

St Mary's Episcopal Church, Aberfoyle

Rector: Revd. Richard Grosse

www.stmarychurchaberfoyle.org.uk

A charity registered in Scotland: SC023266

Minutes of Vestry Meeting

Held in the Church Room on 28 October 2009

Present: Mark Seymour (Chairman); Richard Grosse (Rector); Nick Cooke; Philip Gaskell; Peter Joynson; Margie Stephen; David Thompson and George Willis.

1. The meeting commenced at 7.35pm with a prayer.
2. **Apologies:** Susan Forsyth; Alastair Gardner; Margaret Johnson; Jonny North; Hannah Sanderson; Robin Willis; Anne Winther
3. **Minutes:** The Minutes of the meeting held on 24th July 2009 were approved and signed by the Chairman.

3.1 *Matters Arising*

Swine Flu Precautions – Communion & The Common Cup

Philip Gaskell considers that the present arrangements are sufficient and do not need augmenting.

4. **Secretary's Business:**

The Diocesan Office has advised that a Training Day for organists is being held on 21.11.09 at St Leonard's Parish Church, St Andrews. Jean Sykes has been notified but has indicated she does not wish to attend given the journey involved.

The letter of invitation from Bishop David to attend Eucharist at the Cathedral in Perth on Sunday 22 November at 4.30pm has been posted on the Church Notice Board. This marks the occasion of Bishop David's election as Primus of the Scottish Episcopal Church. It is anticipated that a number of St Mary's members will attend.

5. **Rector's Report & Casting the Net**

The arrangements for Remembrance services were outlined as follows:

Sunday 8 November Remembrance Sunday

No services at St Mary's. Joint service with Church of Scotland at Aberfoyle Kirk commencing 11.15am.

Wednesday 11 November

There will be a short Act of Remembrance at St Mary's commencing at 10.50am.

The above arrangements and other services in November/December, including the Diocesan Service in the Cathedral, have all been detailed in Richard Grosse's latest newsletter.

Casting the Net

Reference was made to Barbara Carruthers' thought-provoking paper 'Mind the Gap' which was written for the Church magazine and which she hopes will generate feedback and discussion.

6. **Lay Representative's Report**

Under James Petticrew's guidance pilot congregations in our Diocese will proceed with Casting the Net so that all congregations may ultimately benefit from their experience. Meanwhile work for the Clergy in developing Casting the Net is ongoing.

Arising from the recent seminar evening on Casting the Net led by James Petticrew in Dunblane the following books are recommended reading:

1. Mission-shaped Spirituality: the Transforming Power of Mission by Susan Hope
2. Mission-shaped Parish: Traditional Church in a Changing World by Paul Bayes (Author), Tim Sledge (Author), John Holbrook (Author), Mark Rylands (Author), Martin Seeley (Author)
3. Mission-shaped and Rural: Growing Churches in the Countryside: by Sally Gaze.
4. Ancient Faith Future Mission: Fresh Expressions in the Sacramental Tradition by Steven Croft (Author, Editor), Ian Mobsby (Author, Editor)

Sufficient copies of these books to enable Vestry and interested members of the congregation to read and discuss are being purchased. *Action: Philip Gaskell*

We are to encourage one another to read these and also to attend future Open Area Council Meetings.

The next Area Council Meeting is on Tues. 5 January in Dollar and is open to everyone.

Susan Forsyth has agreed to act as St Mary's Casting the Net Liaison Officer in the Diocese.

7. Music & Worship

7.1 Carol Service

Arrangements for this are being made by Richard Grosse and Margie Stephen.

This is not officially the ABERFOYLE Carol Service although informally it is actively supported by members of Aberfoyle Kirk. Readers invited from the local community considered by Vestry to be very desirable feature of the service.

Concern was expressed that candles on window sills are liable to cause smoke marks on new paintwork. On balance it was felt preferable to continue with the practice even if it meant subsequent cleaning/touching up of paint.

