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A word from the minister

A famous philosopher warned that “*The unexamined life is not worth living*” – and something the same could be said about churches!

Unless we look closely from time to time at what we are doing, why we are doing it, and how well we are doing it... the tendency to drift and then to slide is almost inevitable. So, some time ago, we established the discipline of the Annual Report – a bird’s eye view of the past year, its triumphs and challenges, its achievements and loose ends. This gives us a chance to celebrate real movement and development, observe where the stresses and strains are becoming evident – and to honour those people whose involvement, commitment and faith inspire and encourage us all.

Not that a list of events successfully completed, tasks dutifully done, can do full justice to the range of situations in which the role of the Church has been vital, creative and transforming in the lives of the people we serve. There have been countless occasions on which the ministry of the whole people of God has had a profound and healing effect, and where the compassion, grace and good news borne by men and women of faith, have brought hope and blessing – more than all the sermons preached, more than all the hymns sung, more than all the offerings taken... Christian people out there - with their prayers, their listening ear, their tender heart.

I am in awe of the true Christian love I discover in the experience of real people – brought to them with humble grace and compassion by the folk who “sit in the pews” - or rather, join us on screen, Sunday by Sunday. They don’t just *believe it*... they live it.

And always available to the church that wide range of gifts – those who will roll up their sleeves and make a difference... those who will take a parcel full of kindness as well as goodies at Christmas or Easter to someone on their own... those who will notice who has been missing for a week or two and take the trouble to see that they are alright... those whose ministry is to sustain by prayer the whole life of the church... those whose generosity is warm, genuine and faithful! And, sometimes, more often than not - they are the same people! So, thank you to everyone. You have kept the spirits high – held the fort when things have been tough.

This congregation, instead of buckling under the weight of long separations, profound uncertainties, and real loss, has demonstrated a wonderful solidarity of spirit, and a determination not to be diminished by the historic pressures and challenges of the past 12 months.

It has thrown wide open its heart to the whole world; and those from Moscow to Meyrin, from Beijing to Bermuda, from Spain to Suffolk, and all points of the compass, have found a warm, welcoming, worshipping people, happy to make them feel at home. This has been an amazing blessing and an extraordinary privilege.

I would be remiss indeed if I did not state, clearly and unequivocally, the incalculable help Lindy has been to me over the last year. A warm-hearted hostess, a hard-working church member and a loving and forgiving wife. With you, and with her, I am extraordinarily blest.

Love as always,

Laurence Twaddle (laurence.twaddle@gmail.com)

Worship

Zoom service operations

Since the beginning of the pandemic, we have become highly dependent on the use of online meetings for services, committees, bible studies, and other gatherings. Zoom-based services started as an experiment, but I think we can all agree that they have some advantages over traditional worship in a building.

Though we can't sing together, we've been able to experience new music, some new preachers, and new ways of presenting the Gospel at both Sunday and Wednesday worship. We've also had some good fellowship, met some pets, and had more than a few good laughs together. People can join us from anywhere around the world, from Scotland to New Zealand, from South Africa to China. Also, local people can join from home who might not otherwise be able to attend due to illness or travel challenges. We can also (mostly) see one another which gives us a sense of community, though nobody should ever be worried about leaving their camera off. (We all have "not camera ready" times, and we can all respect that.)

I'd like to express enormous thanks to Tom Snow for guiding us through the first ten months of the crisis and arranging for his company to providing hosting facilities. We owe him a huge debt of gratitude for working out the "kinks" and getting us all up to speed with this new way of meeting.

Passing the baton

I took over as the main "Zoom Master" in January 2021, having done a few sessions previously when Tom was not available.

Running the Zoom session for a church service isn't too hard, assuming the Internet gremlins stay quiet, but it does take a bit of care to complete all the various steps at the right times. Like many "technical support" roles, this one is done best when nobody notices what is happening. Even now, I can sometimes get it slightly wrong, usually by missing a step, which can cause a slight delay. For those little times I'm appreciative of the patience you all show. Even the best driver can "nudge the kerb" once in a while.

To perform this task, you really need a moderate PC and a good stable Internet connection. We've had some success with people using a Mac, though it is harder for me to assist them as the software is a little different and unfamiliar to me. Yes, it can be a little unnerving at first. Like anything it takes a little practice to build confidence. (Do please be patient and supportive if we have someone new having a go.)

