



# All Saints Church Dedworth

...serving the heart of our community

## Treasurer's Report for APCM 23<sup>rd</sup> May 2021

### Looking Back to 2020:-

Our 2020 Financial Report and Accounts have now been finalised and signed off by our independent examiner and a copy is available for review on our website.

2020 was a challenging year for both the church and the congregation due to the pandemic. The church building was closed for several months so regular collections and hall hire income was much reduced. Expenses increased last year as we had to find new ways of communicating with church members. In September we suffered the first of three break-ins to the church, resulting in emergency repair and replacement costs. Regrettably, we also had to reduce our Parish Share payment by 10% to make ends meet.

Regular Income from standing orders, envelopes and cash collections had been stable for the 5 years prior to 2020, averaging £63,000 each year, but in 2020 we lost £12,000 from cash and envelopes and a further £1,600 from hall hire due to the church being closed in the lockdowns.

This was offset largely by extra grant funding during last year and I would like to thank those church members who worked hard to secure this additional funding, completing applications and submitting justifications for the grants. In particular, our Treasurer last year, Peter Norris, identified new donation methods to raise income such as the just giving page, identified an incorrect VAT rate on our gas bills and was able to bring forward gift aid tax to support income last year.

Expenditure was managed carefully last year but the underlying trend is an increase in parish share, utilities, telephone and internet and online services. We have changed our gas and electricity suppliers which we believe will lead to reduced bills and Oxford will be carrying out an energy audit to investigate potential savings in our heat and light spend. Repairs and maintenance costs fluctuate each year but I would like to thank those members who have given up their time and materials to reduce our costs over the last year.

Whilst I have painted a negative picture of the last financial year, the extra grant funding that members managed to obtain, and the new donation methods, resulted in income remaining just ahead of expenditure, with our cash balances increased from £28,111 at the beginning of the year to £29,338 at the end, an increase of £1,196.

### Looking forward to 2021:

We pray for an end to the pandemic and a return to normal worship and fellowship in the church. We also pray that our church finances will stabilise and that we can get back to working on our mission in Dedworth and not struggling to make ends meet.

The church was in full lockdown for the first three months of this year. We re-opened for the 9.30 Sunday Service in April but with the required social distancing which means we can only



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manage a congregation of around 30 people each week. We hope that ahead of step 4 of the Covid-19 Roadmap on 21<sup>st</sup> June 2021 that social distancing restrictions will be lifted which will allow a full return to the church. However, this is not guaranteed and we are all hearing in the news each day the positive messages about the vaccination programme countered with negative news about new variants. Year to date, our finances are looking stable, with income remaining just ahead of expenditure, but the church and café will effectively have been closed for at least half of the year again in 2021 and with budgeted spend for the remainder of 2021, the forecast for the year is now a loss of -£9k.

## Generous June and July:

I am grateful to our previous Treasurer for reminding me that generous giving to the church is far more than about money. Much of the work carried out by our church in local schools, our hub centre, visiting care homes, Mums and Tots, youth work, our pastoral visiting team and our support of the Homeless is all made possible by people giving up their time and attention, not by donations. When Jesus watched people put gifts into the treasury in Luke 21, the person he commends is the poor widow who puts in two small copper coins. It is not the amount we give in cash terms which is important but what that gift is worth to us. Out of this woman's poverty, she has put in all she has to live on. The original Greek says: 'She has put in her very life.' There are many ways in which God is generous to us and we are generous to God.

When we are called to live a generous life, we are called to be generous with our time – both to ourselves and to others. Time is a rare and precious commodity, a true gift for someone. By giving other people our time, we are saying to them that they matter and that they have value. In a world where numerous demands compete for our time, it is one of the most generous gifts we can give.

But it is not enough to give time; we need to give attention to people too, and that attention ought to be driven by a deep and profound love. God calls us to love him wholeheartedly, and to love our neighbours as ourselves. As Jesus says, there are no commandments greater than these. To love others is to give them our attention and focus, and it is in our attentiveness that we really see how we can love and care for others. It allows us to understand their needs, to see where they need encouragement and to celebrate the gifts that God has given them.

We are called to be generous with our reputation too, prepared to do what is loving, what is caring, even if we receive hostility and criticism for it. Most of us hate to be embarrassed, or to draw attention to ourselves by doing something others don't do, so this kind of generosity can be particularly hard. And, perhaps being more honest, we like it when we are liked and we don't want people's disapproval. But sometimes, we need to be generous with our reputation, in order to fulfil Jesus' call to love one another.



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And lastly, as Treasurer, you won't be surprised to hear me say that we need to be generous with our wealth. We live in a world which tries to tell us we are what we earn and what we own. There are many, many enticing ways to spend our money. There are huge social pressures and expectations over what we should buy and how we should live. It is really tough to forego things. And we live in a time where many of us struggle with debt, and where tiny houses come with huge mortgages, particularly in Windsor. So, we should be patient and kind to ourselves as we try to live more generously with wealth.

For those church members not tithing, I would ask you to consider trying the 1% challenge. Every year, aim to give 1% more of your net income away. This gives you time to adjust and to plan ahead, to think carefully about how you will live with less. Generosity then becomes purposeful and ingrained, and it becomes ever more who we are, and we become ever more like the generous God who created us.

The following slides, which will be available on the website, provide details of the ways to give money to All Saints Dedworth. Lastly, I would like to thank everyone for the generous giving that we have received in the past year and that we continue to receive, to support all the work that the church carries out in our community. I understand that this is a difficult time financially and if you would like a confidential conversation about either finance or faith, please get in touch; you can find my contact details below.

Paul Watkins

Treasurer, All Saints Dedworth,

10<sup>th</sup> May 2021

[pwatkinsuk@gmail.com](mailto:pwatkinsuk@gmail.com), 07711 194560