

Church of Scotland, Geneva
Minutes of the Annual Congregational Meeting
Sunday 9 June 2024, Salle Théodore de Bèze

1. Constitution

The meeting was opened in prayer. Present were: Arthur Askew, Lyndsey Bochaton, Nan Braunschweiger, Jane Broere, Han Broere, Christine Buhler, Christine Colliar, Mary Couper, Freda Craeye, Sandy Cunningham, Antoinette Djamen, Laurent Djamen, Stephanie Fitzjames, Arthur Griffith, Hazel Griffith, Lily Geissbühler, Nicola Hollyman, Mak Ikeda, Vivien Liu, Rebecca McDonald, Ewart MacKenzie, Sheila Mesa, Jean Murray, Fiona Parrott, Páraic Reámonn, Joan Reilly, Eleanor Strittmatter, Jurg Strittmatter, Chris Sutton, Rev. Laurence Twaddle (moderator), Cornis van der Lugt, Ellen Walker, Robert Walker, Rosaleen Walker.

2. Apologies for Absence

Apologies were recorded from Sherree Atkinson, Irene Brampton, Mawunu Chapman Nyaho, Alex Craeye, Gillian Friedli, Jenny Rietbergen and Peter Tulloch.

3. Minutes of the 2023 Annual Congregational Meeting

The minutes were approved as presented.

4. Announcement of other business

Letter of thanks from Graeme Clugston.

5. Finances

a. Overview of 2023 Finances

The treasurer gave a brief narration of his report which had been previously circulated.

Highlights

- It was not a good year up until October 2023
- At the rate seen up to Q3 2023, net assets were predicted to lose 10% of their value per year
- In that case bankruptcy would be predicted within a decade, given that we need to hold 1 year's worth of operational funds at any one time. By 2029/2030 it could be that we would not meet that obligation.
- In reaction to this, the Kirk Session had a briefing in August and this was followed by an Extraordinary Congregational Meeting in October
- There was a very generous response to a subsequent special appeal seen in November and December
- This resulted in a year end surplus of CHF 37,635, which includes the proceeds from the St. Andrew's Fair.

The income flow charts for 2023 show a comparison between the cumulative details compared to the actual monthly amounts, highlighting the upsurge in the last 2 months of the year.

The growth in Freewill Offerings (FWO) is important and has become the financial lifeline of the church; this is encouraging as it includes the vital elements of predictability and sustainability.

Cash giving is difficult to plan for; it is still to recover from pre-COVID times and indicates a need to boost Sunday service attendance. The St Andrew's Fair is performing to order - if not more - and constitutes a steady stream of income. It is also a good example of the church coming together for an event which boosts church life as well as finances, thus we need to continue with this indefinitely.

Cash has been at a low level since 2020, when many switched to online donations, and this is reflected to some extent in the FWO. One-off donations were significant in November and December in response to the appeal. Other sources of income include lunches and the bookshop.

Expenditure performed mostly in line with what was predicted, albeit that it exceeded income until October. Up until then it was foreseen that there would be a deficit in the region of CHF 20,000 to 25,000. Fortunately, this was obviated with the proceeds from the St. Andrew's Fair and the response to the special appeal.

Raising the alarm has, however, been necessary. The church's net assets comprise the cash in the bank. Since 2017 we have seen a reduction of some CHF 9,000 to 10,000 each year rising to about CHF 20,000 in 2020. In 2021 there was a reprieve due to a substantial one-off donation but this is not a source of income that can be relied upon long term. Continuing in this vein, the church would be insolvent by around 2029. It should be noted that mission has no impact on these amounts, all that is received is disbursed.

At the end of 2023 we have recovered to the 2019 levels of net assets. It was noted that the graphs showing net assets changes did not include any adjustment for inflation. Now we need to find ways to ensure we don't go down again, as it was not a false alarm, the projected deficit was real and would have happened if not for the special appeal, even taking into consideration the fair. It is not sustainable to consistently lose 10% of assets per year over the long term. Although we have reversed the trend by 4 years we cannot be complacent, there is the need to stop any snowball effect before it becomes an avalanche. It is not only a finance issue, it also reflects that the church's health was not great as those giving are as generous as ever but fewer people are attending church. That said, finances can be seen as a barometer of the church's health.

In terms of lessons learned we can garner:

- Expenditure planning remained very accurate, it is not a question of unpredicted needs.
- Congregation members had sustained the Church with online giving since lockdown and online giving continuously outgrew cash donations, it is not a question of generosity
- Lower numbers in Church: generosity only goes so far when the number of donors decreases
- Minimal investment in Church life and events (excluding Church Fair); Church life sustains the Church as a whole; a congregation like Geneva can only sustain itself through outreach and bringing in new members.

Moving forward we can see that the church matters to its congregants. But how can we keep growing and sustaining the congregation that they want to contribute to? We need to identify the key challenges faced and address these in the context of the church recovery plan and subsequent Future Focus discussions. Restoration of the 2019 assets level and growth in FW

are good steps forward.

b. Situation to date in 2024

The position is relatively good but not exceptional, the average rate of giving up to May in 2024 is better than it was in 2023. Current projections – with variables, such as the levy from Edinburgh, the assumption that the fair goes well, tax reimbursements, etc. – look like we could reach break-even by year end; but this is not a sustainable strategy in order to have any resilience, e.g. the capacity to face an emergency. It is good that the problem faced in 2023 was heeded, it is to be hoped that this garnered sufficient attention. Future Focus should hopefully lead us forward in the right vein.

c. Mission

Mission contributions are separate from the main accounts and have no impact on the church's finances. Income in 2023 was down on that of 2022 when there was a special Malawi one-off appeal that year. Also there were fewer events in 2023 but this was not a problem as expenditure was lower than the "opening balance" and all income received in 2023 was not expended, although it is being used in 2024. Liquidity is good and there are sufficient funds to support both projects in 2024, which is especially important for Malawi as we are almost their sole donor. In brief, all is going well.

d. 2023 accounts

Holding net assets of CHF 272,000 is a significant recovery from the 2022 level of CHF 235,000. This is thanks to the surplus of CHF 37,500, which results from an affirmative response to the appeal.

