mission and Outreach Group. The group meets every eight weeks or so and we have tried to include people representing all the different aspects of our church. The current members are:

Gill Hulme – Minister

Terry Copland – Steward

Maureen Draper - Pastoral Secretary and CAMEO  
Julie Finbow - Catering & Girls Brigade  
Norman Huntley - Chair of Property Group  
Christine Leach - Thursday Friendship Group  
Stan Mackowiak - Steward  
Chris Neal - former Chair of Mission & Outreach Group  
Karen Quelch - Local Preacher  
Pat Simpson - Steward  
Brian Unitt - Property and Technical team  
Alison Watson - Saturday Coffee mornings, and person who does the rolling TV displays, takes care of the plants and oversees the welcomers' rotas  
Steve Watson - Church Treasurer  
Frieda Wilson - Steward and Chair of this group  
The Group will, from time to time, draft in others when their input is needed, but if anyone would like to join the group on a permanent basis, please speak to me.

We are all very pleased with how things are progressing - there is always a good atmosphere in our Oasis Lounge, and welcomers are often told how lovely our place is and how welcome people are made to feel. Synergy between the various groups and activities is increasing, and many people now choose to have a coffee in our Oasis Lounge rather than a coffee shop because they know they will run into someone they know.

Being open so much has brought its own challenges, but the group has addressed these as they have arisen and we continue to make amendments to how we do things to accommodate different situations and new insights. The biggest challenge remains finding enough Welcomers to fill all the slots each week because most of the time we need two welcomers on duty. It really is a lovely thing to do, and not difficult - and you do not have to commit to any regular day/time: simply look at the rota for the coming month, compare it with your diary, and see when you would be able to do a session. And if you want to shadow someone first to see how things are done, then we can arrange that, too. Please consider prayerfully whether you could engage in this aspect of our church's mission - church is not just for Sundays!!

*Frieda Wilson*

### **PowerPoint Display Screens**

The screens in the entrance and in the Oasis Lounge are a window on our world to everyone who passes by on the street or comes into the lounge. Having volunteered to put together the first selection of slides to advertise the groups that meet on our premises, I find that the number has gradually increased to include short bible texts, prayers and information about festivals, etc. It seems a perfect way to extend our mission and inform people about our faith. I update the presentation at the beginning of every week so please keep your eye on it; you never know what gems of information you might find hidden.

We have taken the decision not to advertise events that do not take place on our own premises because we were beginning to get so many requests that our own events were getting crowded out and a line needed to be drawn.

*Alison Watson*

### **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 whilst I update the other pages. 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.

Facebook enables us to reach a wider audience. We have a Bishop's Stortford Methodist Church page with information about events, services and a daily prayer from The Methodist Church website. We have over 200 followers and over 2000 people seeing posts and over 600 responding. We also have a Facebook Group of 128 members to date with shared prayers, news, anecdotes and humour. In addition, 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. 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.

Much gratitude must be given to Richard Ling and Brian Unitt, ably assisted by Sue Unitt, Alan Draper, and Norman Huntley, for their sterling work each week streaming worship and, again, to Brian and Richard for developing the video screen facility in the Oasis Lounge and Alison Watson who so ably keeps the screens up to date.

*Chris Neal*

### **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 Oasis Lounge. We have a variety of meetings including talks, craft, and social evenings. At the Platinum Jubilee we enjoyed recalling our memories of the Queen's Coronation and are now looking forward to celebrating the King's in May. All our celebrations do seem to include food in some way.

Once a month we support the Church by running the Thursday coffee and cake mornings and we also raise money for charity throughout the year. Last year we raised £210 which we presented to Gill Hulme for the Fund for Human Need – a large proportion of this was made at a garden party kindly hosted by April Stubbley. This year we are supporting a Brain Tumour charity following the death of one of our members.

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)**

We continue to meet approximately every six weeks. Numbers vary but we have 10 members, who from time to time, after church, enjoy a lunch together, good conversation, lots of laughter and no washing up!