Eager and willing volunteers

We have some back-up operators who can assist sometimes, notably Vince and Peter to whom I am very grateful. As you may know, we plan to continue the Wednesday Zoom services even once the *Auditoire* is reopened. If anyone else would like to have a go at "working the knobs", or just to learn what is involved without any commitment, please let me know. You will be very welcome to join the team.

Mark Jeffrey (mark.jeffrey@microsoft.com)

Ushers

While the online services have been excellent, our wonderful band of ushers look forward to welcoming everyone back to the *Auditoire* when we can once again meet in person for church services.

Arthur Griffith (griffith@bluewin.ch)

Bible readers

The global pandemic, whilst devastating in so many ways, has also thrown us a few pleasant surprises. While we've been missing the joy of personal contact with one another, we have, at least, been able to share 'virtual' worship. The wonders of technology have enabled us to welcome to worship many of our wider circle of family and friends from around the globe.

I am delighted that we have been in a position to invite any and every member of the whole congregation, wherever they may be in the world, be it Geneva, neighbouring countries, or the other side of the world, to read the lessons on Sunday and thereby enrich our services even more.

So, my thanks, this year, must go to everyone who has joined us in reading God's word. It goes without saying that, while we continue worship online, I would be pleased to hear from anyone who has never read but would like to give it a try. I do ask new people but I don't necessarily have everyone's contact details, so do please email me if you're game.

Nicola Hollyman (nicolahollyman@hotmail.com)

Music

In the lead up to March 15 2020, there was some doubt as to whether the church service would take place that Sunday, as it was becoming increasingly obvious that Covid was coming to Switzerland and increasingly uncertain that church services would be allowed.

In the end I played for the service, with a small socially distanced congregation attending, little expecting that would be the last service in the *Auditoire* for 2020 and indeed for the indefinite future. Our now-familiar Zoom services began on March 22.

In April, Paraic came up with the idea of using homemade video or audio recordings as input to the online services, and so I began going to an empty *Auditoire* to record preludes and postludes on a rickety music stand with my little iPhone, a tradition that has continued throughout. I asked the other members of the volunteer organist/pianist group (Peter Billington, Oscar Colliar, Peter Tulloch, and Alan Woodbridge) to send in any recordings they could make to a WhatsApp group, giving us a pool of recordings from which to select each Sunday. For the Christmas season, Judith Peacock agreed to do a virtual flute-piano duet recording with me – always a challenge! Thanks to our wonderful Zoom masters, Tom Snow and Mark Jeffrey, these pieces were then played on Sundays as part of the Zoom services, and the congregation had the familiar sight of me at the organ in the *Auditoire* as well as a chance to enjoy the well-known talents of the other members of the group.

I am glad to have been given this opportunity to make contributions – however imperfect due to unstable sound quality – to worship throughout the pandemic.

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As for singing, we have been lucky to have a few videos provided by Nicola and friends of beautiful music for reflection that have also been incorporated into Zoom services. Georgina Cofie also sang live on one of the Zoom services. I was privileged to be asked to join in the Sunday School Christmas singing project, which produced one of the sweetest renditions of Silent Night I've ever seen or heard.

I have missed supporting the lusty singing of our congregation, particularly in the last verses of rousing hymns, playing for and practicing with the choir, and the physical fellowship of all of you Sunday by Sunday, and hope to see you all soon.

Rebecca MacDonald (rebdirks@gmail.com)

Sunday School

Sunday school continued to be attended by children from age five to twelve. Due to the Covid situation, parents agreed to the continuation of Sunday School online on Sunday mornings. Since May 2020 the Godly Play sessions with seven regular participating children were held therefore on Sundays from 10.00 to 10.30. The group benefited from an online workshop presented by the Godly Play Foundation on how to apply the method online, a webinar event attended by the Geneva Sunday School coordinator. The Sunday sessions are presented by Cornis van der Lugt as story teller, with the support of "Grandad" Arthur Askew as virtual doorkeeper.

Highlights of the year included a family service presented by Laurence Twaddle on June 28 2020, when Sunday School children joined adults online and read texts from the Bible. For the Christmas carol service held online on December 13 2020, the Sunday School children produced a video of them singing Silent Night, with piano accompaniment by Rebecca MacDonald.

