

## St Simon Stock Parish, Walderslade

### **Minutes of a Meeting of the Finance Committee** **Held in the Parish Office on 27 January 2022**

**In attendance:** Mavis Westbrook, Chairperson (MW), Fr Pawel Sobol (FrP), Deacon Martin Smith (DcM), Tanya Wilkins (TW), Lynne Pearson (LP), Stephen Pike (SP) & John Billing (JB)

The meeting commenced with a prayer led by DcM. Before the main business, MW welcomed JB to the committee as a new member.

**Apologies:** Sylvia Berko (SB)

The Minutes of the last meeting on 7 October 2021 were agreed and signed by MW.

<b>Agenda Item</b>	<b>Summary</b>	<b>Action</b>
<b>Main Account</b>	<p>Committee members had received the year's account before the meeting. They were given a summary sheet at the meeting, which included guidelines suggested for the budget of 2022.</p> <p>TW stated that she is running the old system and new system in tandem because there are quite a few anomalies in the new system. She is working her way through, trying to ensure all is on the new system. Inconsistencies could be caused in the accounting if the money was banked later in the month so wasn't actually in the bank, although it was in our figures. TW explained the process from receipt of money to banking. LP asked if there was anything the committee could do to get the new system sorted out as TW is currently doing twice the work running 2 systems. Although we've had the new system since 2019, it is not obvious why some of the things are wrongly attributed to the various codes. TW is going to talk to Marie to see if she can do any training and ask for her help.</p>	<b>TW</b>
<b>Budget Account</b>	<p>LP asked why there was a credit of £1731.84 against code 62, Heating and Light. Bills had been estimated because of covid and, when the meter was actually read, we were owed the sum refunded.</p> <p>There were 6 codes which were overspent. TW gave the following information about them: code 51 (Church repairs and maintenance) was a one off overspend as it was a health &amp; safety situation concerning the trees in the woods which needed cutting down. Code 52 (Church furniture and equipment) was the photocopier – it had been</p>	

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	<p>difficult to cancel the standing order during covid but that had now been done. Code 54 (House repairs) was the roofing, British Gas &amp; Homeserve. Code 61 (Property insurance etc) was insurance and council tax. Cost 68 (Catholic newspapers) the amount of papers we had to order had changed and we were now unable to get a refund on them if they were not sold. Again, unable to cancel during covid lockdown. Code 68 (CSAS) was a slight increase.</p> <p>MW stated that we had previously agreed that £500 p.a. would be used to maintain the trees in the woodland area. That should come out of code 51.</p> <p>FrP queried the low income for Catholic newspapers (code 19) as he had put out quite a lot of the Day-by-Day publications. Income from Day by Day is under Repository, not Catholic newspapers. LP asked if there were account details for the Repository. TW - As it is rolling stock, details are noted in a black book by the person who runs the Repository and can be checked at any time</p> <p>LP stated that the average monthly Offertory offering for 2020 was £4650. For 2021 it was £4302 which is a decrease of £348.</p> <p>FrP updated on Gift Aid. Despite the fact he had requested £12,000 from the Diocese from the Gift Aid account towards the heating in December 2020, we were now back up to £29,000. TW explained that we get a good interest rate from that so we are leaving it with the Diocese at the moment. Previously, we have had to rely on some of the Gift Aid for general running of the Parish.</p> <p>There will be a drop in income in 2022 because we will no longer be eligible for the payment for Hospital Chaplaincy. However, FrP reminded us that we won't have the additional costs for travel associated with the Chaplaincy, which will compensate for some of that.</p> <p>TW informed us that the Diocese has finally started to take the second collections from cash collected and banked.</p> <p>FrP: What we're going to pay to the Diocese may change. It could be an increase or decrease. Suggestion is more from richer parishes, less from</p>	<p style="text-align: center;"><b>TW</b></p>
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	poorer parishes, based on the normal life of parishes. It's usually based on the yearly count.	
<b>Guidelines for budget for 2022</b>	<p>These were discussed and the following points raised:</p> <p>Code 58 (Staff Salaries). Not all the money allocated for staff salaries in 2021 had been used because of the furlough scheme. TW stated that she gets an invoice outlining what the Parish has to contribute, but it doesn't always agree with what is actually taken. The amounts are variable. The Diocese have been notified. It may be that we get a bill in the future for this. We have amended code 58 to be £18,000 for 2022, rather than the £16,000 suggested. FrP reminded the members that we do not have a cleaner now, so that is one less expense on that code.</p> <p>Code 59 (Pensions) does not have a budget as that is included in Code 58.</p> <p>Code 60 (National Insurance). TW stated that she needs information from FfP for this. He has spoken to Geraldine and will follow it up.</p> <p>Code 67 (Car Allowance/Travel) has been reduced from £3,000 to £2,000 as FrP doesn't travel as much because he isn't the Chaplain for the hospital or the Dean of the Diocese, which had previously involved a lot of travel.</p> <p>Code 78 (Clergy In-Service Training) didn't have a budget but now has a budget of £1000.</p> <p><b>With these amendments, the budget for 2022 was agreed:</b></p> <p><b>Total cost £62,920.00 p.a. (£5,243.33 per month)</b></p>	<b>FrP</b>
<b>Development Fund</b>	<p>TW - £24,260 was currently in the development fund.</p> <p>LP queried this, as on the yearly accounts it was showing £30,726 in the fund. TW explained that £10,000 from the grant we received was put into the Main Account and some was also put in the 1<sup>st</sup> Reserve Account, which would account for the difference. The invoice for the heating (£22,000 approx) will be paid out of the Development Fund.</p>	

