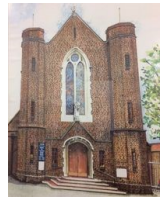




St Joseph's Catholic Church

Champion Road, Upminster

Parish Priest: Fr Matthew Bemand-Qureshi
Parish Secretary: Rachel Hayward
upminster@brcdt.org / 01708 222432



PARISH NEWSLETTER

13TH / 14TH JULY 2024

FIFTEENTH SUNDAY OF THE YEAR (B) - Mass Book Pg 39

(Amos 7:12-15, Ephesians 1:3-14, Mark 6:7-13)

20TH / 21ST JULY 2024

SIXTEENTH SUNDAY OF THE YEAR (B) - Mass Book Pg 41

(Jeremiah 23:1-6, Ephesians 2:13-18, Mark 6:30-34)

This summer we have been recognising and celebrating different areas of service within the parish. Like any parish, we are heavily reliant on those who give generously of their time and energy in many different ways. Our parish is no less reliant on the financial contributions parishioners make to our common expenses, and I would like to take this opportunity to thank you for this. Since it is not simply a matter of paying for a service you receive but a sharing in the work and mission of this parish community, I believe it is important to be as open and transparent as possible about our finances, which is the purpose of the annual update included within this newsletter. I am also going to do something that might be considered rather brave, and attempt to preach on the theme of giving as well as offer a reflection on this theme now.

I have referred a few times recently to the great commission at the end of St Matthew's Gospel: make disciples. Everything we do as a parish community should relate to this commission. In the second chapter of the Acts of the Apostles, we read of the life of the first Christian community, centred on "the apostle's teaching, fellowship, the breaking of bread and the prayers", with a commitment to sharing their material goods and providing for the needs of all. As a community of Catholic Christians living in the 21st century our core activities are basically the same, and though we don't share all our material goods in common, we do share the responsibility for the costs of these activities (which includes the significant expense of maintaining the buildings dedicated to them) as well as supporting those in need.

I recall a conversation with one of the mission team last October, who said that the last thing to be converted was her wallet! Most if not all of you do contribute to the costs of running the parish, but I wonder if we give much thought to the deeper significance of our giving. This weekend's gospel includes both a sending out on mission, and an exhortation not to find security in possessions but to trust that what we need will be provided. Our society conditions us to see money as a measure of our status as well as a means of providing a sense of security. On the other hand our

faith tells us that neither of those things are of ultimate importance, nor in the end can they provide the lasting and deep happiness we seek. But we are called to use what we have responsibly, striving to do good with whatever comes into our possession. This is one way in which we exercise the 'kingly' aspect of our baptismal calling, as sharers in Christ's anointing as priest, prophet and king. By our choices we can also bear prophetic witness to our concern for others and for our common home. And our giving is not just a contribution to the church but an offering to God, a kind of sacrifice, that expresses the priestly dimension of our Christian lives which are oriented to the worship of God.

I'm not going to tell you how much you should give, as everyone's circumstances are different. There is no subscription or membership fee for the church. The biblical standard of the tithe (10%) comes from a society without the developed systems of welfare and healthcare that are now funded by taxation. Nevertheless we might think of assigning a generous percentage of our income to our parish and other charitable giving. The biblical tradition of giving the first fruits to God suggests that this should be a priority, not a matter of giving a bit of what we have left over after everything else. The lesson of the widow's mite is that the love and sacrificial generosity behind the gift matters more than the amount itself. It is something we should pray about, and consider increasing (or if our circumstances warrant, decreasing) periodically. As the insert sets out, if we look at this simply in terms of what we need to cover parish expenditure, we are doing 'ok' at the moment. But a more mission-focused approach is to think what we might be able to do as a parish in which each person gave according to their means but also with spirit-filled generosity and trust in the Lord. In the insert I have set out a vision of what we might be able to do with more and invite you to read it prayerfully. In the words of St Paul, may we all be cheerful givers, and in the light of the gospel for the 15th Sunday, may we come to expect marvels when we place ourselves at God's service.