Cornis Van der Lugt (cornis.lugt@gmail.com)

Congregational life

Kirk session

Although I have now stepped down as Session Clerk, to be replaced by the excellent trio of Christine Buhler, Jane Broere and Mary Couper, I was still Clerk throughout 2020 and am grateful to Christine Buhler for taking the minutes in my absence at the end of the year.

The Session met regularly throughout the year. The last meeting in person was in February when many plans for the year were discussed, all subsequently postponed because of Covid. From March onwards meetings were held by Zoom rather than in person.

When lockdown took place our first task was to work out with Laurence the possibilities for online worship. It seemed a daunting task to begin with, but thanks to Laurence the worship services online soon developed into a very meaningful experience, with an extensive attendance from all over the world. The addition of Wednesday lunchtime worship as well as evening study groups has been appreciated as well. Initially Tom Snow hosted the Zoom worship and we were all sad to say goodbye to Tom when his company relocated him to the USA at the end of the year. Many thanks to Mark Jeffrey for taking over the role of Zoom host.

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The challenges of not being able to meet in person continue to occupy our minds, particularly the need to keep in contact with people when we cannot meet face to face at church. In addition to phone calls etc the initiative was taken to deliver Christmas parcels to those who would normally attend the Christmas lunch in the *Salle*. This was much appreciated by the recipients.

I would like to thank all of you who have written thanking me for my services as Session Clerk. It has been an honour to serve this wonderful congregation.

Session members

Elders

Lyndsey Bochaton, Christine Buhler, Graeme Clugston, Jane Broere, Mary Couper, Ailsa Craig, Laurent Djamen, Nicola Hollyman, Isabel Phiri, Joan Reilly, Tom Snow, Alice Tulloch, Cornis Van der Lugt, Rosaleen Walker

Ministers

Laurence Twaddle, Jim Sharp, Matthew Ross, Páraic Réamonn

Alice Tulloch (alicetulloch@gmail.com)

Congregational committee

The year 2020 was a year we will not forget, not least because we found ourselves having to adapt to new rules of social distancing and confinement imposed upon us by the Covid-19 pandemic restrictions. After the initial meeting in January 2020, we were no longer allowed to meet in person in the *Salle Théodore de Bèze* so, thanks to Zoom, the Congregational Committee met another three times virtually to discuss the temporal affairs of the Church.

Regular items of discussion were finance, fabric, mission and general fundraising. Other popular items were the new church website, possibilities for a congregational dinner, the St Andrew's Fair, mission activities and reports; a trip to Scotland (which would have included a visit to Ian and Roberta Manson) and general church management, including alternative methods of fundraising to help the church through the financial repercussions of the pandemic.

As the weeks of Covid turned into months and the sheer gravity of the global pandemic became apparent, we were sadly forced to abandon quite a lot of our proposed church activities including, but not only, our traditional St Andrew's Fair and Cèilidh.

The Annual Congregational Meeting (ACM) was held virtually on Sunday July 26 2020. The first part of the meeting covered business items:

- approval of the 2019 accounts
- adoption of the 2020 budget
- appointment of auditors for the 2020 accounts
- reception of the 2019 annual congregational report
- election of committee members to serve until the ACM in 2023

The minister then reported on diverse areas of church life including the far-reaching impact of the Covid-19 pandemic and the blessing of discovering online services and online committee meetings. Discussions ensued on priorities and areas of interest, including solutions to generate

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alternative income in lieu of that which we would forfeit as we are not able to hold the Fair. The discussions around the online survey regarding whether or not we could physically return to the church and when and how we could do this were very lively.

All in all, 2020 was a unique year for the congregational committee but strangely no less busy than usual even with the constraints of the pandemic. Congregational Committee members took happily to Zooming from their armchairs and meeting attendance was high.

Committee members

ACM 2018 to 2021

Nan Braunschweiger, Han Broere, Ewart MacKenzie, Douglas Murray-Jones

ACM 2019 to 2022

Grace Ansah, Sherree Atkinson-Bret (secretary), Fiona Parrot, and one vacancy temporarily filled by Ulrike Schnoor

ACM 2020 to 2023

Christine Bunn, David Hogg, Mwai Makota, Peter Tulloch

Sherree Atkinson-Bret (sherreeatkinsonbret@gmail.com)

Fabric sub-committee

Due to the Cover-19 pandemic the church facilities have not been in use since mid-March 2020. The property has been regularly inspected and kept cleaned and, during the winter, the heating in the *Auditoire* has been kept at a minimum level with an eye to the maintenance of the organ.

