



## **THE CATHOLIC CHURCH IN JERSEY**

**Jersey Registered Charity No. 457**

**Report to the Parishioners  
of the Catholic Church in Jersey  
for the financial year  
1 September 2021 to 31 August 2022**

## Foreword

I am pleased to commend to you this set of accounts for our island Catholic parish. I hope that you will find in them a transparent and comprehensive account of our income and expenditure for the last financial year.

As a parish belonging to the Catholic Diocese of Portsmouth, we have a mission entrusted to us by our bishop. Often in his pastoral letters and homilies does Bishop Philip remind us that if we are about anything as Catholics, we are about bringing people closer to Jesus Christ through his Church. This set of accounts sheds what I hope is a welcome light on how we have recently tried to do this. It also indicates ways by which we are striving to do it better.

Behind the facts and figures is a stark recognition that as a parish we are noticeably changing. Our offertory income continues to be impressive yet our congregation numbers are smaller, our maintenance costs are rising steeply, and we are having to adapt to the realisation that with a diminishing number of parishioners there is too a reduced number of clergy. Our parish is not alone in this regard – we might like to think we are but we are not - and like so many others we must take a good look at ourselves to ask: how can we best be what we seek to be: missionary disciples of Christ? In that regard we must be honest in admitting that we may not now need or be able to afford all that we currently have. Identifying what needs keeping and renewing and what does not is a task that in the days ahead we must all consider with open minds and generous hearts.

In what is now my fifth year as your parish priest, I hope my ministry to you speaks for itself. Yours to me and to your fellow parishioners certainly does. I know how readily you give of yourselves to support the Church which together we form. Thank you so much for this. It remains a source of inspiration. The canon law of the Catholic Church states that in administering the parish's temporal goods the pastor is bound to fulfil his function with the diligence of a good householder (Canon 1284). In this regard, I rely day to day on the small team working in the Parish Office; their insight and support often proves invaluable. I am further blessed in having the keen eyes and focused minds of the Parish Finance Committee. These accounts are to a large extent their work and I take this opportunity to thank them for their due diligence. Please be assured that all of us will continue to keep a careful eye on the parish's income and expenditure. Should any parishioner wish to offer comment or raise a query on what you read here, we will endeavour to respond as best we can trusting that your intention like ours is to keep building the Body of Christ.



The Rev. Canon Dominic Golding  
Parish Priest

# Report

## Summary

We are pleased to report a positive result for the first time in a few years as we have a surplus of £133,401. Overall, income has continued to improve and although expenditure is higher than last year, it is controlled and is not a cause for concern.

Two areas of note are the bank overdraft, which we are being encouraged to clear by the Diocese and the increase in the Diocesan Levy with effect from the financial year 2023/2024.

As in past reports, we have highlighted a few areas that may be of interest to you and for those who have not seen previous reports, we have sought to explain some of the types of income and expenditure and how they have been merged under certain headings.

## Ordinary Parish Income

### Offerings

	<b>2022</b>	<b>2021</b>	<b>2020</b>
Planned Giving	£137,938	£109,404	£127,854
Loose Cash	£172,077	£173,516	£143,954
<b>Total</b>	<b>£310,015</b>	<b>£282,920</b>	<b>£271,808</b>

As you can see from the table above, offertory income has continued to increase.

It is good to see that Planned Giving has increased and it would be so helpful to have more certainty as to weekly offerings. If you do not already opt into the scheme to donate by standing order, please do consider it – the details of how to do this are always in the Newsletter and can be found on the website (see below).

The card payment system at the back of St Thomas' church was installed recently, thanks to the generosity of the Knights of St Columba. If it works well, consideration will be given to installing it in other churches.

### Tax Refunds

The tax reclaimed from Covenants this year was £29,295, with the remaining amount of £10,582 coming from lump sum donations. Last year we recovered £59,930 in total, but that was 2-years' worth of tax refunds for covenants because the 2019 refund was received late.

Whilst the number of covenants has reduced from 152 to 144, several parishioners have increased their Planned Giving/Covenant.

If you are considering signing up to Planned Giving and if you pay income tax, please complete a Covenant form identifying how much you donate per annum, so that the Parish can reclaim 25p for every £1 of tax that you have paid. Apart from signing a form once a year, there is nothing else you need to do and it makes a big difference to parish income.

There is information about this on the Catholic Church in Jersey website <https://catholicchurch.org.je> or via the Parish Office on telephone no. 720235.

### **Hall Rental**

The rental income for our halls has improved and is now closer to pre-pandemic levels. A significant proportion of the hall rental income comes from Silhouette Dance School, which operates from the hall at St Matthieu's.

A new online booking system is being developed but until it is launched, all casual bookings are dealt with through the Parish office.