God bless, Fr Matthew

WELCOME to anyone who is new to or visiting our parish. If you would find it helpful, please ask the welcomers for a card with the order of Mass. New parishioners are encouraged to complete a registration card, available in the porch or online via our website (or visit tinyurl.com/stjosephsup).

SUMMER NEWSLETTERS: For the rest of July and August the newsletter will be produced on a fortnightly, rather than weekly basis. This newsletter therefore covers two weeks, and the next one will be published for the weekend of 27th/28th July.

PARISH OFFICE: Please note that the Parish Secretary will be away until 23rd July. It will not be possible to respond to any hall booking enquiries or Mass requests during this period.

SECOND COLLECTION: Please note that there is a second collection after all masses on the weekend of 13th/14th July in aid of Stella Maris (Apostleship of the Sea).

HOLY HOUR: There will not be a holy hour before the vigil Mass on Saturday 13th or 20th July. There will also not be a lunchtime holy hour on Wednesday 24th July.

LOURDES COFFEE MORNING: Some of the young people of our parish travelling to Lourdes this month with the Brentwood Catholic Youth Service will be hosting the Sunday coffee morning on 14th July (as some others did last weekend). There will be a collection basket in the hall, and any proceeds will be shared by the young people as a contribution to the costs of the trip.

LOURDES PRAYER INTENTIONS: We will take last year's paschal candle with us to burn near the Grotto for the intentions of the whole parish. Fr Matthew will offer Mass at the grotto for the intentions of the parish. If you have any specific prayer intentions please give them to Fr Matthew before Friday 19th July.

THANK YOU to Frs Jerold Savio, Liam Hayes, and Gerald Gostling, who will be celebrating Mass here at various points during the next two weeks. Please note that when Fr Matthew is away, the church will close earlier than usual.

CONGRATULATIONS: We congratulate and welcome those recently baptised: Anne, Sadie, Zachary, Freddie and Santiago.

PILGRIMAGE TO ROME OCTOBER 2025: Next year is a Jubilee year. Would you be interested in joining a parish pilgrimage to Rome during October half term 2025? We are looking at 5-6 nights, estimated in the region of £1200 per person. To proceed, we need expressions of interest as soon as possible – no commitment at this stage but those who do sign up will have priority access to bookings. Please visit <https://tinyurl.com/stjrome25>

MOTHERS PRAYERS: Please note that our last meeting before the summer break will be on Tuesday 16th July.

CWL WEDNESDAY LUNCHESES: The Wednesday lunch club will be closing for the summer. Our last lunch will be on 24th July and we will re-open on Wednesday 11th, September. Many thanks to everyone who has supported us and we wish you all a lovely summer, whether you are staying at home or travelling further afield.

RAINHAM FOODBANK: A big thank you. Since Easter our parish has donated the huge amount of 163kg of food and other groceries. Well done! It is sad that there is still a great need for food banks, so please keep donating. You can place items in the black bin at the back of the church, where there is a list of suggestions for donations. Margaret Holden.

WEEKDAY READERS: During the school holidays we will need a few more readers for 9.15am mass. Any students on holiday from school or university would be especially welcome if they wanted to try out this important form of service. Training is available from Margaret if you would like. Please send an email to the parish office.

USEFUL INFORMATION

EUCCHARISTIC ADORATION & CONFESSIONS: *Usually* Saturday evening 5.30-6.15pm and Wednesday 12 noon-1pm. Confessions also available on request when Fr Matthew is available or by appointment. Please note variations due to holidays.

PARISH OFFICE HOURS: (From Mon 23rd) Mon-Fri 9am-12.30pm (except Wednesdays).

Fr Matthew (emergencies—voice only): 020 3332 0486

Baptisms & weddings - please speak to Fr Matthew after Mass

Repository: Saturdays before & after Mass, and Sundays after the 9am Mass until 10.55am

Queen's Hospital: If someone staying in the hospital would like Holy Communion, please contact the lay chaplaincy coordinator Helen Miranda on 01708 477890. In an emergency ask the ward staff to request the on-call Catholic priest via switchboard.