Contact Angela or Frieda if you live alone and would like to join us. Details will be in the notice-sheet.

*Angela Finbow*



## **Knit and Natter**

Since moving into the Oasis Lounge the numbers have increased and everyone loves being there. We have a core of people who come every session and some who come occasionally; this is actually nice as it is easy to catch up with people whilst sitting to knit and crochet.

We have done lots of charity knitting, in particular for Ukrainian refugees – we have made lots of cosy scarves and mittens for Mione to give out. We had a stall at the Christmas Fair and sold lots of our stock – we need to start knitting lots of new pieces for this year's stall!

Some people from the town wanted to learn to crochet and one of our members sat with them for several weeks to get them on their way. One or two have joined the group. We are still making blankets and baby cardigans for both Ukraine and Africa.

Most of all we just have fun chatting and stitching.

*Kate Rowe*

## **Craft and Chat**

On the second and fourth Tuesdays of each month, visitors to the Oasis Lounge are invited to join in with craft and chat. People bring their own craft or they can do activities set up. Throughout the year I have set up painting with watercolours and acrylic paint, quilling, embroidery, paper flower decorations and card making.

Some weeks we have quite a few people, others we are a select few, but always there is happy chatter and creativity. I'd like to thank Julie Finbow for her support and for standing in when I am away.

*Alison Watson*

## **CAMEO (Come and Meet Each Other)**

This is a new group, which I began with help from Chris Neal and Ruth Mutimer on the back of the Tuesday Afternoon Fellowship which had been closed due to low numbers. As previous leaders of this group, we all felt sad that we no longer saw some of the members and we felt there was a need to provide some way of meeting each other and just chatting.

I trawled through the TAF records and wrote to each member and many responded positively so CAMEO was born and started meeting in the Oasis Lounge in the Spring of last year. It is purely a social occasion; we have no format apart from providing plenty of tea or coffee and cakes, quite often home-made. This not only proves to be popular with our members, both male and female, but also with the various guests that come through our doors. We have also welcomed one lady from Sawbridgeworth, who had no previous link to our church but has been coming regularly since our first meeting. We have also had Methodist guests from Enfield who have joined us on several occasions.

We thank those who bring our members on a Tuesday afternoon. We meet on the second Tuesday of the month, from 2.30-4pm and would welcome new members.

*Maureen Draper*

## Special Cup 2023

We meet up on Wednesday afternoons. The goal is to provide a safe space where visitors can relax with a cup of coffee/tea, have a chat, play a game, complete a jigsaw - if so wanted. We can report that we have succeeded in our main purpose. A few visitors have become regulars and one even part of our team. We thank everyone who has helped us in different ways to render this service, especially when we needed someone else to take our place.

*Jan and Ella Bisschoff, Richard and Lynne Ling, Rose Cheyne*

## The Card Shop (renamed)

Finally in May last year we were able to reopen the Shop (now the Card Shop) based on a large table in the Oasis Lounge. There is just about enough room to display most of the cards, bookmarks prayer cards and wooden crosses, etc., (the rest are in little drawers under the table). I am very grateful to Steve & Alison for finding the display baskets and racks and John Simkin's generous donation of money to pay for them!

We don't have room to show more than a few books but have plenty to sell at half price!

Unfortunately, sales are slower than when we were visible from the Street although the Lounge has many visitors every day into the Warm Space!

Don't forget that there is a large selection of cards with Bible texts suitable for every occasion. Come and have a look!

*Ruth Banks*

## Coffee & Cake

Since the opening of our refurbished premises in May 2022, we have served coffee and cake every Thursday and now every Saturday. A very faithful few cover Thursdays - more help, especially with baking, would be welcome. Alison Watson recruits for the Saturday times and these are sometimes proving difficult to staff. We encourage charities to run Saturday mornings to raise funds and awareness but we have lost a number of those who ran coffee mornings pre-Covid.

The decision not to charge but ask for donations has generally been welcome and not having to handle cash has been a bonus.