7.2 Lesson Readers

It was pointed out that the texts as shown on Keith Gibbs' rota lists are occasionally altered at the last minute either leaving the reader unaware or unprepared for the change. Richard Grosse agreed to advise Lesson readers of any changes. *Action:Richard Grosse*

7.3 Organist

Jean Sykes has intimated that she wishes to take a long-overdue break at Christmas to see family. Given her faithful service to St Mary's, Vestry agreed this to be a very reasonable request. However, it has still to be established for which services we require cover. Richard Grosse and Margie Stephen to seek locum. *Action:Richard Grosse, Margie Stephen, Jean Sykes & Nick Cooke*

This also raised question of a possible rota of occasional visiting organists now that we have a fully restored instrument. It is thought Jean Sykes might welcome the occasional opportunity to be an 'ordinary' worshipper.

7.4 Hymns

Some discussion took place on the choice of hymns. In this connection Margie Stephen is trying to locate a music copy of 'Songs of God's People' now reported 'out of print.' *Action:All*

7.5 *Toy Box*

Suggestion made for more soft toys to minimise noise.

7.6 *Discussion Group*

Some interest in forming such a group was reported.

Action: Richard Grosse

7.7 *St Mary's Re-dedication Service*

It was noted that it was now likely to be next spring when this service led by Bishop David would take place. The possibility of inviting David King as guest organist was also mentioned.

8. Communications

Mark commented that in the absence of a formal replacement for Karen Gaskell he had been dealing with the essentials, but beyond that had nothing to report at present.

9. Financial Stewardship Team Report & Church Giving

In a written report previously circulated the Treasurer noted that:

9.1 *Cash Flow*

The end September cash balance for the General and Church Giving Funds remains healthy at almost £15,000, which will comfortably allow for current expenditure on Rectory maintenance – see below. It may be necessary to move some cash across to the Renovation Fund account - see separate report.

9.2 *Investment Portfolio*

Smith & Williamson have supplied a portfolio valuation as at 30th September, which will be incorporated into our year end Report & Accounts. Following the drawdown of the short term holding in the Smith & Williamson Cash Fund for the Renovation Fund, the total value of the portfolio now stands at £35,050 with projected annual income of £1,456 giving a current return of 4.2% which is well above the current FTAll Share yield. In line with Stock Market trends generally, the valuation of the portfolio has improved by some 18% since March, and all the new stocks bought in the summer are above their acquisition costs. The current portfolio balance is approximately 60:40 in favour of equities (investment / unit trusts and collective funds) over fixed interest (gilts and bonds).

9.3 *Insurance Cover – Ecclesiastical Insurance Group*

Further to my last report on the EIG surveyors visit, the proposed level of cover for the coming year is: (a) Parishguard policy: Church buildings £1,350,000 and contents £50,000. (b) Rectory policy: building £290,542 and contents £10,000. The Parishguard cover includes the contents of the Church Room, while the organ and all fixtures in the Church and Vestry / WC are deemed to be part of the Church building. Overall, the Parishguard figures represent a considerable increase on the last valuation and the annual premiums will be correspondingly higher - I am awaiting a final revised renewal notice and confirmation of a new 5 year discount agreement on the premium. ***In the meanwhile, Vestry is required to minute its acceptance of the Parishguard policy cover.***

9.4 *Insurance Cover – Legal Responsibilities & Health & Safety*

I have copied the Chairman and Secretary the EIG recommendations on Church liability and legal responsibilities regarding observance of good practice over fire precautions and health & safety. ***Central to these is the need for a member of St Mary's Vestry to act as Health & Safety Officer responsible for implementing agreed health & safety standards covering the use of our Church property and for carrying out regular fire risk assessments. Vestry is required to make a decision on these matters. Failure to do so could compromise our EIG insurance cover in the event of a serious incident. This issue is also critical to any future plans to make the Church available for concerts or other public events.***

9.5 *Rectory Maintenance*

A programme of maintenance work on the Rectory has been in progress over the summer and we are now expecting the external re-painting to be carried out under the colour specification agreed with Richard by the Renovation Project working group, previously noted.