Facebook: [stjosephschurchupminster](https://www.facebook.com/stjosephschurchupminster) **Web:** www.stjosephschurchupminster.com

MASS INTENTIONS THIS FORTNIGHT

Sat 13th July

6.30pm

People of the parish

Sun 14th July

9.00am

FIFTEENTH SUNDAY OF THE YEAR

11.00am

Veronica Hughes RIP (Healy)

Katie Prior RIP Anniv. (Nicholson)

Mon 15th July

9.15am

Noel Taylor RIP (Burke)

Tues 16th July

9.15am

Kee family intentions

Wed 17th July

9.15am

Int. Bridget Fowley (Manning)

12 noon—1pm

ADORATION AND CONFESSIONS

Thur 18th July

9.15am

Int. Brian & Maureen Springham (Springham)

Frid 19th July

9.15am

Int. Bruno Biagioni (Manning)

Sat 20th July

1pm

Wedding of Ryan Wilson and Megan Smyth

6.30pm

Fr Cedric Stanley RIP (Mason)

Sun 21st July

9.00am

SIXTEENTH SUNDAY OF THE YEAR

11.00am

Ivan Cooper RIP Anniv (family)

People of the parish

Mon 22nd July

9.15am

Private intention

Tues 23rd July

9.15am

Nimmy Henry RIP 1st Anniv (family)

Wed 24th July

9.15am

Edward & Sheila Willoughby RIP (family)

Thur 25th July

9.15am

Int. Frances Jenner (Tsocos)

Frid 26th July

9.15am

Int. Maureen Springham (Brian)

Sat 27th July

5.30pm—6.15pm

ADORATION AND CONFESSIONS

6.30pm

Len Williams RIP (Hollinshead)

Sun 28th July

9.00am

SEVENTEENTH SUNDAY OF THE YEAR

11.00am

People of the parish

James Loudon RIP Anniv. (Jill)

**PLEASE ENSURE YOU ARE AWARE OF THE POSITION OF THE
EMERGENCY FIRE EXIT DOORS IN THE CHURCH, AND PLEASE ENSURE THAT ALL
MOBILE TELEPHONES ARE SILENCED BEFORE THE SERVICE BEGINS**

PARISH FINANCE UPDATE 2023-24

Dear Parishioners,

I invite you to read this annual report on our parish finances alongside my reflection on giving in the main newsletter (weekend of 13th/14th July). Jesus sent his disciples on mission without any possessions; our giving is one way in which we share in the mission entrusted by Christ to our parish community, and make sure it has a priority in our lives. I would like to begin by expressing my gratitude to every person who has supported the parish financially, as well as the parish finance committee who guide me in my stewardship of the parish.

The first disciples held everything in common. We don't go that far; the parish isn't a kind of commune. But neither is it a kind of club or service with a membership fee or subscription. We are a family, and as with any family each member contributes to the household expenses according to their means. Part of this shared responsibility is being informed about the finances of this parish 'household', which is the purpose of this annual financial update. Since we are part of a wider, extended family – the diocese, and the universal church – as a parish we also make a significant contribution to the running of the diocese, and indirectly to the wider church at every level.

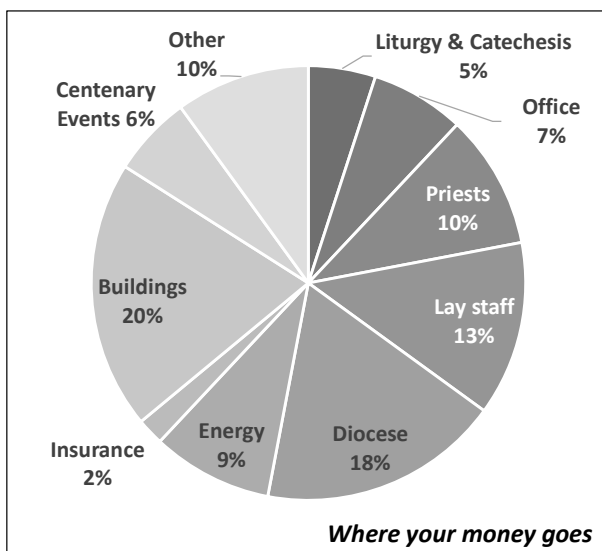
This report sets out where things are now, and also looks to the future.