The Thursday morning 15 minute keep fit session with Kris has proved to be very popular. It is good to see some of our old regulars back and also to welcome new regulars and it would be good to see a few more of our church family joining us.

*Julie Finbow, Sue Unitt & Alison Watson*

## Coffee with Games

The Oasis Lounge is open on Friday mornings for 'Coffee & Games'. Guests are invited to join us for a selection of card and board games. We also occasionally play carpet bowls and have started 'Bridge for Beginners' twice per month. A small regular group can usually be found most Fridays, with others joining occasionally, and everyone is welcome.

*Steve Watson*

## **The Wider Community**

### **Methodist Homes for the Aged**

Total money given to MHA was £525. This was from the Christmas day collection and Christmas card box together with a donation from the Church.

*Christine Leach*

### **Action for Children**

In the past year we have had one coffee morning and several donations. The total raised was £527.95. Thank you to everyone who contributed - all the money goes to help vulnerable children and their families. If there is anyone who is interested in helping in the future, please contact Norman and find out more.

*Norman Huntley*

### **Action for Children Home Collecting Boxes**

Despite the change in our spending habits that Covid has brought, those who have home collecting boxes for Action for Children remain faithful and, in September 2022, we were able to send a total of £407.62. If anyone would like a home collecting box, please tell me and I will be pleased to let you have one.

*Frieda Wilson*

### **Churches Together in Bishop's Stortford (CTBS)**

Since our last Annual General Meeting, there have been a variety of joint CTBS activities. In the summer, - "I Love Stortford" week and the Town Carnival took place and were rated very successful. Holiday Bible Week was also very good.

The new activity of helping Ukrainian Refugee Guests has occupied a great deal of time and effort from many people and all the Churches. We held a public meeting on April 23rd in the Markwell Pavilion and launched the Bishop's Stortford Ukrainian Guests Support group. I have become the Co-Ordinator of the group. There are about 30 volunteers, some from the Churches and some from none. This includes 15 language Teachers who give their time for free. There are 39 Hosts. There are many different individuals and organisations, from across the town, who have given help in various ways from time to time. Several Churches have offered us the free use of their premises and we have taken up the offers of The Charis Centre on Mondays, St Michael's and St Joseph's on Wednesdays, the Methodist Church on Fridays and URC on Saturdays.

In December, there was Carol Singing in Jackson Square with the Town Band. It was a bitterly cold day and there were difficult traffic delays but people, somehow, managed and donations totalling £150 were received. This was shared between the YMCA and the Child Contact Centre. Company at Christmas returned as a face-to-face activity, welcomed with much rejoicing now that Covid restrictions have been lifted. It was the first time in our refurbished Methodist premises and it was a great and very happy success.

Unfortunately, in January, the usual United Service was cancelled for a variety of reasons.

In April, at Easter, the United Service in the United Reformed Church on Good Friday is planned as usual but the Walk of Witness through the Town will be modified as there is no permission for road

closures. People will walk on the pavements, in small groups. There will still be a short “Service” outside our Church and then lots of (not so) Hot Cross Buns inside! I am always delighted that our church is able to offer this hospitality to our fellow Christians.

Our own Minister, Revd Gill Hulme, has completed more than her Term of Office as Chairperson of CTBS and I would like to thank her very much for her service over the last 18 months. The search for a new lay person to take over is now underway.

CTBS, as an organisation, allows us all to meet and work with Christians from other traditions. I think that our lives are enriched and we all receive blessings from this fellowship.

*Mione Goldspink.*

### **Christian Aid**

Although there is no longer a Christian Aid Committee in Bishop's Stortford, former members did get together to run two coffee mornings to raise funds: the one in September 2022 raised £305.72 and the most recent on 11 March this year raised £220.50.

*Frieda Wilson*

### **Redevelopment Project**

Our new facilities have been open for around a year, following our official opening celebrations over the weekend of 30th April–1st May 2022 and the upgraded building seems to be working well. In this time there have been a few relatively minor snagging items which have been addressed by the builders.

