



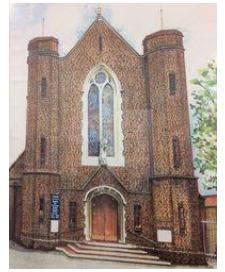
St Joseph's Catholic Church

Champion Road, Upminster

Parish Priest: Fr Matthew Bemand-Qureshi

Parish Secretary: Rachel Hayward

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PARISH NEWSLETTER

17TH / 18TH OCTOBER 2026 TWENTY-NINTH SUNDAY OF THE YEAR, Pg 140

(Isaiah 25:6-10a, Philippians 4:12-14, 19-20, Matthew 22:1-14)

24TH / 25TH OCTOBER 2026 – THIRTIETH SUNDAY OF THE YEAR, Pg 146

(Exodus 22:21-27, 1 Thessalonians 1:5c-10, Matthew 22:34-40)

This double issue takes us to the end of October, covering the half-term break. Inside you will find my annual report on the parish finances for the last tax year. Both Sunday gospels describe Jesus being asked questions by people who are trying to catch him out. On the second Sunday we hear his response to the question 'which is the great commandment in the Law' – the answer is no surprise. The greatest commandment is to love God with all our being. But a second is joined to it: love your neighbour as yourself. These are in fact two sides of the same coin: we can hardly love God without loving all those he loves, our neighbour and ourselves included in that. Which brings us to the question asked this week, involving an actual coin: the question about whether or not it is lawful to pay taxes to the civil authority.

Our taxes are paid to a government which is elected rather than imposed by force, but we might nevertheless have moral concerns about some of the ways our taxes are used. Jesus does not give us permission to withhold taxes! But his reply, skilfully avoiding the trap laid for him, invites us to look at things in a different way. From it, we can glean some important principles about what is known as Catholic Social Teaching. The real challenge is not simply to "render to Caesar what is Caesar's" but to "render to God what is God's". And what is God's is not merely what is left over after paying taxes and bills, but literally everything. God has made everything, and everything returns to him. He has entrusted the whole of creation to us as stewards, and it is up to us to ensure that whatever comes into our possession is used for good. This includes prioritising care for those who do not have what they need over accumulating more stuff for my own comfort and enjoyment.

That is not all. Notice the question Jesus asks: 'whose image is this?'. Uniquely within the order of creation it is the human person – every human person – who bears the image and likeness of God. We come from him, we return to him. We are his. This informs the guiding principle for almost all Catholic moral and social

teaching: the innate dignity of every human person. Many of the contentious issues of our age come back to this. It leads us to defend unequivocally the right to life of the unborn, and to resist calls for euthanasia and assisted suicide. It prompts concern for safe and secure working conditions and proper remuneration, and a human-centred response to the challenges and opportunities of AI. It means the sick, the frail, the elderly and those living with various forms of disability must never be treated as a burden, as Pope Leo stated so clearly during his recent visit to Lourdes. We cannot dehumanise those we might see as a nuisance or a drain on resources, even and especially when approaching complex areas of public policy such as welfare, justice, defence, and immigration. With the perspective of our faith, let us give to God what is properly his, honouring him with our lives, and the love we show to all.

God bless, Fr Matthew.

NEW BISHOP: Pope Leo has appointed Bishop Timothy Menezes, currently auxiliary bishop in the Archdiocese of Birmingham, as eighth Bishop of Brentwood in succession to Bishop Alan Williams. Please pray for Bishop Timothy as he prepares for his installation on 3rd December, and for Bishop Alan as he prepares for retirement after 12 years of service of our diocese.

RIP: Please pray for the repose of the soul of Maureen Connolly, who died recently. Maureen's funeral will be held here on Thursday 29th October 2026 at 10.30 am. May Maureen rest in the eternal peace of Christ.

THE CALL TO BE HUMAN: *What does it mean to be a free moral agent?* A talk to be given by Fr Martin Boland. Wednesday 21st October 7.00 – 8.00 p.m. in the parish centre of Our Lady of Lourdes, Wanstead. All welcome. www.ourladyoflourdes.com

CDOT CHRISTMAS CONCERT: Raising funds for our new parish centre. Christmas songs and carols. The choir from St. Joseph's Primary School will be joining us. Friday 27th November, 7.30 pm in the church. £10 for adults, children free. Tickets from Bernadette in the Repository.

BRENTWOOD CATHOLIC YOUTH SERVICE: The BCYS offers retreats, events and pilgrimages for young people throughout the Diocese of Brentwood. If you'd like to get involved, you can find out more at www.bcys.net or follow @BrentwoodCYS on social media.

SAVE THE DATE – ST JOSEPH'S CATHOLIC PRIMARY SCHOOL CHRISTMAS BAZAAR: Saturday 5th December, 12 pm-3 pm. Free entry to all.