PARISH FINANCES: HOW THINGS ARE NOW

- Our total income for the financial year to April 2024 was **£168,221**
- Our outgoings for the year were **£165,413**.
- This means we ended the year with a modest surplus of **£2,808**.

It is good that we are able to cover our outgoings. We are also fortunate to be in the position of having built up a reasonably healthy reserve of a little over £300,000. This does not mean, of course, that we can simply live off our savings for a few years. It does mean that we are better placed to deal with the unexpected, and are in a good position to think about the future as I will set out in the second part of this report.

The tables overleaf show the main areas of income and expenditure. This doesn't include special collections for external causes, which are accounted for separately. In any year there will be 'one off' expenses as well as the regular items – in the past year this included a new website, the centenary festival and the parish mission, as well as our new prayer garden.



It is worth noting that parish finances are included within the annual diocesan audit, and last year our parish was one of those selected for a detailed audit.

INCOME	2023-24	2022-23
Total income	168,221	158,305
<i>Highlights:</i>		
Offertory	94,302	96,138
Other donations incl Centenary Festival	11,177	5,033
Gift Aid received from HMRC*	16,767	20,533
Rental Income	34,076	26,236

EXPENDITURE	2023-24	2022-23
Total expenditure	165,413	168,572
Surplus/(deficit)	2808	(10,267)
<i>Highlights:</i>		
Diocesan Quota	29,865	22,676
Priests' salary & housekeeping	11,043	14,675
Supply priests	2,449	4,897
Salaries & pension (lay employees)	21,612	22,120
Gas & electricity (all buildings)	15,251	21,843
Council Tax	3,657	2,137
Insurance	2,930	2,718
Presbytery maintenance	4,755	12,496
Church maintenance	10,141	10,402
Social Centre maintenance	5,862	4,512
St Peter's maintenance	12,000	10,994
Office & communications incl new website	11,544	8,772
Liturgy & Catechesis	7,601	4,267
Centenary Festival and Parish Mission	10,365	

Other expenditure includes bank charges, professional fees, water rates, travel expenses, repository items.

* Gift Aid rebates are claimed during the year but not necessarily received during the same financial year, hence the lower figure for the most recent financial year.

Regular Giving and Gift Aid

You will see in the table that our main source of income is simply what people give, week in week out. Thank you for this. There are various ways to give, and last year we introduced offertory tokens, so that those who use other means of giving can put something in the collection bag that will be brought to the altar. Although we will never say no to cash donations, it is worth bearing in mind that we now have to pay cash in at the Post Office who limit what we can pay in (especially coins). All forms of payment, including cash, have bank charges attached. In order of efficiency, therefore, the best method from our point of view is monthly standing order, followed by weekly standing order, credit cards, cheques and cash. If you do not already have a standing order set up then I do ask you to consider

this, and if you do, please do review the level of giving from time to time. Last year approximately 73% of giving was via standing order, envelopes or card, vs 27% loose cash.

A significant portion of our income - **£18,500** - comes from the Gift Aid scheme. Churches in this country do not receive any state funding other than what we can claim under this scheme. Without it, our bottom line would look very different. If you pay income tax, therefore, the most helpful thing you can do if you haven't already is to register for Gift Aid, and then use a means of giving that identifies your donations - standing order, card, or envelopes. We are able to claim back the equivalent of the basic rate of tax from your donations, provided it doesn't exceed the total amount of tax you have paid. If you give £20, we claim an extra £5 from HMRC. If you are a higher rate taxpayer, then you can also claim the difference between basic and higher rate via your tax return. Please contact the Parish Office to sign up. A fair bit of work goes on behind the scenes to administer this, so we are indebted to Gift Aid officers past and present including Steve Pinder, Kevin Armstrong, and now Rachel Hayward, as well as the counters who record the donations (anonymously).