Since the official handover, we have been adding facilities to suit our needs, including large screen TVs to provide a more dynamic and flexible replacement for noticeboards, a new sound system and seamless high-speed Wi-Fi throughout the premises. My thanks to all who have participated in this work.

We have also started using a keyless entry system, installed after the official handover. This allows regular ‘keyholders’ to enter using a key card or fob. Casual hirers can be issued with a code number which is activated only for their event. This not only provides improved control but also removes the need to issue physical keys to hirers.

The enhanced atmosphere and facilities have been well received and it is great to see increasing use of the premises both in terms of longer opening times, a wider range of activities and increased numbers of visitors.

*Brian Unitt*

### **Redevelopment Project – Financial Report**

The Project completed on 27 April 2022, but the final sum to be paid to the builders had not been agreed because they were claiming additional costs which we disputed. However, I am pleased to report that after detailed negotiations in January 2023, the builders finally accepted our lower offer in full and final settlement.

Once the build contract started, my financial forecasts had identified that less VAT would be charged than budgeted because of the way that zero rated VAT was applied to the extras on the

contract, funded from the contingency. Together with savings from professional fees and lower costs related to the kitchen fit out, the Co-ordination team was able to use these savings to reinstate the curved handrail and glass entrance door to the Oasis Lounge during the actual build phase. We were also able to afford items which had previously been omitted from the budget due to cost constraints, for example the Oasis Lounge furniture and sound system upgrade.

The final cost was brought in under £750,000 and our income exceeded budget. Members pledges exceeded £100,000, external grants came to £78,000 and an inspired fundraising team raised £21,000 in just over three years, despite COVID restrictions. All of this has resulted in a surplus of £25,000. Given the delays in completing the Project, increases in material costs and the unbudgeted items added back in, this is a significant achievement.

This surplus will be transferred to Church funds and ring-fenced for the upgrade of the Wesley Hall, which had been taken out of the Project scope as one of the early cost saving measures.

A summary of the financial performance is shown below, based on the detailed report provided to the Finance Committee at their meeting on 15 March 2023.

<b>Financial Summary</b>				
		<b>Actual</b>	<b>Budget</b>	<b>Variance</b>
		£	£	£
Income		773,512	768,000	5,512
Costs		(748,193)	(768,000)	19,807
Surplus		25,319	0	25,319

*Gary Spilman*

Redevelopment Project Treasurer

## Property Report

The refurbished Oasis Lounge has been completed and has had time to bed in. This is a great achievement but it does show up that we need to turn our attention back on the rest of the building. We have in the past year or two been doing “basic maintenance”, the most visible being the continued policy of replacing our lighting with LED assemblies whenever there is a problem. There was a minor leak in the Wesley Hall roof that required work on the gutters and slates. Also, in the last year, during the normal gas inspection, it was found that more major work was required on the internal and external flues of the front boiler: apologies for the unreliability this caused.

In the past few months, a full set of building condition reports has been carried out. These include the delayed quinquennial report (waiting for the building work to be completed), an electrical report, a fire alarm systems report and an emergency lighting test. These, of course, have shown up the need for several maintenance and age-related replacement requirements but, fortunately, no major unknown issues. The immediate issues with the emergency lighting are in hand along with some of the simpler tasks.

One ongoing item that is moving forward is the drainage issue at the back of the building. The increased instance of prolonged thundery rain over the last few years has revealed that we need to make it easier for the water to drain away. There have been a couple of false starts on this but we are now looking to alter the path along the side of the building to reduce the water trap that

currently exists. Several of the items in the quinquennial report also relate to issues in this area that will be affected by this work and will be the major focus in the first part of the year.

The Wesley Hall also needs attention. This is commonly used by outside organisations so needs to be presentable. One thing the new build has also shown up is how poorly insulated the older halls are so there are good reasons to feed this in as soon as possible.

Maintenance is an ongoing item. So, if you spot something that needs attention, please note it in the incident book in the upper foyer.