As convenor, together with the minister, session clerks, etc. I have been in regular contact with the General Trustees (building safety, risk and compliance, fire safety, health and safety departments) of the Church of Scotland in Edinburgh concerning the ongoing pandemic, health and fire safety practices and updating guidance on reshaping church life and looking after church buildings.

The General Trustees fire safety administrator/coordinator has organized an introduction to fire safety webinar via Zoom but has not yet been able to offer our congregation a place - hopefully we will be given an opportunity to attend future sessions, which will cover fire law, prevention/reduction principles, risk assessment, evacuation and emergency arrangements - these principles of risks etc. will be shared with the congregation. Appointing a health and safety administrator/coordinator, as acknowledged by the General Trustees, would be worth considering.

Douglas Murray-Jones (dmurrayjones@aol.com)

Eco-Congregation

On June 30 2020, the kirk session agreed that our congregation should join over 500 others as a full member of Eco-Congregation Scotland. A briefing on the initiative and possible activities in support was presented to the congregational committee in September. From Edinburgh the initiative organized a range of online campaign events in preparation for a conference of the UN climate change convention that due to Covid will now meet in Glasgow only in November 2021.

Congregation members including Sunday School parents were invited to attend some of the online events, including a webinar on fair trade products held in June 2020. In October 2020 the church newsletter included a feature article on climate change and activities of the Eco-Congregation

initiative in support of the international climate negotiations. One of the online services on August 31 included special reference to the theme of environmental care and the goals of Eco-Congregation Scotland. Information on the initiative was also introduced on a dedicated page of the new Church of Scotland Geneva website.

Cornis van der Lugt (cornis.lugt@gmail.com)

Caring for one another

The group has been dormant for a while now, although nobody has stopped caring! I know that we have all been looking out for each other during the pandemic.

Jim Sharp indicated some time ago that he wanted to step down from running the group and I agreed to take over. I would like to take this opportunity to thank Jim for all his hard work over the years and especially for his Christmas lunches which were always greatly appreciated by many.

Although the group hasn't yet been officially reconvened, Christine Buhler, Lindy Twaddle and I put some goody bags together at Christmas and Easter for older members of the congregation who, because of Covid, were going to be on their own. The feedback was very positive. The home baking, chocolates, Christmas candles and plants at Easter were all enjoyed and much appreciated.

The next task is to reconstitute a new group. If you would like to know more or join the group, I'll be delighted to hear from you. You can call (+33 450 20 34 92) or email me.

Jane Broere (jane.broere@wanadoo.fr)

Women's group

The women's group was only able to meet in person twice in 2020 due to the pandemic restrictions. Those two adventures were spent happily in the beautiful *Jardin Botanique* in Geneva. Group members brought snacks and drinks and spent the time walking and chatting. (Possibly more chatting than walking!) The group also met through Zoom on a couple of occasions. Each meeting afforded warm friendship and an occasion to catch up. Lively discussion always ensued. Hopefully, 2021 will see an easing of restrictions and we shall be able to meet more often.

Christine Bunn (bunnc@bluewin.ch)

Book and gift stall

Well, to be perfectly frank, there isn't a great deal to report. We were quietly ticking along, arranging the replenishment of stock, preparing duty rosters and all the routine bits and pieces of our team activity... when, bingo!, quarantine became the buzz word in our lives. At the beginning of WWI, many were convinced that "it'll all be over in a couple of months". Ditto in 2020 but the pandemic wasn't and still isn't over – and I'm beginning to forget how long it takes me to get from home to the *Auditoire*.

That said, we've all missed the contact with friends and visitors and hope to be back to renew the fellowship generated by our focal point in the *Salle*, attracting old-timers and newbies in equal measure and catching up on all the news. Meanwhile, heartfelt greetings from Mary (the boss lady), the rest of the team, and me, along with the wish that you and yours stay safe and well.

A personal note

It is with much regret that I wish to say that, owing to mobility problems, I will no longer be able to 'run' the bookstall. My sincere thanks go to the team, who have so ably supported me: Antonia, Claire, Joan, Lily (who has been so diligent in making sure the books are arranged alphabetically) and Suzanne.

What can I say about the devotion of my good friend, Ritchie? She has hardly ever missed a Sunday and is always ready to step up and lend a hand if needed. Thank you to the real boss of the bookstall! And good luck to whoever takes it on!