### **Car Park Income**

This income stream is now in line with pre-pandemic/Spire-repair levels as more spaces have been rented out. The contract for car park management was given to G4S, which has proved more effective, has enabled easier parking and is cheaper to operate. The Parish office deals with the collection of the money.

### **Donations**

There has been a significant increase in donations and a number of legacies. If you are making a will or revising an existing one, please consider including a bequest to the Church.

### **Ordinary Income**

This income line includes income from the Polish Church, stole fees and DOPIF interest, as well as baptisms, weddings, funerals and Mass intentions. As can be seen, it too is back to pre-pandemic levels.

### **Rental Property Income**

Rental income is up overall compared to 2021, principally as it has not been necessary to spend as much on maintenance and the Site Manager has carried out many of the repairs without incurring third-party costs.

## **Ordinary Parish Expenditure**

### **Clergy Costs**

This figure includes stipends, supply priests' fees, travel, housekeeping, social security, motor expenses and training. Housekeeping was up, which is reflective of us having a seminarian resident with the three priests for five months and the increase in the cost of living. The amount spent on clergy travel was higher as they are required to travel to the UK more regularly.

### **Staff Costs**

There is a timing issue that creates the impression that the parish made a saving in comparison to the year before. However, this is not the case – the Bookkeeper joined us on a temporary contract then left to take up a permanent position elsewhere but, luckily for us, came back and is now on a permanent contract.

### **Altar and Liturgical Costs**

This includes communion wafers and wine, altar and votive candles, incense, flowers and liturgy.

### **Repairs and Maintenance – Offices and Presbyteries**

Whilst costs are up on last year, they are significantly under 2020/2019 levels. The Site Manager has continued to control costs on maintenance and repairs and undertakes some of the work himself, thereby reducing third party costs.

### **Utilities - Offices and Presbyteries**

In addition to oil, water and electricity, this item includes parish rates for all our sites.

### **Other Operating Costs**

This figure includes telephones, printing, IT, postage, stationery and office equipment and is in line with expectations resulting from the consolidation of all three offices into one.

### **Hall Expenses**

As will be seen in the figures, expenses on halls are significantly up on previous years. This is in part because work was needed to get them to an acceptable level to rent out. Additionally, from November 2021 contract cleaners were engaged.

### **Insurance Premium**

The Diocese negotiates an all-risks insurance policy to cover buildings, contents, public liability etc.

## **Diocesan Levy**

We paid the same levy in 2022 as we did in 2021. In last year's report, we reported the following:

*"All parishes in the Diocese are subject to the levy - essentially a contribution to central costs of 25% of their income (less levy-free allowances for certain categories of income). Ordinarily, each year's levy is calculated by reference to the parish income of two years ago, but the Diocese has recognised that parishes have really struggled to maintain income at pre-pandemic levels and reduced the levy. This is continuing to be monitored by the Diocese."*

In August 2022, the Diocese wrote to advise that the trustees had reviewed the matter and because both the Diocese and a significant number of parishes were experiencing severe financial circumstances, the income thresholds for the calculation of the levy needed to be reviewed. Consequently, as one of the few financially successful parishes in the Diocese, we need to help others out and will have an increased contribution from 2023/2024 to £197,000 per annum. The Committee discussed this with the Diocese to get a better understanding of how the money is spent and understand that it will help the poorer parishes in the Diocese (at least 42 are in significant financial difficulty) as well as cover the running costs of the Curia. However, we have asked for more detail and hope to share that explanation with parishioners when it is received.

## **GST**

As a parish we incur GST but as a registered Jersey charity, we can reclaim it. There is always a timing difference, so as at the year-end we had received £31,222 GST back and we had paid £8,231 in GST for which we are yet to receive a refund. For ease, we have netted these figures off in the report.

## **Other Items**

### **Special Collections**

These are the second collections, which are paid away and do not form part of parish income, but the analysis highlights the generosity of parishioners.

### **Spire**

Thanks to the continued support of parishioners, the Spire account received £42,594 of pledged funds. These funds are 'owed' to the main Parish bank account because funds from that account were used to cover expenses when the Spire account was underfunded (due to timing differences resulting from most pledges being spread over a five-year period).

### **Bank Accounts**

Included in this summary are:

Diocesan Investment Fund – we can only take funds out of this fund in exceptional circumstances and by application to the Diocesan Trustees. We are being encouraged to find additional funds to invest in it. We earned £686 interest in the year, which was paid to the Parish.

