



OXFORD DIOCESAN SYNOD

and

BOARD OF FINANCE

at St Andrew's Church, Hatters Lane, High Wycombe

MINUTES

Saturday 16 November 2013

1. OPENING WORSHIP

Opening worship was led by members from Cowley deanery.

2. WELCOME AND NOTICES

The Bishop of Oxford welcomed the Ven. Olivia Graham to her first meeting of the Synod as Archdeacon of Berkshire, and obtained members' permission for guest speakers Ms Beth Rowland, Mr Tom Sefton, Mr Richard Stainthorp and Ms Alison Webster to address Synod.

A vote of thanks was offered to the Revd Canon Dr Rupert Bursell QC, who had retired as Chancellor of the Diocese earlier the same week after 12 years of devoted service. A new Chancellor, the Revd Alexander McGregor, also Deputy Legal Adviser to the General Synod and Archbishops' Council, was then sworn in and welcomed as an ex-officio member of the Synod.

Warmest thanks were also offered to Mr Brian Newey, standing down at the end of the year as Chair of the Diocesan Board of Finance, also after 12 years in post, although continuing ex officio on the Synod as an elected member of General Synod. A proper thank you would be said at the March 2014 Synod, following which a bring and share lunch would be held.

3. MINUTES AND MATTERS ARISING

The minutes of the meeting held on Saturday 15 June 2013 were approved and signed.

4. PRESIDENTIAL ADDRESS

The Bishop of Oxford gave a presidential address, available on the diocesan website at <http://www.oxford.anglican.org/bishop-johns-presidential-address-16-11-13/>, including a screening of a DVD setting parish share in the context of the *Living Faith* purpose statement, also available online at <http://www.oxford.anglican.org/support-services/finance/parish-share/>.

5. QUESTIONS

Three questions under Standing Order 70, from the Revd Hugh Lee, Mr Gavin Oldham and Dr Martin Conway, were answered by the Bishop of Oxford, as attached. All three questioners went on to ask supplementaries, as follows.

The Revd Hugh Lee asked whether Sunday was 'the big match', or whether it was 'half time'.¹ The Bishop replied that it was what was done in people's daily lives that really mattered, as summed up in the Living Faith priorities; this was the particular significance of Ministers in Secular Employment, whose workplace ministry was explicitly about equipping the whole people of God day to day. In this context it was essential that the Church turned out from being a centripetal to a centrifugal force.

Mr Gavin Oldham asked why the Roman Catholic Church had done so much better in terms of all generations' affiliation, notwithstanding the Church of England's schools. The Bishop replied that though attendance had fallen off in much the same way across all denominations, the Roman Catholic Church's associational nature meant that many Roman Catholics baptised as infants stayed affiliated in later life even without being regular attenders. However the Church of England as the national church still had the best opportunity to evangelise the nation at large, for example through occasional offices and community links at local level. There remained a need to prioritise work with young people, and with the Board of Education's 282 schools and full-time support for both youth and children's work the Diocese was doing more than many others towards this.

Dr Martin Conway asked for assurances that the working group on inclusion of those with disabilities referred to by the Bishop would be realistic about the resourcing necessary for parish training and individual advice. The Bishop responded that the group's work concerned a key

¹ This sentence incorporates a correction to the draft minutes previously circulated, which read at this point as follows: "... whether Sunday was 'the big match', or whether it was the whole week that was important."

Gospel task and so it would have to come up with answers, however money was a problem, and in the present climate work in this area could only realistically be funded by cutting support in others.

6. CREDIT UNIONS AND THE CHURCH

Ms Alison Webster introduced the item by noting that it would have been unlikely to be on the agenda had it not been for the Archbishop of Canterbury's comments over the summer about Wonga. Though the media frenzy that followed had given new focus and energy to the credit union movement, it was important to remember that individual Christians and congregations had been involved with individual credit unions for decades. Nonetheless, in an increasingly indebted society, there was a particular timeliness in credit unions' promotion of a responsible approach to money.