Mary Couper

Postscript

In complying with Mary's request to add news of her decision to step down, I should like to pay tribute to her own contribution to the ongoing success of the bookstall. It has been a pleasure to serve under her guidance. We all look forward to sustaining the bond we share and hope she will be able to be with us whenever she can.

Ritchie Pannetti

Church lunches

The regular Sunday lunches after the service on the last Sunday of each month took place in January and February 2020 before the Covid pandemic meant we could no longer meet.

Alice Tulloch

Craft group

The group managed to meet a couple of times in 2020 in spite of the pandemic. Craft matters took a back seat, but the fellowship, company, laughter was most welcome during difficult times. We look forward to getting back to regular meetings, as well as welcoming new crafters.

Christine Buhler (BuhlerChristine@hotmail.com)

Outreach

Mission partnerships

As ever, our grateful thanks to all who support our mission partnerships in Ekwendeni, Malawi and Lalgadh, Nepal by regular giving or individual donations. The connections built up over the years mean that these are not just abstract "projects" but active relationships with people we know and love.

The financial report shows that despite the restrictions of Covid, mission giving held up well and even increased in 2020, with a total of over CHF 42,000 in regular contributions and an additional special donation of CHF 16,000 for Lalgadh. Your great generosity has enabled Christian work for some of the world's poorest people to flourish and grow.

Ekwendeni, Malawi

We remain the sole source of financial support for the Youth Resource Centre at Ekwendeni Mission Hospital, paying the salaries of the manager (Shupo Kumwenda), a caretaker and a night-watchman.

The centre aims to create an HIV-free generation in its young people as well as providing opportunities for youth, people living with HIV, women and other vulnerable groups to take responsibility for development.

In its catchment area, it has now achieved zero HIV infection through its approach of prevention of parent-to-child transmission - a remarkable record. Poor children and adults receive continuous care and lifetime support. Young people from the centre also work closely with the feeding programme run by Nourishing Minds, the NGO established by Jane and Han Broere.

Malawi appears to be coping well with Covid-19: despite a second upsurge in January-February 2021, the incidence (according to official data) is now very low. Locally, young people from the centre are spreading the message of sanitation, social distancing and mask wearing. Specifically, they have conducted a campaign of distribution of posters and leaflets in the local language; distributed hand sanitisers, soap and masks; and composed songs and dramas to take around the villages to create awareness of Covid.

Lalgadh, Nepal

The work of Lalgadh Leprosy Hospital continues through the strong Christian commitment of our elder, Dr Graeme Clugston, and his Nepali wife, Meena. Lalgadh is one of the busiest leprosy hospitals in the world, as well as a major general hospital for south-east Nepal and for patients crossing from India. Leprosy patients are all treated free of charge. Our general support goes to pay the salaries of a doctor and a nurse.

Lalgadh has been designated as a Covid-19 isolation centre in Nepal, and is running a quarantine service and a Covid patient treatment centre, on government request, in addition to its very busy regular work.

Graeme reports that the new wave of Covid-19 has recently swept across the border from India. Nepal was totally unprepared, having even closed down testing and quarantine and border restrictions that were in place in 2020. Central and provincial governments are in conflict about responsibilities. Infection rates (grossly underreported) are rocketing upwards. Graeme, Meena and the Lalgadh staff have just had their second doses of vaccine, and the hospital has reintroduced strict prevention and control measures.

Please pray for our mission partners and their important work in these difficult circumstances; and please continue your support for these two very worthwhile causes.

Donating

You may contribute to our mission partnerships by direct transfer to the Church of Scotland, Geneva bank account. If you transfer funds on line, please ensure that the payment is marked as being for mission work – including which project, should you wish to prioritize one.

Peter Tulloch (tulloch.peter1@gmail.com)

Ecumenical links

Our congregation, by its very nature, has always been very ecumenically minded but, as with all church activities, Covid-19 has severely limited how we have been able to express this in 2020. We have maintained our links both with the *Rassemblement des Eglises et Communautés Chrésiennes de Genève* (RECG, recg.ch) and with *Témoigner ensemble à Genève*/Witnessing together in Geneva (TEAG, johnknox.ch/programme/temoigner), although in both cases they were obliged to cancel their usual gatherings. The current hope is that TEAG will be able to organise some form of event in September 2021, on the occasion of the *Jeûne genevois*.