Overall cash contributions are lower than budgeted, but FW and donations are higher; there is not much variance in other lines. Expenditure was as predicted in most areas, with some being lower than expected. The contingency fund was not used to the level budgeted. Giving to others combined with the Christmas offering resulted in a contribution of CHF 3,000 to local charities.

The meeting unanimously accepted the 2023 statements.

e. 2024 Budget

The practice to date that the ACM approves the current year's budget half way through the year is not ideal. For 2025 it is proposed that we put forward a provisional budget and this time next year we bring it back and present any revisions that may be required and it can that be re-approved with any adjustments. In that way, we have a working approved budget from 1 January 2025 and likewise on subsequent years.

The 2024 budget is not so different from 2023. The income is an ambition that we need to aim for, not necessarily a reflection of what we might get. Donations are down as we hope there will be no need for a special appeal. Other budget lines are similar to 2023, although special events have doubled. Expenditure is consistent with 2023. This budget would give a surplus of CHF 20,000. Income to date is not keeping up with budget hence the predicted break-even situation at present.

The 2025 budget is very similar to 2024 except for additional expenses related to music in church. Thanks were expressed to Paraic and Rebecca who provide the backbone on a *pro bono* basis, but the right for musicians to claim payment has always existed and we do pay for

occasional visiting organists when such claims are made. This comes from the increased contingency fund which allows for more claims for visiting organists and pulpit supply costs.

Both the 2024 and 2025 provisional budgets were approved.

f. Appointment of Independent Examiner for 2024 Accounts

Warm thanks were expressed to Andrew MacCallum who has acted as an independent examiner as well as to Robert Walker as the 2nd independent examiner. Andrew is not sure he will be able to do the 2024 accounts thus the meeting was asked to approve delegation of authority to the Congregational Committee to confirm an independent examiner before the beginning of 2025. This was wholeheartedly agreed upon.

g. Concluding comments

The treasurer announced that he would be happy to pass on the role of treasurer to anyone who would be interested. He is happy to share the responsibilities in a first instance to ease anyone new into the role. Rotation of duties is healthy as it is not good to have one person in a role for too long. Thus, if anyone would be interested, Ewart would be happy to broaden the pool of expertise.

6. Annual Report

Heartfelt thanks were expressed to Paraic for compiling this rich report. He reflected with thanks that it represents the efforts of all who have submitted articles and shows how much work is being done in the congregation. It was received with thanks by the meeting. It was agreed for subsequent ACMs to feature two articles that deserve to be highlighted. The session could decide which items to emphasise and contributors can ask to speak if they think it is important for them to present their issue(s).

7. Election of members to the Congregational Committee

As of this ACM, four members, elected to serve from the ACM 2021 to ACM 2024 had completed their term of office and were willing to stand for re-election. They were:

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

The ACM approved the re-election of these member to serve a new 3-year term of office. Jenny Rietbergen joined the committee in January 2024 as a co-opted member (replacing Peter Tulloch as liaison person between the CC and the mission sub-committee), pending confirmation by the ACM. The ACM confirmed Jenny as a fully elected member of the committee.

8.Future Focus – next steps

A short series of slides was presented by Paraic on what had been happening to date as a result of the Future Focus sessions held earlier in the year when Rob Rawson came to Geneva to animate the initiative and help us focus on life as a congregation in the future.

A key weakness identified is that we are not a natural community, we are rather a gathered congregation, a scattered and widely dispersed group of people. Thus we need to work at becoming a deeper and more vibrant community. Ways of achieving this can include social

events and creating transversal, thematic or district groups.

A planning group is needed to organise, schedule, publicise and coordinate a series of events with a calendar for the upcoming year.

Some thematic groups already exist, such as arts and crafts, the choir and musicians. A book club has been constituted and there are surely many more new groups possible.

For neighbourhood groups there was a study of the spread of residence of members. A planning group is looking at a feasible distribution in groupings according to canton, department, right bank, left bank, etc. With some 122 members on the congregational roll the plan would be to have about 10 or 12 groups. The intention is that the groups would begin to function in the autumn.

Christine Buhler announced that an events group has been formed and should be up and running during the summer.

Thanks were expressed to Paraic for leading the discussions, who in turn encouraged everyone to participate wholeheartedly in the initiatives and groups to carry the life of the church forward.

9. Other Business

- a. The minister shared with the meeting a heart-warming letter from Graeme Clugston, thanking the congregation for its support of the Lalgadh Leprosy Hospital, outlining the many ways in which it has helped the hospital and its patients. A copy of the letter is appended to the minutes.
- b. Ellen reported on progress to have a ramp installed for wheelchair accessibility. This is currently being assessed with a view to doing the installation in stages and could include access to the lift as well as accessible toilets. The project is in the hands of the EPG, but it would be good to have someone from our congregations involved in order to ensure the needs of our congregational members is met.
- c. It was noted with gratitude that Rosemary Hill has taken over flower rota.
- d. Thanks were expressed to all who had prepared the lunch.

10. Closure

The meeting was closed in prayer.