Centenary Events and Projects

You will note that there was significant expenditure listed in the table for the Centenary Festival and Parish Mission. These special events which formed part of our centenary celebrations were also intended as a form of outreach and renewal for our community, and therefore judged by me as a very worthwhile investment in the community. Approximately half the costs of the Centenary Festival were covered by associated fundraising.

Additionally, you will be aware of two tangible projects to commemorate the Centenary of our parish, namely the Prayer Garden (completed in March) and the new Angelus Bell (to be installed in August). Recently I wrote a letter to parishioners giving an update on the centenary appeal and an explanation of the rationale behind it.

The total cost of these two projects is £18,760 (Prayer Garden: £11,450; Angelus Bell: £7,310). Two legacies have been allocated to these projects, amounting to £8,000. Other donations specifically for these projects, including a recent second collection, amount to £8,350. This means that so far 87% of the total cost has been covered without recourse to past and present offertory giving. I hope this will go some way to ameliorate concerns some have voiced about our spending priorities and obligations to the poor (which is always a proper concern, but not the only thing we should spend money on).

Supporting other charitable works

Although we do not include this in our main income and expenditure accounts, our parish community has contributed significantly to a number of collections over the past year for a range of causes. Closest to home, this included a year-group set of young peoples' catechisms to be used in St Joseph's Primary School, and £1,700 for those in need in Custom House and Canning Town. Over the course of the year members of the parish contributed over £20,000 to the various appeals, with a further £1,400 added through Gift Aid. Additionally, groups within the parish community have collected and fundraised for a range of good causes, and we have continued to support Rainham Foodbank with material goods and the Canning Town Foodbank with cash donations.

LOOKING TO THE FUTURE

Parish finances are not merely about maintaining what we have. We should really be thinking about what our mission could look like in the future and what resources we need to in order to make this a reality. The finance committee have been giving serious thought to our buildings, in particular the Social Centre and St Peter's Catholic Centre.

The Social Centre provides a base for many parish activities and meetings, as well as a home for St Joseph's Catholic Club, and also for St Joseph's Pre-School. What we don't have at our central site is a large hall that could be used for meetings, talks and larger social events than we can manage at present – or the sort of kitchen such events would need.

We do have such a facility at St Peter's in Cranham – however its location means it is now rarely used for parish events. Though it served for decades as a Mass centre for people who live in Cranham, it has not functioned as such for several years.

Both buildings are showing signs of their age, and the nature of their construction is such that continuing repairs may eventually prove unfeasible. There has been talk for some time of a new building where the Social Centre stands. It would be marvellous to have a brand new, attractive building that will last for many years and provide the sort of space we need to best serve our parish and its mission, providing a base for all that we do and want to do. Such a building will cost a great deal of money – much more than we have in the bank at present! As a finance committee, and in consultation with diocesan property advisers, we have begun to give serious thought to the possibility of selling the St Peter's site so that we can make better use of it in terms of its value as an asset, than we do at present. This would make a significant contribution to the cost of a new Social Centre, though there would still need to be a generous investment from the whole parish community to make it a reality.

Nothing has been decided for definite yet. We need to think carefully about what sort of building would serve our needs, as we have a once-in-a-generation decision that we need to get right. It may be that it is right to sell St Peter's but use the proceeds in a different way. There will be an open meeting in September where we can air our thoughts, and I know there will be some among you who have relevant expertise.

Legacies may also have a part to play. What we have today has been built up in part through the generosity of those who have in the past chosen to make a gift to the church in their will. If this is something you are able to consider, it is worth taking advice on the effect a charitable gift can have on the inheritance tax that may be due.

It is important to think about investing in people, as well as buildings. The Bishop has asked each parish partnership to look seriously at employing a youth worker as a way of investing in our young people, not to do all the work themselves but to identify and encourage others, including potential leaders emerging from our young people, who can share in this. The costs of employing a youth worker – or any other full-time pastoral worker – would of course have to be shared across the partnership. This, too, would require an on-going commitment from our parish community.

Thank you again for your commitment to our parish, and for reading this report.

Yours in Christ, Fr Matthew