SECOND COLLECTIONS: Please note that there will be a second collection after all Masses the weekend of 17th / 18th October in aid of World Mission Day.

SHALOM WORLD MEDIA: On All Saints' Day (Sunday 1st November) Thomas Chakalamattathu of our parish, will give a presentation on behalf of Shalom World during coffee time in the Social Centre between the morning Masses, sharing the witness of the 40 martyrs of England.

PARISH FINANCE UPDATE 2025-6

Dear Parishioners,

There's a joke that goes like this: three clergymen are discussing how they divide the collection between what they keep and what they give away. One says, I draw a circle on the ground, throw the money up in the air, and whatever falls inside the circle I give away. The second says, I do the same but whatever falls outside the circle I give away. The third says, I throw it up in the air, and whatever God wants he keeps. Stating the obvious, it doesn't work like that. But in the response Jesus gives to those trying to catch him out with the question about taxes he follows "give to Caesar what is Caesar's" with "and give to God what is God's". What is God's? Simply, everything. But God gives everything to us, the people he has made and entrusted with the stewardship of his creation. The Church has always recognised the private ownership of property as a feature of a well-ordered human society, but sees it as subordinate to ensuring that the basic needs of all are provided for.

We all have responsibilities towards the communities we belong to – the nation, the Church, the family. Unlike the nation, the Church does not demand and receive taxes which we are obliged to pay. Nevertheless, like a family, we have a moral duty to take on a share of the common expenses, according to our means. The Church does not specify how much, but supporting the Church financially is one of the Precepts of the Church, along with Mass attendance and other things that go with being a member of this family. Whilst I as Parish Priest have responsibility for the parish finances, it would be foolish and wrong to try and do this by myself, and I am always mindful that it is your money that we spend. I would like to take this opportunity to thank our team of counters, finance committee and our parish finance and gift aid officer who all in different ways help with the stewardship of parish resources, as I share with you a summary of the parish accounts for the last financial year.

Giving is, as you can see below, by far the main source of income for our parish. We do not receive anything from the levels above us, in fact we make a contribution to the diocese and the universal church. Nor do we receive anything from the state, except the Gift Aid tax rebates available to all charities (see below). All our running costs - building maintenance, insurance, utilities, costs relating to worship and catechesis, and the provision of a full-time residential priest (I do not in fact throw the collection in the air and keep what falls to the ground) and some part-time paid support – come from our parish income. I would therefore like to thank each and every member of the parish for what you give, and invite you periodically to consider if the level of your giving is where it should be. Again, there is no set amount or percentage, but we might consider our support of the church in relation to some of the other things we might choose to spend money on after covering our essential family and household costs. I will say more about our building plans at the end, but, stating the obvious, we still need to cover our day-to-day running costs so whilst I will be appealing for extra generosity in support of this project, please don't reduce your normal giving to compensate.

Please read on to see our financial position at the end of the last financial year (April 2026), as well as a brief overview of the six months since.

Fr Matthew

PARISH FINANCES: HEADLINES

- Our total income for the financial year to April 2025 was **£153,190**
- Our outgoings for the year were **£211,610**.
- This means we ended the year with an in-year deficit of **£58,420**.
- We ended the year with overall funds in the bank of **£229,389**

The in-year deficit is concerning, and rightly so, but this needs qualifying. Firstly, we still have gift aid tax reclaims outstanding from 2023-4, 2024-5 and 2025-6. This will all come eventually; Rachel has been working incredibly hard to collate the figures required by the diocese and HMRC but there are bottlenecks in the system. We normally expect to receive one year's worth in each financial year; if we had then the deficit would have been closer to £40,000. The other significant factor is our outlay on professional fees relating to the new Parish Centre project and the sale of St Peter's, coupled with the loss of rental income as the use of St Peter's was gradually reduced in anticipation of the sale. In the meantime the building has still required heating and taking care of. This all pretty-much accounts for the deficit, but it is worth bearing in mind that our income only just covers ordinary outgoings.

The tables below show the main areas of income and expenditure. This doesn't include special collections for external causes, which are accounted for separately.

INCOME	2025-26	2024-25
Total income	153,190	161,910
<i>Highlights:</i>		
Offertory	105,545	98,612
Gift Aid received from HMRC	-	2,000
Rental Income	30,651	40,449
Mass stipends, stole fees & chaplaincy	8,094	9,825