*Norman Huntley*

## **From the Senior Steward**

It is unusual to become Senior Steward in just your second year but this somehow came about. Having last been one in 2001-2002 much has changed, namely that many of the tasks that all Stewards had to perform then are now done by other members of the congregation. This included the weekly Notices, counting, recording and banking the Collection and finding Greeters. So, thanks go to Frieda Wilson, Julie and Angela Finbow for fulfilling these all-important tasks.

This last year has seen the vision of the redevelopment start to take shape with action. The Church has become a busy and vibrant space with occupants entering the building every day. When the flags are out, the Church is open. We have introduced 'Welcomers', members of the Church community, who greet our guests as they enter. Other charities and organisations use the Church for its events, meetings and coffee mornings. We have become a 'Warm Space' for those who are finding life tough and unable to keep up with rising costs. They know that, along with the warmth of the building, they can have soup and a roll, cake, biscuits, fruit and drinks and, importantly, someone with whom to chat. The two big screens in the entrance and hall and the board outside advertise all events and Church Services. An information leaflet on all the week's activities is regularly updated for people to take away and a booklet available to signpost people for additional help, if required. The Church website continues to inform those outside the area of Services and other events that might be of interest.

We also share our premises with the Bulgarian Church. This has been a rewarding partnership and we have grown closer as a result. The Church is now seeking membership of Churches Together.

I would like to say a big thank you to our past Stewards, Chris Neal, Jacqui Finbow and Lianne Steen, who still help out when needed; former ones, Julie Finbow, Karen Quelch and Sue Unitt, who step into the breach and to our current ones, Terry Copland and Stan Mackowiak. I single out Frieda, who as well as being an amazing Steward, produces the weekly notice sheet. As one who has taken over when she has had the temerity to go on holiday, I know the time spent on it. Frieda takes leave of her Steward duties this year after having served so faithfully for five years, two as Senior Steward. Thank you so much, Frieda, for everything you have done and, so willingly, continue to do.

Thanks go again to our wonderful technical team – Brian Unitt, Richard Ling, Alan Draper and other helpers on a Sunday morning. They still live stream our Services on YouTube for those unable to attend in person and their commitment to this role week by week is remarkable.

This year and last has been a challenging year for our Minister, Gill, her husband, Graham, and their family. Despite this, Gill has continued in her additional role as Chair of Churches Together in Bishop's Stortford as well as performing her other duties. She has managed this alongside Graham's hospital appointments and other recurring, difficult circumstances. Thank you, Gill, for your hard work and we wish you well in your Sabbatical starting on the 24 April.

So, now we continue the good work into the future. The Church seeks to make a difference in the community. As well as offering people a warm space, refreshments and company, we want them to know why we are doing this. The book of James (chapter 2) in the Bible says that faith and good deeds go together. It is not enough just to have faith. It is our faith and love of God and Jesus that propels us forward. We need to encourage folk in the lounge to take a further step into the Church and with love and purpose it can be achieved. Indeed, we are already seeing the fruits of this.

This report will need to be approved at the Annual Church Meeting and we will also need to make various appointments. We need at least one, if not three Stewards and a Premises Committee Secretary. We need more Welcomers to sign up on the sheets provided and helpers with coffee mornings and after Church services. Even if you can do it just once in a while it will make all the difference. You, also, will feel greatly rewarded as I do when welcoming people to our beautiful church.

*Pat Simpson*

## **Finance Report**

Last year we reported that we had set a budget showing a deficit of £10,000. Our actual results showed a deficit of £12,360 and our final accounts to August 2021 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**

We set a budget showing a deficit of £10,000, at a time when we were unsure of the timing of the reopening of the premises for lettings following completion of the refurbishment. We finished the year with a deficit of £12,360. This compares with the previous year's shortfalls of £16,293 and £6,476. Our income was in line with forecast and our expenditure £2,700 above forecast.

