

# St Mary's Episcopal Church, Aberfoyle

Rector: Revd. Richard Grosse

[www.stmarychurchaberfoyle.org.uk](http://www.stmarychurchaberfoyle.org.uk)

A charity registered in Scotland: SC023266

## Minutes of the Annual General Meeting Held on 13 December 2009 at 11.45 a.m. in the Church

The meeting, which followed the Morning Service, was attended by 36 members of the congregation.

**1. Apologies.** Apologies were received from Hannah Sanderson, David Sanderson and Sarah Chester.

**2. The Minutes.** The Minutes of the Annual General Meeting held on 14 December 2008, copies of which had been distributed in advance, were approved and their adoption proposed by David Miller, seconded by Karen Gaskell and signed by the Chairman.

**3. Vestry Report.** The Chairman said that the Vestry had held four meetings since last December. Copies of the Minutes are on the Church website: [www.stmarychurchaberfoyle.org.uk](http://www.stmarychurchaberfoyle.org.uk)

Two joint events with St Andrew's, Callander had taken place and the Harvest Supper and Quiz Night had been outstanding and most enjoyable.

The year has been dominated by the Renovation Project and although this is now largely and successfully completed some minor works remain to be done. These include repair of the Crawford Rail, sound system upgrade, replacement of four free-standing pews by chairs to give greater seating and space flexibility and external floodlighting of the church.

Of the numerous fundraising activities for the Renovation Project the Duntreath Gardens Open Day and the Burns Evening were especially memorable and the Chairman thanked everyone who had supported all these events. In particular thanks were also due for the major support from the Heritage Lottery Fund.

In this coming year Vestry will be concentrating on Casting the Net. Susan Forsyth has kindly offered to act as St Mary's Casting the Net Liaison Officer within the Diocese.

A concert in St Mary's has been booked for 24 March 2010 and it is hoped also that some organ recitals can be arranged.

A Fire Risk Assessment of the Church and Church Room has recently been completed. This is satisfactory, but a few minor points have been noted and will receive attention.

The Vestry as a whole and numerous other Church members were thanked for their work and support in the running of St Mary's. Special tribute was paid for the exceptional service and contribution made by Nick Cooke, not only in this last and particularly demanding year, but over fourteen years as Treasurer. Members were urged to consider volunteering to take on the role of Treasurer in the future.

It was also noted that the position of Vestry Secretary would need to be filled at the end of 2010.

Karen Gaskell was thanked for her continuing work in producing the Church Magazine and for her contribution to the Casting the Net programme.

Mention was made that hymns are chosen jointly by Margie Stephen and Jean Sykes and that if anyone has a special request they should speak to them.

Lastly, the Chairman had agreed with Vestry to extend his now completed four year term of office by a further two years, subject to the approval of the A.G.M. On a show of hands the meeting gave its unanimous approval.

**4. Rector's Report.** The Rector gave a written report which is presented here in full:

Church Annual Meetings often resemble political party conferences; strong on vision and ideas, but somewhat sketchy in factual detail. In the first years of my time here, this was necessarily the case, as we explored the way forward. Now those years of hope and fear have been turned into fact at least in terms of the renovation project.

This has involved a process lasting well over a year. Those attending the last Annual Meeting will recall threading a way through the exterior scaffolding. As soon as the New Year began, the front door was closed for a number of weeks whilst the exterior porch was rebuilt.

By the summer it appeared the renovations were nearly over, but then scaffolding again appeared; this time it was inside the church during repainting. This was in fact the only time during the year that the building could not be utilised for worship, a small feat in itself. Whilst interior scaffolding was available the lighting and power-supply were renewed. The contractors involved were intrigued by the cat's-cradle of wiring that has served St Mary's down the years.

For most of the year the organ has been lying in pieces on the back pews. By September that too was finally back in place. There was healthy discussion at last year's Annual Meeting concerning the relative merits of overhauling the existing organ against a new digital instrument. The decision has now been made: I am grateful that the debate took place in passion, but was conducted and concluded in civility.

The project has been crowned by the West Window being replaced by the reconstituted Fanshawe window. This concludes the first phase of the project, and with it a momentous year in the history of St Mary's. The Primus will conduct a Service of Rededication of the building on Palm Sunday the 28th March next year.