The main purpose of *Cursillo* in Geneva is to organise weekend retreats twice a year. Numbers 71 and 72 were held in May and November 2019 but #73 has been repeatedly postponed and is now being planned for May 2022. For further information, please speak to me or visit the website of the Geneva English Cursillo Community (genevacursillo.org/wordpress)

Arthur Askew (arthuraskewge@bluewin.ch)

Finance

Treasurer's report

This report on our finances in 2020 has been prepared on the basis of pre-audited accounts.

Congregational finances

When the Covid-19 lockdowns started in 2020, there was a lot of worry about our financial sustainability. Since 2017, we had been more or less breaking even, with roughly the same amount of income and of expenditure. This meant that the congregation had no real ability to withstand a major shock.

Until 2020, it was hoped that a solution might be found before such a shock occurred. Various ideas were put in place but none with a great enough impact when the Covid-19 shock hit us all. Our services moved online with considerable success, but the physical constraints hit our income in two main ways: there was no longer a cash collection on a Sunday morning and no St Andrew's Fair. In 2019, these two made up 39% of total income. Without them, the congregation would face a huge drop in income.

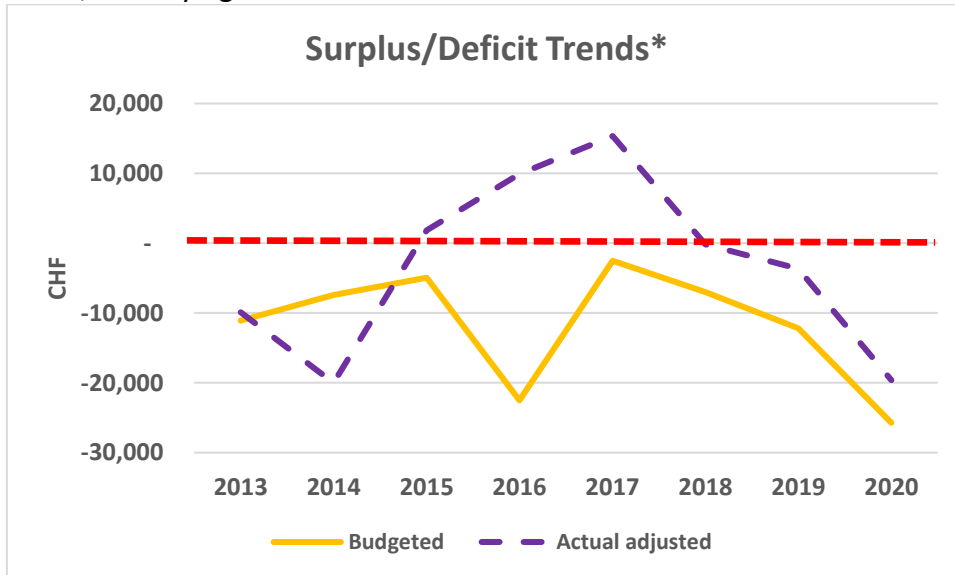
At the same time, most of our expenditures now are fixed costs, which remain regardless of circumstances¹: employment costs, rental and maintenance of the *Auditoire*, the *Salle* and the manse, assessment dues to the Church of Scotland and so forth. There simply isn't any room to achieve a significant fall in costs. We have enough reserves to keep going for a short while but not indefinitely.

In the face of this crisis the congregation responded magnificently. What was not hit was the Freewill Offering system and the similar capacity to provide donations online. Together these two increased from CHF 78k in 2019 to an impressive CHF 106k in 2020. The fair made CHF 15k in 2019. Its online equivalent in 2020 made CHF 10k, as people realised its crucial value, as a source of finance as well as encouraging community. Members of the congregation sold home-made produce online, and many simply made generous donations.

¹ Total non-Mission expenditure in 2019 was CHF 140.6k, rising to CHF 143.4k in 2020, mainly due to slightly higher employment costs and the Church of Scotland Mission and Renewal Assessment

In short, members of the Church stayed the course with their existing giving through the Freewill Offering scheme, switched from cash offerings to online donations, or increased both through boosted donations. In the end, the deficit of CHF 20k is unfortunate but is not the overwhelming disaster that had been feared earlier during the year.