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<b>100 Club</b>	<p>There is currently £6,387 in the 100 Club Account.</p> <p>LP said that she knew the 100 Club was a separate account but asked how we monitor it. TW stated that she had it on the system. LP asked, as the committee is accountable for all finances, if we could have something to inform us of how the account is run. Not a huge document, just something like Initial Balance; Receipts, Expenses, Final balance. TW agreed.</p>	<b>TW</b>
<b>1<sup>st</sup> Reserve Account</b>	There is £65,352.83 in the 1 <sup>st</sup> Reserve Account	
<b>Covid Support Fund</b>	£300 has been paid out of this fund and the person who received the money was very grateful for that help. There is £2073 in this fund, which resides in the 1 <sup>st</sup> Reserve Account.	
<b>Heating Progress</b>	<p>FrP gave an update on the heating and the fact that the wrong Wi-Fi controllers had been delivered and the pipe to extract the condensation from the roof had not, initially, been done. The controllers that were delivered can be used but they don't do the job as well as they should. Some compromise has been made vis-à-vis the cost of the appropriate controllers and the pipe for outside. The thermostats are not all giving the same reading and the heaters in the hall are taking too long to heat up.</p> <p>FrP will be having a meeting on 28 January with Michael from the company and Alfredo, to iron out some of the problems. FrP asked if any other member of the committee would also like to attend. No one was available. It was agreed that we should accept the charge for the appropriate controllers, get wireless thermostats for the heaters and ensure everything is working as it should. The invoice for the heating has arrived but it was agreed that nothing should be paid until everything is as it should be (Possibly pay 80% now and 20% when everything is done or no payment until everything is done – whichever seems best after the meeting).</p>	<b>FrP</b>
<b>Any other business</b>	<p>TW – Nat West Bank had sent an email to the Diocese about bank charges and interest which came into effect this month, January 2022. It would involve a £24,000 charge to them.</p> <p>The costs to use would be as follows:</p> <ul style="list-style-type: none"> <li>• Charge of 70p per £100 cash banked</li> <li>• Charge of 70p for processing <b>each</b> cheque</li> </ul>	

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	<ul style="list-style-type: none"> <li>• Charge of 37p per transaction online, via Nat West.</li> </ul> <p>Training would be provided. TW suggested we let the Parish know about this. FrP felt it best to keep an eye on it from now. Then, after a couple of months, see how much we've lost.</p> <p>TW had received more information about having card payments in the Church. There was a lot of discussion about it, with the decision to leave it for now.</p> <p>Medway Council have been in contact to see if they could use the Emmaus Hall for a polling station on 4 May 2023. They would be happy to pay for the use of the facilities. A lively discussion about safeguarding, traffic problems, access and security from 6 am to 10 30pm, helping the community, making people more aware of the location of the Church. DcM suggested it would be a good idea to explore the opportunities. All agreed. FrP asked him to draft a reply to the council, ensuring DcM's details were included in the reply, so they could attend the meeting together.</p> <p>Gift Aid: Steve Duxbury would like 1 other person to know how to do the Gift Aid, just in case he was unable to do it for any reason. FrP asked if we are using the information that newcomers put on their forms when they say what they can help with. LP stated that we do have a database but we don't use it as we could. She suggested (Access program suggested by FrP) we make sure the database is set up appropriately so we could sort using skills. This would generate a list of skills linked to an appropriate person, rather than trawling through all the names. TW mentioned the meeting of the Social Team on 25 February at 6 pm where she hoped to get more volunteered with the relevant skills.</p> <p>MW shared the list of work that was identified as needing attention:</p> <ul style="list-style-type: none"> <li>➤ Insulation in roof of Church. The roof won't take the extra weight. Leave for now.</li> <li>➤ Car park – Mark out spaces to ensure better use. Not now as the car park itself needs recovering and we can't fund that currently.</li> </ul>	<p><b>TW</b></p> <p><b>DcM &amp; FrP</b></p> <p><b>TW</b></p> <p><b>FrP</b></p> <p><b>TW</b></p>
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	<ul style="list-style-type: none"> <li>➤ Presbytery shed. Not needed.</li> <li>➤ Replace rotting wooden frames around the hall windows. Ask Alfredo to get quotes for this.</li> <li>➤ Cladding outside of Church, Ask Alfredo to get quotes.</li> <li>➤ Dismember and remove gas boiler. FrP will get volunteers to help do that in the summer.</li> <li>➤ Fence around field by houses on Bleakwood Road, will need replacing in due course. Not now.</li> <li>➤ Sound system – need money for hearing loop cabling and associated equipment that is being installed. MW stated that the money raised from the cards in 2019 could be used to pay for this. TW was going to check the exact amount. There is also £600+ from this year's cards, if needed.</li> </ul>	<p><b>FrP/Alfredo</b></p> <p><b>FrP/Alfredo</b></p> <p><b>FrP</b></p> <p><b>TW</b></p>
<b>Letters from Parishioners</b>	A note was received from Alfredo asking if some of the profit from the 100 Club could be used to replace wooden cladding around the Church building with UPVc. (Not the hall). It was agreed that could happen and Alfredo would be asked to get quotes for the work and also for the wooden frames around the windows in the hall, as it may be cost effective to have both done at the same time.	<b>MW</b>
<b>Open Questions from Committee Members</b>	SP spoke about funds expected from a business venture concerning land owned by the Catholic Church and carbon credit. SP is with the supply side and will get money out of the deal and can use it to support the Parish. He doesn't believe the carbon credit will last.	

**The next meeting will be in the Parish Office on 5 May 2022 at 6.30 pm.**

FrP led the closing prayer and the meeting finished at 9.20 pm