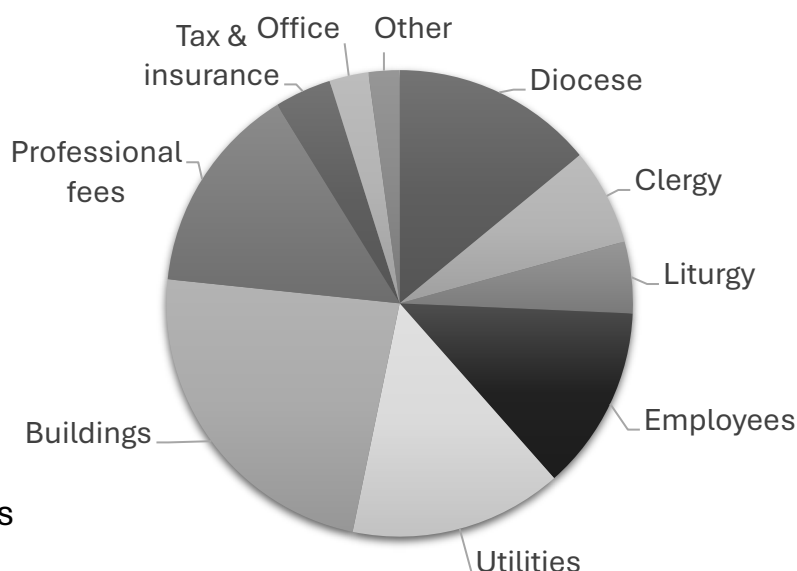
EXPENDITURE	2025-26	2024-25
Total expenditure	211,610	177,543
Surplus/(deficit)	(58,420)	(15,633)
<i>Highlights:</i>		
Diocesan Quota	29,712	30,447
Priests' salary & housekeeping	11,648	11,293
Supply priests	2,503	3,048
Salaries & pension (lay employees)	27,059	21,958
Gas & electricity (all buildings)	31,220	24,129
Council Tax, water rates & insurance	8,338	7,179
Presbytery maintenance	13,145	3,087
Church maintenance	11,037	20,258
Social Centre maintenance	5,937	10,941
St Peter's maintenance	11,093	12,549
Office & communications	5,729	9,166
Liturgy & Catechesis	10,507	8,108
Professional fees	30,797	1,205

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 in recent years 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 cash handling is increasingly costly. All forms of payment, including cash, have bank charges attached, but (perhaps surprisingly) paying cash in attracts the highest fees. 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 72% of giving was via standing order, envelopes or card, vs 28% loose cash, with a notable increase in giving by card.

As mentioned already, a significant portion of our income each year comes from the Gift Aid scheme (or will come, eventually). Churches in this country do not receive any state funding other than what we can claim under this scheme. We will be looking to claim approximately £21,000 from the past financial year. This is an increase on eligible donations so thank you to those who have made declarations, but if all our giving was gift-aided we would be due a further £5,300 on top of this. Of course, there will always be some non-gift-aid donations, but let's make sure we get as much as we can!

If you pay income tax then the most helpful thing you can do if you haven't already is to register for Gift Aid, and use a means of giving that identifies your donations - standing order, card, or envelopes. Your giving is increased by 25% as 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. So 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. To sign up, please contact the Parish Office or download the Gift Aid form from our website <https://stjosephschurchupminster.com/giving>. Many thanks to those who already help make this difference; it will be even more important as we launch our appeal for the new parish centre.



Where your money goes

LOOKING TO THE FUTURE

We are now half-way through a new financial year. There has been further significant expenditure on professional fees for the work leading up to the submission of a planning application for the new parish centre. The architects fees for this stage amount to £36,000, with additional fees for those carrying out necessary surveys and reports to accompany the application coming to around £10,000. This is in addition to the fees covering the initial design paid out in the last financial year which amounted to £17,000. The months since April saw unusual expenditure on a range of work relating to health and safety requirements including the glazed panels to raise the height of the gallery balustrade, electrical works and fire protection measures. All this means that overall our bank balance is significantly lower than it was at the beginning of the financial year, currently standing at £186,000. As already stated, we are due a significant amount of tax rebate from HMRC, of the order of approximately £50,000.

The completion of the sale of St Peter's has taken longer than planned but the latest information is that it will be completed by the end of this month. After final fees and a levy to the diocese are deducted, we should receive a little over £1.6 million. We are required to keep this on deposit with the diocese rather than invest it for better return until we need it, but there will be a modest return. Detailed costings for our new building will allow us to launch a fundraising appeal. There is expected to be a significant shortfall between the cost of the building and what we have from the sale. The current best guess is about £750,000. This is a considerable sum to raise: we are hopeful of receiving grants from various organisations, albeit less than we might if this was an area of greater deprivation. We have been advised that the diocese is no longer willing to provide loans to support projects like this, so we will need to raise the rest of the money ourselves, and as quickly as we can to avoid the building cost rising. We will have an appeal working group to set out various schemes, and hope there will be almost full support from the parish, as this is an opportunity to do something present and future generations will benefit from. If everyone contributes what they can, then I believe we can do this.