The Deposit Account holds the balance from the sale of the church site at Gorey. These funds can only be used on expenses arising from items in the Quinquennial Reports. For those unfamiliar with these reports, they are key documents which assist the Parish in the care and repair of all church buildings (including halls, presbyteries etc). An inspection of every building takes place every five years on a rolling basis, and the report for each building provides an overview of the repairs needed and lists the repairs required according to their priority. The age of most of our buildings means that we have a large maintenance bill and incur considerable expense keeping them open. We are planning on accessing these funds to help pay for repairs to the roofs at St Bernadette and Sacred Heart.

The Living Our Faith funds figure is the balance left over from the fund raising initiative undertaken several years ago. The Diocesan Director of Finance has recently confirmed that the parish can utilise these funds provided a specific project is identified and approved. This matter will be discussed at the next Finance Committee meeting.

### Looking Ahead

Following the consolidation of the three parishes into one, significant savings have been made. The previous three years resulted in an overall loss for the parish, which contributed to the large overdraft of £267,761 in the Current Accounts. With the changes implemented over the last few years, we are now showing a surplus for 2022, with the overdraft reducing by approximately £86,000. It will be a challenge to reduce further the overdraft particularly as we face an increase in the Diocesan Levy. Our aim is to continue to maximise revenue from the rental properties, achieve greater income from hall rental and continue to tightly control expenditure.

The Parish Bookkeeper has introduced a number of new procedures, which are contributing to the control framework. Furthermore, a procedures manual is being drafted and along with other parishes in the Diocese, we are trialling a new accounting system “Xero “ which, if rolled out, will greatly improve the reporting function.

*Prepared and issued by the Parish Finance Committee - March 2023*

## The Catholic Church in Jersey

	Aug-22	Aug-21	Aug-20
<b>Ordinary Parish Income</b>			
Planned Giving	137,938	109,404	127,854
Loose Cash	172,077	173,516	143,954
Tax Refunds	39,877	59,930	6,260
Hall Rental	28,772	20,916	32,430
Car Park Income	48,054	68,596	0
Donations	27,535	602	7,909
Ordinary Income	65,790	23,824	28,778
Votive Candles (net of costs)/ Flower donations	26,150	19,936	18,250
Insurance Claim Ref Welcome Centre Fire	0	35,967	0
Exceptional Income	216	5,685	44,388
Fundraising Parish	4,575		2,453
<b>Rental Property Income</b>			
Rents Received	91,922	95,689	67,850
Rental Property Expenditure	(880)	(18,664)	(8,104)
Net Property Income	91,042	77,024	59,746
Total Income	642,025	595,401	472,022
<b>Ordinary Parish Expenditure</b>			
Clergy Costs	48,739	32,384	36,282
Staff Costs	115,030	123,369	249,070
Church repairs and maintenance	75,280	66,869	35,866
Church Utilities	71,414	39,682	48,372
Altar & Liturgical Costs	11,920	3,162	20,458
Other Church Costs	5,467	5,250	1,420
Utilities - Offices and Presbyteries	12,904	3,641	6,626
Repairs and Maintenance - Offices and Presbyteries	2,640	1,821	10,652
Other Operating Costs	33,563	29,730	40,066
Hall Expenses	12,898	2,829	4,571
Insurance Premium to Diocese	31,997	23,414	32,326
Costs incurred ref Welcome Centre fire	0	17,347	18,047
Diocesan Levy	95,294	95,294	125,384
General Expenses	36,834	13,973	26,776
Professional Fees	0	837	100
Faith Activities	434	1,217	7,957
Parish Events	2,241	255	0
Other Exceptional Expenses	750	0	6,900
Gift Shop	4,102	0	0
GST (net)	(22,991)	33,966	25,258
Sub Total	538,518	495,039	696,131
<b>Ordinary Income Less Expenditure</b>	<b>103,507</b>	<b>100,362</b>	<b>(224,109)</b>



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	Aug-22	Aug-21	Aug-20
<b>Other Income/ Expenditure</b>			
Fundraising / Donations For Spire	42,594	366,409	822,935
Exceptional Spire Costs	(12,700)	(587,291)	(678,815)
<b>Sub Total</b>	<u>29,894</u>	<u>(220,882)</u>	<u>144,120</u>
<b>Overall surplus post major works</b>	<u><b>133,401</b></u>	<u><b>(120,520)</b></u>	<u><b>(79,989)</b></u>
<b>Bank Balances</b>			
Current Accounts	(267,761)		
Deposit Account (restricted use)	286,504		
Investment Account (DOPIF)	63,562		
Living our Faith	57,400		
	<u><b>139,705</b></u>		
<b>Collection Analysis</b>			
Diocesan Collections	6,675	11,579	4,469
Special Appeals	5,071	4,798	9,737
Cafod	9,893	2,348	10,096
	<u>21,639</u>	<u>18,724</u>	<u>24,302</u>