This year I break a longstanding custom by naming individuals in an Annual Report. Running a Church is, by and large, a task shared by every member of a congregation. This year the vast additional burden caused by the renovation has been carried by two members: Mark Seymour as Chair of Vestry and Nick Cooke as Treasurer.

At the height of the renovation Mark has been to and fro from church, on occasions thrice daily. He has dealt with all manner of difficulty and myriad contractors. He has himself undertaken tasks of carpentry that would have otherwise substantially added to the final account. Two feats personally impress: the creation of a wall down the south path, and the construction of steps to achieve a safer journey to and from the Church Room.

Nick has dealt with the vast mountain of administration and liaison that the project has involved. Above all, he has contrived to keep our accounts in credit. The Diocese has been involved in all stages of the renovation and Nick has diligently dealt with the requisite consents. This was especially true of the new lighting system.

Mark and Nick took ten days away from their duties at church to complete a sponsored pilgrimage for church funds to Whithorn. I record my heartfelt admiration and gratitude to both for their dedication.

The state of the church at the end of a typical week of renovation will have made the strongest soul despair. St Mary's owes an immense debt to Marion Nolan who cheerfully transformed a bomb site into a place of worship week after week.

In truth the renovation has left little time or energy this year for much else. This coming year we need as a congregation to get to grips with the Diocesan Initiative 'Casting the Net' and generally put the fruits of the building works to God's glory. We are delighted and not a little proud of Karen Gaskell's involvement at Diocesan level with 'Casting the Net'.

The difficulty with naming names is that others efforts appear to be overlooked. This is not the case: thanks to all for their kindness, loyalty generosity and support especially to those who have staged fundraising events in the course of this year.

God be in our head and in our understanding;  
God be in our eyes and in our looking;  
God be in our mouth and in our speaking;  
God be in our heart and in our looking.

**5. Presentation of Accounts 2008-2009.** The Treasurer reported as follows:

Many of you will have received Mark's e-mail with the full draft Report & Accounts. Some of you may have even printed this off and brought it with you.

You should all now have copies of the Statement of Financial Activities and Balance Sheet, and some pews have a hard copy of the full Report & Accounts – this is a Final Draft only.

Our Independent Examiner, Iain Kyle, confirms he will not finish his work on the Accounts for another week. However, so far he has not found anything to amend in the figures which are before you.

St Mary's financial resources are categorised into Unrestricted and Restricted Funds, the latter comprising all money that is ring fenced either for the Renovation Project or for Church Giving and the former for all General purposes for operating as a Church.

In 2008-09, our General income from all sources was £56,170 and expenditure £53,927 giving an operating surplus of £2,243. The net movement in the market value of our investment portfolio was a loss of £1,150, thus leaving a net inflow of £1,093 to the balance of the General Fund at the year end.

Our total Renovation Fund income in the year was £191,752 and expenditure £246,262 giving an operating deficit of £54,510 which was covered by cash and investments. The loss on market value of investments was a marginal £230, leaving a total outflow of £54,740 from the balance of the Renovation Fund.

The Church Giving Fund income of £407 and expenditure in donations of £750 produced a net outflow of £343 leaving a year end balance also of £343.

In total, therefore, there was a net outflow of £53,990 which reduced the balance of total reserves in all three Funds from £134,732 to £80,742. If you turn to the Balance Sheet you will see that this last figure of £80,742 is represented by fixed assets (mostly our investments) of £55,704, net current assets of £25,538 including cash, debtors and creditors, and an interest free loan of £500.

Like all sets of accounts, this one only covers the position on a fixed date of 30<sup>th</sup> September 2009. In the context of the Renovation Project, that is already somewhat out of date. The Notes to the Accounts therefore confirm that at 30<sup>th</sup> September we had outstanding financial commitments of some £37,000 for the Project, and that the bulk of this is covered by retrospective grant claims, Gift Aid tax receipts and, critically, provision of further soft loan funding.

Our Trustees Report confirms that total budgeted expenditure on all elements of the Renovation Project amounts to £307,000, of which £153,000 has been funded by Heritage Lottery Fund and other public sources and our organ insurance monies. A further £149,000 has been raised under the auspices of the Renovation Appeal - almost meeting its target. There is therefore still a residual shortfall of £5,000 to cover, which I am hoping we will do very shortly via the generosity of a local charitable trust.