Mr Tom Sefton, Adviser on Economics and Social Policy in the Mission and Public Affairs Division of the Archbishops' Council, spoke about initiatives within the Church of England nationally in support of credit unions, in the context of wider debates around improved regulation for payday lenders, the need for ready access to affordable credit, and in the longer term the transformation of the banking system. Work on credit unions specifically was being led at national level by a newly formed task group. A key strand was to help build the capacity of existing credit unions through publicity, encouraging people to join their local union, investing capital (an option open to both individuals and bodies such as PCCs), volunteering, as well as by providing premises for 'access points' to increase local reach and accessibility. The Church was well placed to help in all these respects, with a presence in every community, a huge pool of motivated and skilled volunteers, a concern for social justice and a strong commitment to serving the whole community. The initial response had been fantastic, with at least 45 bishops from 31 dioceses involved in some way in marking International Credit Union Day in October, and a number of dioceses investing their own funds in credit unions, as well as much other activity.

Mr Richard Stainthorp and Ms Beth Rowland, respectively Chair and Schools Department Officer/Administration Director of the Community Savings and Loans credit union ('CSL') based in Reading, gave a local perspective. The credit union had expanded from its foundation in 2007 with a 'common bond' qualifying only residents of Reading for membership, to a point where it now covered the whole of Berkshire, although with a majority of members still in Reading. Times were challenging, with Local Authority funding no longer available and increasing difficulty in getting grants in general, and CSL was therefore trying to offer more than just savings and loans. One aspect of this was Beth Rowland's work, funded by the Earley charities, promoting understanding of financial matters and the importance of good money management amongst primary-school children in Reading and Wokingham. The key to the success of credit unions in the long term was for them to become seen as a real alternative to banks and building societies, as was already the case in countries including Ireland, Canada, the USA and Australia. This would enable more better-quality loans to be drawn in, which would in turn allow credible alternatives to be offered to the kinds of loans made available by the payday lenders as part of a broad business.

The following motion was proposed by Mr Robin Birch and seconded by the Revd Mark Bennet:

"That this Synod –

- affirms credit unions as a witness to the need for mutual support and social solidarity amongst our communities;
- encourages church members to support their local credit union by investing, saving and borrowing and by volunteer support;
- urges parishes to publicise credit unions through individual, church, community and ecumenical networks to enable them to reach their full potential."

In a debate generally supportive of the motion and of credit unions (Mr Mark Burton, Mrs Julie Dziegiel, Mr Michael Hardman, Mr Martin Hughes, Mr Martin Mays-Smith, Mr Gavin Oldham, Revd Jason St John Nicolle, Revd Canon Chris Sugden, Mr Edward Weiss, Revd Jeff West), various questions were asked about the credit union business model, in particular what return could be expected on investments and whether they were protected, where volunteer support tended to

come from, and at what rate of interest credit unions could realistically compete with payday lenders. A number of speakers referred to the wide range of needs in the retail financial market: there were the increasing numbers of people heavily mired in debt; there were recipients of state benefits whom Government now insisted should manage their own budgets and have benefits paid to them direct; there were those desperately in need of money to tide them over for a very short period, for whom the payday lenders offered a genuine service. Some needs could be met by credit unions, but others could not, since their approach was inherently about effective money management, not about offering short-term solutions to short-term problems; it was also important to be clear that there was great variety within the credit union sector, and that though some were highly professional operations, others were very small. Other speakers, though welcoming the motion, pointed to wider issues, including the importance of shifting from a debt culture to a credit culture and the need for a Christian conception of capitalism (if this were possible) embracing the whole kingdom of God. On a point of information, one speaker noted that there were plans sponsored by Cherwell District Council for a new credit union based in Banbury.

Responding, Richard Stainthorp reported that CSL had paid a 1.2% dividend on investments in 2012, and that 75–100% was an annual interest rate at which he felt it might be possible for a credit union to compete profitably with a payday lender, and Tom Sefton that the credit union trade association was putting significant effort into modernising governance structures. Both Tom Sefton and Robin Birch stressed that credit unions were about long-term support: though not a panacea, they could have an important role to play in helping people manage their finances effectively.

On a show of hands, the motion was passed with one recorded abstention and all others present voting in favour.