85% of our income has historically come from offerings with 10% from external lettings. With parts of the premises closed for a large part of the year due to the redevelopment, lettings income 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 similar to the previous year (when adjusted for gift aid received after the year-end). Lettings income and donations from internal organisations was just £9,700 compared with over £15,000 pre pandemic. Our overall income is currently some £10,000 below pre pandemic levels.

The majority of our costs are fixed and we are not able to make corresponding savings when income drops. Costs at £102,700 were similar to the previous year. The resulting deficit of £12,360 has again had to be covered from our reserves

#### **Redevelopment Scheme**

We set up a separate Redevelopment Scheme account under the control of the project team. During the year we raised £46,101 from donations and fundraising and received a further £68,000 in grants. After building costs and professional fees totalling £573,970, a balance of £47,488 was held at the year end. This is just a snapshot of the finances of the project during the year and the full income and expenditure appears elsewhere within this report.

## Other Accounts

Legacy funds make up a large portion of our reserves and some have restricted uses. During the year we received one new legacy of £54,000 and used £60,000 as a contribution to the Redevelopment Scheme. With interest added, we finished the year with £87,711 available to us. The small benevolence funds are 'ring fenced' for specific purposes.

## WHERE WE ARE (THE CURRENT YEAR)

### Current Year Budget

The budget for this year (2022/23) follows the accounts for last year. The initial budget showed a deficit of £10,000, which we considered was unsustainable. As a result, we agreed a reduction of £10,000 in our Circuit Assessment and therefore set a balanced budget with income matching expenditure. We assumed a similar level of giving to the previous year, together with an increase in lettings and donations from internal organisations of £4,500. Expenditure was forecast as slightly down on last year.

### How We Are Doing This Year Against Budget?

After six months, we are still predicting a break-even situation, with income matching expenditure. However, both income and expenditure are forecast at £18,000 ahead of 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.

With regards income, the Oasis Lounge is generating more income than anticipated (£5.5k), which together with fundraising income (£4.5k) and donations to support our Warm Spaces initiative (£3.5k) have contributed to income some £18k ahead of budget. With regards to expenditure, cleaning costs are higher (£3k), together with boiler repairs (£2.5k) and anticipated premises works to stop further flooding at the rear of the premises (£12k) all contribute to expenditure some £18k ahead of budget.

### Analysis of Giving

- Regular giving by members (excluding one off gifts) has been flat over the last three years but has dropped considerably from pre Covid times, with 2019-20 particularly hit by the effects of Covid.
- A 7-year analysis of giving shows:

<b>2022-23</b>	82.0k (Estimate)
<b>2021-22</b>	81.5k *
<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

\* Adjusted for gift aid received after the year end

- 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 2 years. 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 is static, 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 static, but costs are increasing. This is not a trend we can allow to continue, especially as Circuit is covering £8,000 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 half of the cost of the Church Manager position - £8,000 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 maintain a balanced budget?**

It is difficult to predict if we can maintain a balanced budget. Each year we are attempting to sustain or increase our income against a background of reducing members and this can only be achieved by a combination of increased giving and maximising our lettings income. We predict additional costs as our fixed price energy contract comes to an end and potential additional premises costs.

#### **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 £14,000 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

## **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 2022 and the level of cover considered adequate
- Health & safety policy
  - Updated and reviewed by Church Council March 2023

*Steve Watson*  
Treasurer

## APPENDIX

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# **BISHOP'S STORTFORD METHODIST CHURCH**