9.6 *Church Heating System - Communities and Renewable Energy Scheme*

No further progress has been made since my last report. This will be pursued via Bisset Electricians once the current work on the Church is finished. For more information on the CARES grant scheme, see www.communityenergyscotland.org.uk. This would tie in with future work under a new Eco-Congregation module to measure and reduce St Mary's carbon footprint.

9.7 *Church & Rectory Energy Supplies*

I have been investigating an opportunity currently being offered to all Scottish charities through SCVO and Utility Aid providing considerable financial savings through an energy purchasing scheme run by Inenco based on wholesale gas and electricity prices. This is only available to the not for profit sector in the UK. This has been prompted partly by a proposed two year price deal from Scottish Gas – our current electricity supplier - based on major increases of 57% for day unit and 72% for night unit charges with effect from January 2010. ***With Vestry's approval, I propose to give Scottish Gas immediate notice of termination of the current supply contract in order to set up a new wholesale agreement with Inenco via Utility Aid, who will source the best wholesale energy supplier for our needs. For more information on this and associated services go to www.utility-aid.co.uk and www.inenco.com***

9.8 *Church Giving*

The Harvest Festival collection raised a total of £169 for the Fund including Gift Aid, despite lack of publicity before or at the service. As agreed by Vestry, a donation of £250 has been made to Help For Heroes and I am pleased to confirm this is being specifically allocated to their Edinburgh Army Recovery House for wounded soldiers which is run as a joint partnership with Erskine Hospital. Also as agreed, I am confirming with David and Saffrey Miller the best use of a donation to the Matthew Miller Cancer Fund. The next allocation of Church Giving donations will be made at the January meeting of Vestry.

9.9 *Discussion and other points on above Report*

- (a) Regarding 9.3 above Vestry has considered and accepted the proposed level of Parishguard policy cover. ***Action: Nick Cooke***
- (b) Referring to 9.4 above Vestry understands that a Health & Safety Officer must be appointed to take over from Alastair Gardner. A Church Fire Risk Assessment must also be undertaken as a priority. In this regard it was noted that due to exceptional business and personal commitments Alastair had not yet been able to report back on Risk Management advice he hoped to receive. ***Action: Mark Seymour, Nick Cooke***
- (c) Point 9.7 of the above Report concerning the proposed switch of energy supplier was also agreed by Vestry. ***Action: Nick Cooke***
- (d) Subsequent to the circulation of his Report the Treasurer had just received a list and quotation from James Bisset Electricians covering a range of electrical work they deem necessary to bring the wiring of the Rectory and Church Room up to standard. This includes installing smoke detectors, earth wiring etc. Bisset's estimated cost of c £2K is thought to be rather high and will be investigated further. ***Action: Mark Seymour & Nick Cooke***

10. Church Renovation Project and Appeal including Additional Work

In a written report previously circulated the Treasurer noted that:

10.1 *Main Contract*

- (a) The Architect has now negotiated an agreed 4 week over-run on the contract with Hunter & Clark and the QS has accordingly now issued a final contract valuation of £184,845 which includes a 2.5% retention covering a defects liability period ending on 30th April 2010. This figure excludes

the sub-contracted glazier work on the windows (including the relocation of the Fanshawe stained glass) which has been priced at £6,175 – all figures net of VAT. The good news is that in total these figures represent a saving of £7,765 on the original main contract price, but the downside is that they also reduce the final amount of HLF grant we can claim – see below.

- (b) After much chivvying, Bryan Hutchinson eventually arrived in late July to replace the Fanshawe stained glass with clear glass in the south transept window, which allowed the organ reinstatement to proceed. However, we are once again being kept waiting by him until he returns to install the Fanshawe glass in the west window. He has half promised to finish this by the end of October.
- (c) Greenlands Gardens from Thornhill were contracted to lay a new soil pipe to provide mains drainage from the new WC connecting into the existing Rectory outflow. This work has been completed, along with burying the new electric mains cable from the Church. As previously noted, this was unforeseen and has added an extra £1,445 to the overall project cost.
- (d) Installation of the Belfast sink in the new WC is waiting on Russell McKeand to arrive. Snagging work on the WC wash basin and hot water geyser is still outstanding.
- (e) Gavin Walker's professional fees as structural engineer to the project are being agreed by the Architect prior to payment.