7. PARISH FOCUS: CHRISTIANS AGAINST POVERTY DEBT CENTRE IN EAST OXFORD

The Revd Canon Bruce Gillingham, Rector of St Clement's in Cowley deanery, led a presentation on proposals for a Christians Against Poverty ('CAP') debt centre in East Oxford, assisted by Ms Jill Ewbank, the St Clement's CAP champion, whom members granted permission to address the Synod. The St Clement's 'money journey' had begun 21 years ago with the establishment of the Jubilee Fund, run for regular, committed members of the church and enabling members to help others in the congregation in financial need, a small but significant and very practical ministry. This was born from a commitment to holistic mission expressed as social justice and personal salvation, in more recent years expressed through running CAP Money courses, three short sessions using discussion, DVD clips and thought-provoking exercises to help people improve their money management. The plan now was to respond to the widespread problem of debt, as well as helping to prevent people from becoming indebted, by partnering with other Oxford city churches with the aim of opening an Oxford CAP Debt Centre in May 2014. Further information about CAP is available at <http://www.capuk.org>, and on St Clement's at stclements.webden.org.uk.

8. APPROVAL OF 2014 REVENUE BUDGET AND 2015/17 PROJECTIONS, AUTHORISATION OF EXPENDITURE AND DEANERY SHARE APPORTIONMENT

Introducing the debate, the Chair of the Diocesan Board of Finance stressed the point that costs budgeted for 2014 were lower than for 2013, the first time in anyone's memory that this had been so, and a particularly significant achievement in austere times. The budget included provision for a 2% increase to both clergy stipends and staff salaries, as against only a 1% increase in parish share, which it was hoped would also be viewed as significant by parishes. Looking forward to 2014, the importance of reliable cash flow was underlined, in which context a proposal arising from the Bishop of Dorchester's 'Reducing the deficit' review earlier in the year to offer 1% share discounts to parishes paying by direct debit in 12 monthly instalments or in full by 31 January had been wholeheartedly endorsed by the Planning & Budget Sub-Committee, and would be put to Bishop's Council for approval in December. The Chair referred also to the 'Recovering deaneries' programme, offering deaneries with problems paying share a phased move towards full payment, in which regard the new share scheme itself was already proving a helpful factor.

In discussion (Revd Mark Bennet, Revd Canon Sue Booy, Mr Mark Burton, Revd Canon Richard Hancock, Mr Martin Hughes, Mr James Macnamara, Mr Mike Powell, Mr Philip Read, Revd Jason St John Nicolle, Mrs Juliet Rudolf, Mr Allan Whittow), many members spoke enthusiastically in support of the budget, a number expressing the hope that it would trigger a generous response from parishes. In relation to the new share scheme, pleas were made for more realistic costing of house-for-duty posts at 50% of full-time stipendiary, and for transparency around the use of Experian data. Other points were made as follows: there should be a renewed focus on giving throughout the Diocese, ideally backed up by an annual rededication service in every parish; against the many fresh expressions of church, stale expressions should be borne in mind; much as the revised share scheme was to be welcomed, insurance was proving an increasing burden on parishes, and it would be good to be able to do something about this; if the Diocese was to engage effectively with new communities, significant investment would be required; fixed stipends might have to become a thing of the past if further resources were to be released for mission; congregations' age profiles were a continuing concern; the Diocese's central services had to be capable of providing the support the Diocese needed, and mutual suspicion between parishes and the centre would do nothing to further mission.

In answer to specific points raised, the Chair responded that: house-for-duty costs might well need further consideration, particularly since housing would be a scarce resource in new communities, and that after two years or so he would expect the whole share scheme to be reviewed, including the urban deprivation and rural allowances; if underpayment estimates did prove to be unduly optimistic, further review of all expenditure would have to be undertaken; appropriate resourcing of new communities would need a Diocese-wide view to be taken, and the Planning & Budget Sub-Committee had begun to discuss this issue at its last meeting; central services could not be cut indefinitely without impacting support offered to parishes.