## **GENERAL ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2022**

	NOTES	2021/2022	2020/2021
<b><u>INCOME</u></b>			
Offerings:			
Regular	1	66,302	65,992
Gift Aid		13,982	14,448
Donations		250	1,000
Total Offerings		80,534	81,440
Donations - Church organisations	2	3,031	825
Lettings Income	3	6,680	3,490
Sundry Income	4	10	-
Bank Interest		90	31
<b>SUB TOTAL - GENERAL FUNDS</b>		90,345	85,786
Funds Received for External Organisations		1,911	850
<b><u>TOTAL INCOME</u></b>		92,256	86,636
<b><u>EXPENDITURE</u></b>			
Circuit Assessment		53,392	53,392
Mission donations		4,525	3,625
Worship	5	2,982	2,446
Administration	6	9,191	8,670
Premises	7	27,604	30,319
Repairs		2,411	
Small Capital Items		2,600	3,626
<b>SUB TOTAL - GENERAL FUNDS</b>		102,705	102,079
Funds Paid to External Organisations		1,911	850
<b><u>TOTAL EXPENDITURE</u></b>		104,616	102,929
<b>Net Deficit for the Year</b>		(12,360)	(16,293)
Bank Balances B/Fwd 1st September 2021		89,477	105,770
Transfer to Redevelopment Scheme		40,000	
Contribution to Connexional Pension Reserve Scheme		10,000	
Bank Balances C/Fwd 31st August 2022	9	27,117	89,477

## **BISHOP'S STORTFORD METHODIST CHURCH**

### **REDEVELOPMENT ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2022**

	NOTES	2021/2022	2020/2021
<b><u>INCOME</u></b>			
Offerings:			
Regular		10,460	13,340
Gift Aid		9,315	8,586
Donations		22,016	24,148
Total Offerings		41,791	46,074
Donations - Church organisations		150	285
Fundraising Events	8	4,160	5,709
<b>SUB TOTAL</b>		46,101	52,068
Transfer from Church Funds		100,000	
Grants		68,000	430,000
<b><u>TOTAL INCOME</u></b>		214,101	482,068
 <b><u>EXPENDITURE</u></b>			
Contractor Stage Payments		495,139	111,848
Professional Fees		24,537	12,557
Insurance		133	1,233
Kitchen Fitout		28,223	
Furniture / Flooring		18,878	
Audio Visual		3,238	
Planters / Sundry fittings		3,822	-
<b><u>TOTAL EXPENDITURE</u></b>		573,970	125,638
<b>Net Surplus (Deficit) for the Year</b>		<b>(359,869)</b>	<b>356,430</b>
Bank Balances B/Fwd 1st Sept 2021		407,357	50,927
Bank Balances C/Fwd 31st August 2022	10	47,488	407,357

**BISHOP'S STORTFORD METHODIST CHURCH**

**LEGACIES ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2022**

	2021/2022	2020/2021
<b>Bank Balances B/Fwd 1st September 2021</b>		
Trustees for Methodist Church Purposes	93,617	106,627
<b><u>Income</u></b>		
Bequests	54,000	
Interest                      TMCP	94	140
	<hr/> 54,094	<hr/> 140
<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
Contribution to refurbishment	60,000	
	<hr/> 60,000	<hr/> 13,150
<b>Bank Balances C/Fwd 31st August 2022</b>		
Trustees for Methodist Church Purposes	<hr/> <hr/> 87,711	<hr/> <hr/> 93,617

**BENEVOLENCE ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2022**

<b>Bank Balances B/Fwd 1st September 2021</b>		
Nat West	998	1,098
<b><u>Income</u></b>		
Communion Services	75	
<b><u>Expenditure</u></b>	75	-
Donations	750	100
<b>Bank Balances C/Fwd 31st August 2022</b>		
Nat West	<hr/> <hr/> 323	<hr/> <hr/> 998