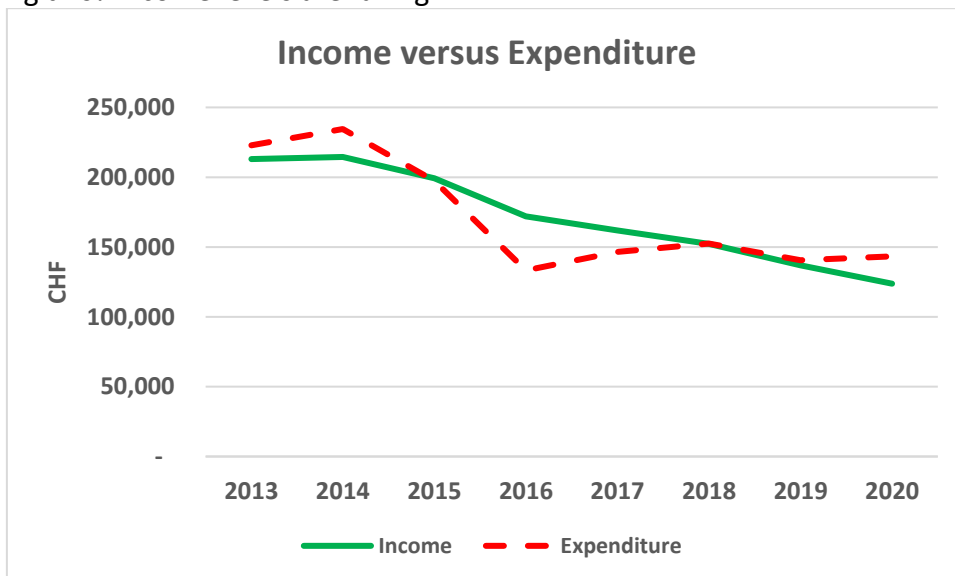
At the same time, a deficit of CHF 20k is not to be taken lightly. This level of deficit has not been seen for over a decade (although the 2014 deficit of CHF 17.5k comes close, if adjusted for inflation). In the longer term, a worrying concern shows:



**2016 surplus adjusted downwards to take into account redemption of reimbursable loan for expenses on former Manse made in 2014*

The dotted red line above represents the breakeven point, where income and expenditure are equal. The solid orange line shows the budgeted levels, the dashed purple line the actual levels. The good news is that the actuals have exceeded the budgeted trends since 2015. The bad news is that since 2017 they have still been following them. Since then, we have consistently budgeted for an increasing deficit., This is a downward trend that cannot continue forever.

What is driving this? Income levels are falling.



Expenditure has remained more or less stable since 2016 but income has been declining since 2014 and has continued to do so, even while expenditure has remained approximately stable.

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The experience of 2020 has shown that there may be hope of finding a strategy to solve this. Income in 2020 fell off sharply, mainly because there were no cash offerings after early March. In 2019, these amounted to CHF 39.2k or 29% of non-Mission income. In 2020 they amounted to CHF 6.8k, received entirely up to mid-March.

At the same time, the Congregation moved dramatically to giving through bank transfers, whether through increased Freewill Offering contributions or individual donations. Freewill Offerings and donations in 2020 together amounted to CHF 105.6k while in 2019 they had been at CHF 77.8k.

So a loss of CHF 32.4k in cash was compensated by an increase of CHF 27.8k from Freewill Offerings and donations. The additional loss in income was mainly from reduced levels of special fundraising and Church Fair income although these were not as severe as initially projected (see above).

The important point is that the increase in electronic transfers showed the congregation taking full responsibility for maintaining itself. Some of the cash income in a regular year with a service each Sunday comes from visitors and those passing through. These people, for obvious reasons, did not continue to give in 2020 through bank transfers. So the increases in other forms of income which offset that drop were coming only from our own members, in many cases contributing even more than usual.

If the congregation can sustain this level of giving once the *Auditoire* opens its doors again, then the additional income from visitors and other sources could help to close the gap between income and expenditure. It isn't immediately clear quite how much this would involve (it is not possible to distinguish between cash contributions from the congregation and from visitors). Nonetheless, it is a reason to be optimistic.

At the same time, almost halfway through 2021, we are not back in church for worship, so the crisis is hardly over. Our congregation is about much more than money but we do need funds simply to keep going.

Not everybody has always appreciated our calls for electronic giving but in a way, it is only the virtual equivalent of the weekly offering plate. We need to increase our income both to eliminate deficits and to build increased shock resistance into our system, should another emergency occur.