The Chair moved the motion:

“That this Synod –

- a) approves and adopts the 2014 budget set out below and in the accompanying papers;
- b) authorises the Standing Committee of the Diocesan Board of Finance to expend in 2014 a sum not exceeding the following net amounts;

BUDGET HEAD	AMOUNT (£000s)	Note
<u>Net Revenue Costs</u>		
1 Parish Ministry	13,777	
2 Diocesan Administration and Finance	411	1
3 Mission in the Diocese	2,618	
4 National Church Responsibilities	979	
5 Transfers to Unrestricted Reserves	266	
Total Net Revenue Costs	18,051	
<u>Funded by</u>		
6 Net Parish Share (see c) below)	18,051	
<u>Capital Costs</u>		
7 General Fund Expenditure	56	
8 Capital Transactions – Houses	–	2
9 Loan Transactions	–	3

- c) requests that such expenditure be financed in part by deanery share apportionments for 2014 based on the figure of £18,051,000 being net of allowances for rebates and under-collection (Head 6);
- d) notes, in the accompanying papers, the projections of income and expenditure for 2015 to 2017.”

Notes

- 1 Gross Administration and Finance £710,000, less income from investments and trusts £299,000, net £411,000.
- 2 2014 budget for Capital Transactions – Houses is a net cash inflow so no vote is required.
- 3 No funds need be voted for loan transactions as these are funded by the CBF.

The motion was passed by an overwhelming majority, with three votes against and two recorded abstentions.

9. MEETING OF DIOCESAN BOARD OF FINANCE

The Synod adjourned for a General Meeting of the Oxford Diocesan Board of Finance (see separate minutes). The Synod then reconvened.

10. ELECTED LAY REPRESENTATION ON DEANERY SYNODS 2014–17

On a show of hands, the motion “That this Synod approves the use of the representation formula set out in paper ODS 13.11 for the election of parochial representatives of the laity to deanery synods in 2014.” was passed unanimously. Members were reminded of deanery synod members’ role as electors for the General Synod: to ensure a representative General Synod, it was therefore important that deanery synod members’ views were as far as possible representative of the range of views within deaneries.

11. REFLECTION

Rounding off the morning’s business, a reflection was given by Revd Canon Dr Rupert Bursell. His 12 years as Chancellor had been an enormous privilege. The Diocese had more grade I and II* listed buildings than any other, a great repository of the built heritage of the English nation. It was therefore essential to have a faculty jurisdiction working well, for the loss of the ecclesiastical exemption would be a disaster for the mission of the Church; there needed to be the flexibility within the system, however, to respond creatively to new patterns of worship. Fundamentally what was required to attract new people (in addition, perhaps, to new service times) was trust and respect. The need for trust was exemplified by the bishops’ commitment to safeguarding; in Ireland, the breakdown in trust had resulted in the Roman Catholic Church shrinking to a third of its former size and withdrawing from ministry to young people. As to respect, visible support for credit unions, debt centres and so on was essential to gaining public respect, as was far more coherent articulation of the theological arguments around such issues as women in the episcopate and blessing of gay relationships; if the Church of England could not do better, people would not be drawn in.

12. CLOSING PRAYERS

The Bishop of Oxford led closing prayers.

ATTENDANCE

3 bishops, 48 members of the house of clergy and 69 members of the house of laity indicated their attendance.

Apologies for absence were received from:

Revd Peter Bennett	Miss Margaret Drage	Rt Revd Andrew Proud
Revd Piers Bickersteth	Dr Philip Giddings	Revd Canon John Robertson
Lady Alison Buckinghamshire	Mr John Glanville	Revd Canon John Salter
Mrs Margaret Burne	Revd Linda Green	Mrs Jo Saunders
Revd Prof. Mark Chapman	Mr Robert Hurley	Revd Belinda Searle-Barnes
Revd John Cook	Revd Bill Jackson	Mrs Tanya Sims
Revd Rod Cosh	Mr Peter Jeal	Revd Tim Stead
Revd Canon Adrian Daffern	Revd Andrew Marsden	Revd Susan van Beveren
Revd Kevin Davies	Revd Pam McKellen	Revd Camilla Walton
Revd Tim Davis	Mr David Morgan	Revd Will Watts
Revd Philip Derbyshire	Revd Jitesh Patel	