**BISHOP'S STORTFORD METHODIST CHURCH**

**GENERAL ACCOUNT FOR THE YEAR ENDED 31 AUGUST 2022**

**NOTES TO THE ACCOUNTS**

	<b>2021/2022</b>	<b>2020/2021</b>
<b><u>NOTE 1 - REGULAR OFFERINGS</u></b>		
Standing Orders	51,629.00	50,937.00
Envelopes	12,529.00	10,796.70
Cash	2,143.99	4,258.00
	<u>66,301.99</u>	<u>65,991.70</u>
<b><u>NOTE 2 - DONATIONS CHURCH ORGANISATIONS</u></b>		
Thursday Coffee Mornings	211.44	-
Oasis Lounge	1,428.80	-
Boys Brigade	1,390.98	
Company at Christmas		200.00
Thursday Group		125.00
Kickstart		200.00
Girls Brigade		-
Food Bank		300.00
	<u>3,031.22</u>	<u>825.00</u>
<b><u>NOTE 3 - LETTINGS INCOME</u></b>		
Regular Lettings	5,027.20	3,040.00
Saturday Coffee Mornings	68.00	
One Off Lettings	1,585.20	450.00
	<u>6,680.40</u>	<u>3,490.00</u>
<b><u>NOTE 4 - SUNDRY INCOME</u></b>		
Photocopier	10.00	
	<u>10.00</u>	<u>-</u>
<b><u>NOTE 5 - WORSHIP</u></b>		
Organists	896.50	178.10
Copywrite & Music	1,517.38	1,330.68
Expenses	568.44	937.30
	<u>2,982.32</u>	<u>2,446.08</u>

**NOTE 6 - ADMINISTRATION**

Church Manager	7,020.81	7,040.13
Publications	76.80	130.60
Website	243.00	234.00
Photocopier	19.99	36.49
Paper & Printing	300.22	374.73
Auditing	300.00	600.00
Bank Charges	231.41	
Miscellaneous	999.00	254.53
	<u>9,191.23</u>	<u>8,670.48</u>

**NOTE 7 - PREMISES**

Cleaner	9,356.03	8,370.76
Insurance	5,364.70	3,916.27
Power	8,318.85	7,498.34
Windows & Cleaning	876.63	682.64
Water	1,315.47	2,001.31
Waste Disposal	365.56	352.43
Boiler	234.00	1,302.00
Pianos & Organ	124.00	60.00
Fire Extinguishers	168.60	326.13
Telephone	816.39	665.24
TV Licence	159.00	159.00
Sundry expenditure	504.51	839.13
	<u>27,603.74</u>	<u>26,173.25</u>

**NOTE 8 - FUNDRAISING EVENTS**

Balloon Race	694.31	
Hand Made Cards	681.00	
Frieda Haircut	475.73	
Plant Sale	440.00	
Christmas Fayre	378.15	
Quiz Night	350.00	
Goldspink Tea Party	210.00	
Just Giving	132.51	
Name the Teddy	128.00	
Christmas Quiz	125.00	
Craft Fair	100.00	
GB Games Night	100.00	
Baby Photos	90.00	
Easyfunding	85.00	
Saffron Sight	74.00	
Pompoms in Jar	56.70	
Book Sale	40.00	
	<u>4,160.40</u>	<u>5,708.64</u>



**NOTE 9 - BANK BALANCES CARRIED FORWARD AT 31 AUGUST 2022**

NatWest - 2 Accounts Combined	13,313.75	51,137.59
Central Finance Board	14,126.23	39,338.12
	<hr/>	<hr/>
	27,439.98	90,475.71
Less:		
Benevolence Account	323.00	998.00
	<hr/>	<hr/>
	27,116.98	89,477.71

**NOTE 10 - SUMMARY OF FUND BALANCES CARRIED FORWARD AT 31 AUGUST 2022**

General Account	27,116.98	89,477.71
Benevolence Account	323.00	998.00
Legacies Account	87,711.70	93,617.00
Redevelopment Account	47,488.00	407,357.00
	<hr/>	<hr/>
	162,639.68	591,449.71
	<hr/>	<hr/>

**BISHOPS STORTFORD METHODIST CHURCH****BUDGET FOR THE YEAR ENDING 31 AUGUST 2023****INCOME**

Offerings	80,600
Donations - Organisations	2,450
Lettings Income	11,000
Sundry Income	0
Bank Interest	50
<b>TOTAL INCOME</b>	<b>94,100</b>

**EXPENDITURE**

Circuit Assessment	43,400
Worship	3,500
Mission donations	4,600
Administration	9,500
Premises	28,100
Repairs	2,500
Small Capital	2500
<b>TOTAL EXPENDITURE</b>	<b>94,100</b>

**OVERALL SURPLUS /  
SHORTFALL****0**