10.2 *Additional Works to the Main Contract*

- (a) During the past 3 months, almost all the additional works approved by Vestry have been completed. This has included the re-wiring of the entire Church and the overhaul of the existing heating system by James Bisset Electricians; installation of a new lighting scheme devised by Cotterells Light Centres, Glasgow; repainting of all interior ceiling and wall surfaces and cleaning of the ceiling timbers, by Morton & Sullivan; and replacement of the existing carpet, with extended coverage of the entire floor area at the back of the Church and partial re-use of the old carpet to replace the floor tiles in the Church Room. Provision of shades on the wall bracket lights and installation of two additional spot lights to highlight the altar as well two external security lights to illuminate the main path to the Church will be carried out very soon.
- (b) Canon 35 approval of the new Church interior lighting scheme was eventually given in late September, after much discussion and two visits by a member of the Diocesan Buildings Advisory Committee. Simpson & Brown are impressed with the new scheme and at their suggestion we have recently received a visit by Vestry members from St Michael's Helensburgh.
- (c) The latest Canon 35 approval also extends to the replacement of four of the existing short wooden pews with chairs, subject to new funding being sourced.
- (d) Except for the WC drainage, none of the additional works expenditure is eligible for VAT reclaim under the Listed Places of Worship Grant scheme.
- (e) Our funding application to the Gannochy Trust for some of these additional works was unsuccessful, so we are particularly indebted to the member of St Mary's who has made available a £15,000 interest free loan to finance most of the additional works.
- (f) Drafting and submission of a grant application to the Big Lottery 'Awards For All' fund to cover further planned expenditure on replacement of the short pews with chairs, the renovation of the Crawford railings and upgrading the existing acoustic loop hearing system (as previously noted) is still in progress.

10.3 *Interpretation Panels*

- (a) We have now agreed with Simpson & Brown the provision of a simplified triptych design for a folding panel to be mounted on the rear wall above the font at the back of the Church. This will

incorporate illustrated text describing for the visitor the history and key features of the Church, its architect and its renovation, with acknowledgements to key funders, and an outline of St Mary's as a living Church today. Design and production of the panels is in the hands of Tom Parnell of Simpson & Brown.

- (b) We are hoping the cost of the panels can be covered by the final HLF grant, but this is not certain yet.

10.4 *Organ Restoration Contract*

- (a) Paul Miller has now completed the full restoration and re-installation of the Binns / Willis pipe organ, which now has its oboe pipes in full working order for the first time in many years. Paul's invoice was as per his original quotation. He has spent time with Jean Sykes to discuss certain technical aspects of playing the instrument. The restoration work on the organ is guaranteed for 25 years on condition that Paul's business carries out a six monthly tuning of the organ every spring and autumn, and this arrangement will supersede the previous tuning contract with Willis & Sons.

10.5 *Heritage Lottery Fund – Repairs Grant*

- (a) We have agreed with HLF a time extension for the submission of the final report and grant claim to 31st December 2009, assuming the work on the west end windows and the interpretation panels is finished and paid for in time. In the light of the final valuation of the main Hunter & Clark contract, I estimate that the revised total HLF repairs grant will amount to £87,500, which is some £4,500 below the approved ceiling. This is based on a total of £230,350 of eligible costs including fees and VAT.

(b) *Renovation Project Budget and Cash Flow*

- (a) I attach a fully revised summary budget statement on all elements of the Renovation Project, covering all the points above. The net effect of these changes is a projected current shortfall of £5,000 on the whole project. This is after taking into account £15,500 in soft loans received from two members of the congregation, which of course have to be repaid. We can reasonably expect a final £3,000 trust donation to the Appeal next year to reduce the final shortfall, but Vestry should consider the continuing need to maintain the search for additional contributions from fundraising events or from other sources of support.
- (b) As predicted some time ago, we have now reached a negative cash flow position in the closing stages of the project. Apart from meeting outstanding contractors and fee payments, the final grant claims to the HLF and LPWG can only be made retrospectively on production of receipted invoices. The Diocesan Office has agreed to help us make a case to the SEC Administration Board meeting on 12th November for short term bridging finance to cover this situation. St Mary's General Fund currently has a healthy surplus cash balance which may also come into play, but there is a limit to how much we can draw down from this and for how long. I will be able to give a more accurate assessment on the overall position at the AGM.