I should therefore stress that in achieving this position, the Vestry has undertaken a commitment to repay a total of £15,500 in very generous interest free loans from two of our members over the next few years. Because of the negative cash flow aspects of the closing stages of the Renovation Project, a 12 month bridging loan of £10,000 has been approved by the SEC Administration Board, which will be repaid entirely out of retrospective funding receipts already noted.

Inevitably, it is the impact of the Church Renovation Project which has dominated this set of accounts, and I just want to close by making three observations:

1. Firstly, many of you – I know – have been taken aback by how much the renovation of St Mary's has cost, when outwardly at least it may seem we don't have all that much to show for £307,000 of expenditure. I would have to reply that this figure largely reflects the stark fact that for far too long we have spent next to nothing on the fabric of this lovely Church. Time, not to mention the corruption of moth and rust, has caught up with us. We must not allow this to happen again. Starting now, I would like to see the Vestry aim to set aside a sum of money each year into a Fabric Sinking Fund, so at least we have something in the bank for future capital works on the Church. I leave this thought with you.

2. Secondly, as I have pointed out we will still be paying for the cost of the whole Project for a while yet in repayment of generous loans from members. For a relatively small congregation, however, to have directly raised 95% of our total expenditure without recourse to loans is a fantastic achievement in itself. This reflects the remarkable generosity of so many members of St Mary's and our colleagues in rising to the challenge which this whole exercise has presented us.

3. Thirdly, I want to say that for me personally, it has been a huge privilege to have played my part in the Renovation Project from start to finish over the past 4 years. At times, this has been an adventure into the unknown. Having worked in the environmental conversation charity sector for many years, this has been an experience I might not wish to repeat but that I would certainly not have missed. The results of all our efforts are around us this morning. They give me personally a great deal of pleasure, and I hope they will stand the test of time for the next 100 years to come!

Thank you for all your support.

Karen Gaskell noted that the congregation should review givings bearing in mind substantial future cost increases in certain areas, most notably in pension contributions. There were no questions on the accounts. The meeting approved the Accounts subject to no major adjustments by the Independent Examiner, and their adoption was proposed by John Dymond and seconded by Alastair Gardner.

**6. Church Giving.** As detailed in the Annual Report and Accounts during the year ended 30 September 2009 donations totalling £750 from the Church Giving Fund were made as grants of £250 each to Callander Youth Project Trust, Chesney Trust and Maxie Richards Foundation.

In answer to a question it was explained that the Church Giving Fund is made up of specific collections dedicated to that purpose. Occasionally, at Vestry's discretion, donations may be topped up from general church funds.

**7. Lay Representatives Report.** Philip Gaskell reported that three Area Council Meetings are held annually normally attended by him and the Rector. Area Council meetings are now open to all interested members. In future they will concentrate on Casting the Net, with the next meeting due in January 2010. There were no questions.

**8. Vestry Membership and Appointment of Lay Representative and Alternate Lay Representative.** Mark Seymour expressed the thanks of the Vestry and the whole congregation to Alastair Gardner, George Willis and Robin Willis who were retiring from Vestry at this time.

Barbara Carruthers, proposed by Karen Gaskell and seconded by Billie Bates and Bill Richardson, proposed by Saffrey Miller and seconded by David Miller for Vestry membership were both unanimously approved.

Susan Forsyth has agreed to continue her Vestry membership.

Philip Gaskell and Saffrey Miller agreed to continue as Lay Representative and Alternate Lay Representative respectively. Philip Gaskell was proposed by Robin Willis and seconded by John Dymond.

**9. Church Renovation Project.** All matters relating to this were reported on earlier in the meeting by the Chairman, the Rector and Treasurer.

**10. Any Other Business.** Billie Bates expressed her thanks to Richard for his kind remarks on her 90<sup>th</sup> birthday in his letter in the latest issue of the Church Magazine. She also thanked those in St Mary's who provide transport to church since she gave up driving a few years ago.

George Willis is planning to produce an album of the Renovation Project selected from some 600 photos he has taken recording all stages of the work.

Mark Seymour asked for volunteers to produce posters, printing of tickets etc. for the concert(s) scheduled for Spring 2010.

**11. Date of Next Meeting.** The A.G.M. will be held on Sunday 12 December 2010.

There being no other competent business the Chairman thanked the congregation and the meeting closed at 12.55 p.m. with The Grace.

Signed.....  
(Vestry Chairman)

Date.....