Nonetheless, the giving levels in 2020 are a message of real hope: faced with a crisis, we have risen to it. The key lesson is that with enough energy and determination, our congregation is fully capable of sustaining itself. It may even see itself not only recovering but even growing again. The hope is there and so is the way forward.

Mission finances

Total income in 2020 for our mission work was CHF 58,567. This was split approximately CHF 42.3k for work in Nepal and CHF 16.2k for work in Malawi. The figure for Nepal included a special donation of CHF 16k for Lalgadh Hospital. Without this, the total mission income was CHF 42,567.

This represented an increase in mission giving seen in over 2019 (CHF 37,525 in total, adjusted for special Nepal contributions). Unlike church income, which typically relies to a large extent on cash donations and the Church Fair, mission income, at least in recent years, relies heavily on bank transfers, especially from a handful of very generous donors. This does leave mission income quite vulnerable to the loss of any of its key donors, for whatever reason. This is a particular risk for Malawi which is extremely reliant on our congregation for most its support although the work

supported in Nepal is also of great importance. There is not a great deal of shock resistance in the current structure. However, the number of smaller donors is perhaps encouraging since they might be able to cover the loss a major donor if requested to do so in case of a particular emergency.

Extensive support was provided to both projects, since the income received for mission work in one year is considered fully expensed in the same year as the funds received already carry an effective commitment made that year to be made payable in future. In practice, it means that the cash flow of mission funds can remain high enough to sustain operations from one year to the next, subject to the absolute levels in question.

The high level of support provided to Malawi meant that the cash balance still available at the end of 2020 was CHF 5,547 for that project, which was an improvement over the balance of the previous year. The cash balance for Nepal was CHF 7,373. This left us with a sufficient cash flow to provide ongoing support into 2021.

Note of appreciation

Following the end of our contract for tax assistance purposes with Geneva Tax and Audit SA, we were recommended to seek the assistance of Peter Rupf of SOFAD SA. Mr Rupf and his colleagues have given generous guidance and assistance *pro bono* over the course of the past year, providing payroll calculations and documents, and helping greatly with taxation requirements and queries. This has been a real blessing to the congregation. We thank Mr Rupf and SOFAD SA and look forward to continuing our relationship.

Ewart MacKenzie, treasurer (mackenzieje@hotmail.com)

Free will offering (FWO) scheme

At the end of 2020 Tom Snow had to leave Geneva for work reasons, without much notice, and return to the US. Apart from being an elder and our Zoom techie, month after month, Tom was also for several years the Free Will Offering treasurer. I would like to thank Tom for all his hard work and hope that he and the family have settled well into their new life in the US.

Since January I have temporarily taken over the task of Free Will Treasurer. If you might be interested in doing this job, please contact either the minister (laurence.twaddle@gmail.com) or myself (fw.treasurer.cos.geneva@gmail.com).

Total FWO contributions to our congregational finances totalled CHF 120,647 for 2020, up from CHF 76,385 in 2019. This increase can probably be explained mainly by more bank transfers. Considering that in 2019 the church received roughly CHF 39,000 in cash offerings, one could say that the combined FWO/cash donations in 2020 were more or less in line with 2019.

In addition, mission projects donations totalled CHF 43,040 in 2020, up from CHF 26,982 in 2019. Much of this increase was driven by two exceptional donations for Lalgadh.

Last year, due to the pandemic and our church services going on Zoom, very few people actually used the blue and pink envelopes. Most people have been using bank transfer as their way of continuing to give to the Church while others, I know, are putting the money aside at home. If anyone would like to receive their envelopes for this year, please contact me and I will arrange for them to be delivered.

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Free Will Offering does not need to take place through the envelope scheme. The envelopes are not free for us to use. Their current cost is approximately 250 CHF for 25 people. At the next financial sub-committee meeting we will examine this cost and see if the envelopes still serve a purpose or if in the 21st century there is a better, more cost-effective way to donate to the church. If any members of the congregation have an opinion about this, I will be very happy to hear from them.

In the meantime, I would like to thank everyone for their continuing financial support.

Han Broere (fw.treasurer.cos.geneva@gmail.com)

Minister

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Keep in touch!

Our kirk session maintains a confidential *contact list* of all those connected to our congregation: name, address, telephone, email.

If any of your contact details have changed in the last year or so, please update them by emailing Arthur Askew: *arthuraskewge@bluewin.ch*