10.7 *Renovation Appeal – Update*

- (a) As the budget statement shows, the total of external and congregational contributions to date now almost matches the original Appeal target of £150,000. This represents a huge achievement by many people, but especially the members of St Mary's themselves. As this report shows, however, we still need to keep the Appeal open for several more months to cover the closing stages of the project.
- (b) No major fundraising events have taken place in the past quarter. However, the monthly 'bring and buy' sales in the Church Room organised by Carol Seymour have so far raised almost £400 for the Appeal, which is most welcome and hopefully these sales will remain a regular fixture.

The budget referred to above follows below

ST MARY'S ABERFOYLE - CHURCH RENOVATION PROJECT

All figures in 000s

SUMMARY BUDGET AS AT 20 OCTOBER 2009

<u>EXPENDITURE:</u>	Notes	COST	VAT	TOTAL
1. Main contract, incl windows.	(1)	191	29	220
2. Interpretation panels	(2)	3	1	4
3. Professional Fees	(3)	35	5	40
4. Organ Renovation		19	3	22
5. Additional Works	(7)	19	2	21
TOTAL PROJECT EXPENDITURE		<u>267</u>	<u>40</u>	<u>307</u>

FUNDING SECURED / IDENTIFIED :

Organ / South transept repairs - insurance monies (received)				27
Listed Places of Worship Grant - VAT refund on eligible costs re items 1,3,4 and 5.				33
Heritage Lottery Fund grant - fabric repairs programme (contracted)			87	
" " " " - project development re fees (received)			<u>6</u>	<u>93</u>
SUB TOTAL				153
Renovation Appeal - external :				
SEC Maintenance & Development Fund grant (received)			10	
Grants & Donations - Trusts & Individuals (")			28	
Investment income - Smith & Williamson Cash Fund (")			<u>1</u>	<u>39</u>
Renovation Appeal - congregation :				
Individual pledges (outstanding)			3	
" donations (received)			63	
" loans repayable (received / available)			16	
Fundraising events - net proceeds (received)			12	
Gift Aid tax recoverable on above. (claimed / due)			<u>16</u>	<u>110</u>
<u>TOTAL FUNDING TO DATE</u>				<u>302</u>
<u>BALANCE OF TOTAL FUNDING REQUIRED AT TODAY'S DATE</u>				<u>5</u>

Notes:

- Hunter & Clark final valuation £184,845 (inc retention) + glazier £6,175.
- Panels supplied via Simpson & Brown.
- Architect £21,700 + QS £12,900 including project development fees; Structural engineer £750.
- Reduction in VAT from 17.5 % to 15% w.e.f. 1.12.08 allowed for.
- HLF grant limited to 38% of cost of eligible works and fees, including VAT.
- Works and fees re Vestry room / disabled WC ineligible for HLF or LPW grants.
- Additional works: rewiring etc £7,000; lighting £2,500; interior painting £6,300; carpet £1,400 - all deemed ineligible for LPWG refund of VAT; external drainage works £1,400 - eligible.

10.8 *Discussion and other points on above report*

- (a) Bryan Hutchinson is now expected to start work on the West Window on 16 November 2009.
- (b) James Bisset Electricians should instal remaining lighting shortly
- (c) Concerning the 'soft' loans totalling £15,500 the Treasurer explained that one was for £15K and the other £500. In the case of the larger loan this is to be repaid at the rate of £1K p.a. from 2011 onwards. It was agreed that a succession of fund-raising events would need to be arranged to help meet this commitment.

It was agreed that the total current deficit on the Renovation Project including the additional works committed is effectively £21K and could be rather more than this eventually.