It goes without saying that a new parish centre is a major project, one which parishioners will rightly want to ensure is managed properly given the commitment we are collectively making. The diocese is exercising close oversight of the project, and at a parish level both the finance committee and the project working party (comprising our stewards of the gospel and other parishioners) have been involved at every stage. There will be another whole-parish meeting soon, as it has (mea culpa) been well over a year since the last one. I am aware there are long gaps between updates on the project and sometimes the same 'news' is repeated – this is not a lack of transparency, simply a reflection of how slowly the wheels turn. As soon as there is news – and we expected news imminently regarding the completion of the St Peter's sale and the submission of our planning application, it will be shared in the newsletter.

More information about the building project, including a donation link, is available at <https://stjosephschurchupminster.com/parishcentre>

THIS FORTNIGHT: Please note variations to some of the weekday Mass times, as indicated on the back page. There is no Mass on Friday 23rd October, and no eucharistic adoration throughout this period, until Saturday 31st October. Many thanks to Fr Kris from Rainham, Fr John McGrath, and Fr James Mchamungu for celebrating Masses during this period.

MISSION APPEAL: On the weekend of 24th/25th October we welcome Fr James Mchamungu of the Congregation of the Holy Spirit (The Spiritans) who will share the work of his order, founded in 1703 with a mission to evangelize the poor and the needy, pursue justice, foster peace, care for creation. Today, more than 3,000 Spiritans from all continents bring this mission to life in over 60 countries, serving where the need is greatest—hospitals, parishes, prisons, schools, and refugee communities. We also support integral development for young people and work for justice globally. There will be a second collection: please support this work as generously as you can.

170TH ANNIVERSARY YEAR HISTORY OF ST EDWARD THE CONFESSOR

CATHOLIC CHURCH, ROMFORD: This new booklet is full of facts and insights about one of the oldest parish churches in the Diocese. The cost is £7 including postage. If you would like a copy, please email romford@brcdt.org

CAFOD –THANK YOU FOR SUPPORTING CAFOD’S FAMILY FAST DAY! Thank you for putting your faith into action this Family Fast Day. Your generous donations will help more children stay in school. Children like Tayla in Zimbabwe, where CAFOD’s local partners worked with her community to install a solar-powered water supply.

MASS INTENTIONS FOR NEXT WEEK

Mon 26th October 9.15am	SS CEDD & CHAD, Bpp Jemima Davidson RIP (Sampson)
Tues 27th October 9.15am	John Fowley RIP B'Day (Bridget)
Wed 28th October 9.15am	SS SIMON & JUDE, App Jemima Davidson RIP (Jade)
12 noon—1pm	NO ADORATION AND CONFESSIONS
Thur 29th Oct 9.15am	Mary Taylor RIP (Galt / Nicholson)
10.30am	Funeral Mass – Maureen Connolly
Frid 30th Oct 9.15am	Brian & Maureen Devine’s 60 th wedding anniversary intentions (Duffey)
Sat 31st Oct 5.30pm—6.15pm	NO ADORATION AND CONFESSIONS
6.30pm	People of the parish
Sun 1st Nov 9.00am	ALL SAINTS Daniel Corrigan RIP Anniv. (Corrigan)
11.00am	Maureen Baillache RIP Anniv. (Claude)

MASS INTENTIONS THIS WEEK

Sat 17 th October	ST IGNATIUS OF ANTIOCH, BP, M
5.30pm—6.15pm	ADORATION AND CONFESSIONS
6.30pm	Catherine Osho's Birthday Intentions (Bridget)
Sun 18 th October	TWENTY-NINTH SUNDAY OF THE YEAR
9.00am	Eileen Furzer RIP Anniv. (Ferreira)
11.00am	People of the parish
Mon 19 th October	
9.30am	Maureen Springham RIP (Brian)
Tues 20 th October	
9.30am	Margot Sweeney RIP (Kate O'Malley)
Wed 21 st October	
9.30am	Tony Newman RIP (Blake)
12 noon—1pm	NO ADORATION AND CONFESSIONS
Thur 22 nd Oct	
9.30am	Eddie McGloin RIP (Ruane)
Frid 23 rd Oct	
9.15am	NO MASS THIS MORNING
Sat 24 th Oct	
5.30pm—6.15pm	NO ADORATION AND CONFESSIONS
6.30pm	Maureen Connolly RIP (Hayward)
Sun 25 th Oct	THIRTIETH SUNDAY OF THE YEAR
9.00am	Katie Prior RIP Anniv. (Nicholson / Galt)
11.00am	People of the parish

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 changes above for this week.

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

Fr Matthew (emergencies/pastoral need): 07356 292542

St Joseph's School - School office 01708-220277

Sacred Heart of Mary School - School office 01708-222660

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.

St Joseph's Pre-School - (available 7.30am—6pm) 07983-859090 / 07807-700900

Facebook: *stjosephschurchupminster* **Web:** *www.stjosephschurchupminster.com*

**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**