The question was raised as to Vestry's liability in the event that the lender(s) were to die while all or part of these loans were still to be repaid. This would depend on the estate executors and could be an issue. It was suggested that it might be prudent to insure against this eventuality. It was stressed that Vestry is currently more than covered with investments valued at £35K.

It was pointed out that, if successful, current applications for further funding could not be allocated to pay for works already committed and would be for additional new works such as repair of the Crawford Railings (for which a revised quote is being prepared) and external floodlighting of the Church.

- (d) As reported by the Treasurer we are now in a negative cash flow situation and bridging loan facility from the Diocese of up to £10K - over a 6 month period - is being sought.

Action: Nick Cooke

11. Vestry Membership

11.1 It was confirmed that Robin Willis and George Willis, having completed their four-year term in December, do not wish to be considered for re-election. Susan Forsyth, who will also complete her four years in December has agreed to continue to serve with the Congregation's approval. Alastair Gardner, despite efforts to persuade him to complete his fourth year, feels unable to continue because of business and personal commitments.

11.2 The meeting discussed a number of potential new candidates for Vestry and the Chairman will follow up with those identified.

Action: Mark Seymour

11.3 Mark expressed the view that the structure of teams set up to fulfil the various functions of running St Mary's should embrace members of the Congregation, not just Vestry members. Vestry concurred.

11.4 Mark and Nick indicated their willingness to continue ex-officio as Chairman and Treasurer respectively for another year at least. Vestry agrees and their intentions will be mentioned at the AGM.

12. St Mary's Vestry-Induction, Governance and Reference Manual.

12.1 Mark Seymour briefly outlined the need for a Governance Manual tailored to the needs of prospective new St Mary's Vestry members and as a reference document for Vestry. Up to now new Vestry members have received various papers on joining. However, these have given insufficient information, particularly in the light of Vestry members now being Charity Trustees and now subject to both legal and financial responsibilities as laid down and controlled by OSCR.

12.2 This major undertaking by Mark Seymour is now in its second draft and password protected access to Vestry members may be made on the Church website. Further draft(s) are envisaged before the document is finalised and comment from Vestry members welcomed.

13. Preparation for and Confirmation of Date for AGM

13.1 As already reported in the Autumn 09 Newsletter St Mary’s AGM will take place on Sunday 13 December at 11.20am (approx)

13.2 The Rector’s and Chairman’s Reports, Annual Accounts and Minutes of the 2008AGM to be e-mailed with the Rector’s weekly newsletter before the AGM. *Action:Richard Grosse*

In addition 12 hard copies of each of the above documents to be available in Church for the meeting. The originators of each document to be responsible for copying and delivery of these. *Action:RichardGrosse,MarkSeymour,NickCooke&DavidThompson*

14. A.O.C.B.

14.1 It was reported that Bill (Richardson) has raised the question of the Memorial Garden. Mark has now taken this up with Bill.

14.2 In response to a question regarding the Prayer of Humble Access it was confirmed that this is in the new Order of Service Booklet for St Mary’s now in preparation.

14.3 A decline in numbers attending Sunday morning services in recent weeks has been noted and suggested on average maybe six worshippers less.

14.4 Nick reported that Callander Youth Project had been awarded a further £5K grant under the SEC Church in Society funding programme, with the specific aim of strengthening CYP’s working links with St Mary’s and other local Churches in addressing social issues among young people in the Trossachs area. Discussion between Nick Cooke and Hannah Sanderson had helped in the submission of the grant application.

14.5 George Willis, attending his last Vestry meeting, expressed his appreciation and thanks to Mark Seymour and Nick Cooke for all their work in completing the Renovation Project so successfully. The meeting concurred.

15. Dates of Vestry Meetings in 2010

These were not set at the meeting and the Secretary was asked to propose dates which are as follows:

Wed. 20 January 2010; Wed 28 April 2010; Wed 21 July 2010 and Wed 27 October 2010

The meeting closed with prayer at 9.45pm

Signed.....

Date.....

