

St Michael Smarden PCC

Minutes of virtual meeting of the PCC held on 25th March 2020 at 7.30pm.

Present: Tom Hay(Chair), Alex Bienfait, Tony Lush, Ewa Loffstadt, Mike Barkway, Edward Demery, Vivienne Rose, Stu Tucker, Tanya Ling (Minutes secretary)

Item		Action
1	The meeting opened in prayer.	
2	Apologies for absence None	
3	Minutes of the previous meeting held on 27th January 2020 The minutes were adopted as a true record and virtually signed by Tom Hay.	
4	Matters Arising <ul style="list-style-type: none"> • Item 4- Tony has sent the Office the RA for the Chancel Step. • Item 4 – Stu has found examples and prices for the double ropes for the pews which he showed the PCC group. The ropes are reasonably priced but the clips and hooks are the expensive element of the setup as 2 clips per pew. Agreed that to review this further when the church is open. Action Office to add to agenda when church is open. If anyone can find well priced clips please keep the details of these until the church is open. PCC thanked Stu for his work on this. • Item 4 – Paul Hollywood evening – no update, Ewa to follow up when possible. • Item 4 – Legacy policy – Alex and Ewa to arrange a meeting as was cancelled due to illness. Action Ewa to e-mail ideas to PCC for legacy ideas • Item 9 – Tony has sent Tom the gift aid list • Item 9 – Going Cashless presentation – Tony and Alex attended this and found it interesting but did not feel it would benefit Smarden as not cost effective. Action Alex to forward the Office the notes which are attached in the appendix to these minutes • Item 11 – Tree removal – unsafe trees have now been removed and work paid for. • Item 13 – Heating project – Tom has turned off the heating in the church while it is closed. Edward reported that he has spoken with Tim Monkton of Tenterden church who have glass fronted doors which work very well in keeping the heat in which could be a new project to think about. While the church is closed, there is potential to start the porch work - Simon will contact Edward to discuss this. 	<p style="text-align: center;">Office</p> <p style="text-align: center;">EL</p> <p style="text-align: center;">AB/Office</p>
5	Open Forum <ul style="list-style-type: none"> • Query of the name of the Smarden PCC bank account was raised – Ewa has confirmed that PCC Smarden is the online account name and Tony stated Smarden Parochial Council used in the paying in books. Banks now checking the payee names more rigourously. Action Office to update Gift Aid form on the website and the information given to wedding couples for wedding payments. • Bishops meeting at the Deanery on 6th April has been postponed. • PCC would like to convey their thanks to Alex and Stephanie for staying at the parish during the crisis. • Vivienne confirmed a cheque was sent to the Pilgrims House for approx £400 after the Lent lunches were held. 	Office
6	Covid 19 <ul style="list-style-type: none"> • Churches have now been instructed by the Bishop to completely close which is deeply disappointing. We cannot stream live services in the church. 	

	<ul style="list-style-type: none"> • Going forward, Alex will broadcast services and prayers from the Rectory or the Cabin using Zoom with music and participation from the congregation. Action Alex and the churchwardens to investigate this further. • Thank you to Tom and Ann for all the hard work they have been doing during the crisis. • Good Neighbour Voluntary Scheme is running where volunteers in Smarden come together to offer shopping services, prescriptions, dog walking, etc for those in isolation, in need or vulnerable, Smarden PCC will pay the costs for printing 2000 leaflets advertising the scheme which were placed in the Smarden magazine. • Alex is setting up a Telephone Tree Rota for Smarden and Biddenden to offer a daily phone catch up service for those who would appreciate a phone call to chat and talk during the isolation period. • Office is now set up with a laptop which can be used for remote working from home. • Mothering Sunday posies were delivered by Stu and Adrian last Sunday– many thanks from the PCC. 	AB
7	Nave Altar update <ul style="list-style-type: none"> • Wheels need to be attached to the nave altar to make it easier to move. Design, quotes and material for this will be done by Adam and sent to Alex. 	
8	Correspondence <ul style="list-style-type: none"> • Email received relating to the £1200 vFast is received each year for broadband mast. This may be compromised - the mast picks up a signal from a repeating station which gets in the way of a property. vFast are trying to stop the signal going through this property. Tom has replied but no answer as yet. This may impact our finances as the mast may become redundant. 	
9	Finance update <ul style="list-style-type: none"> • 2019 report sent out by Ewa to the PCC before the meeting. Still awaiting some dividend figures. • 2020 to end of Feb report sent out by Ewa to the PCC before the meeting for review. • Diocese are aware of the potential parish income hardship to come and asking to continue to pay Parish Share as normal but they are looking at further ways to save money. 	
10	Ministry update <ul style="list-style-type: none"> • Bishop Rose was warmly welcomed on 8th March at the confirmation service at High Halden. • Apollos Trust is in the process of winding up -the school worker handed in his resignation and the Trust needed to raise funds for 3 years salary for a new school worker. This required lots of time for funding which could not be done with the limited number of Trustees. 	
11	Magazine <ul style="list-style-type: none"> • Going well with the new colour set up. • Magazines distributed successfully this month during the crisis. 	
12	H&S <ul style="list-style-type: none"> • Bethersden marble path signs – at some stage need to prepare signs to highlight that they are uneven. Action Tony to look into prices for metal signs. • Paper towel dispenser to be installed as more hygienic Action Office/AB to investigate. 	TL AB/Office
13	Churchwardens report <ul style="list-style-type: none"> • Foodbank box has been removed from the church. • Tim Munt to be contacted to sort out the bells. 	
14	Events update <ul style="list-style-type: none"> • May concert to be postponed until autumn. 	

	Date of the next meeting Tuesday 5 th May at 10am – Zoom virtual meeting .	

The meeting closed with prayers at 9.30pm

Appendix

- Summarised Minutes of the Cashless Society Open Synod Meeting in the Romney & Tenterden Deanery held in the church of St Mary the Virgin, Rolvendenon Tuesday, 11 February 2020, at 7.30pm

William Barham began by explaining that as Treasurer of a church needing to raise money for a large Parish share and which annually held a Flower Festival and sale of craft and paintings, he wanted to eliminate cheques, envelopes and postage costs and had opted to use the Charities Aid Foundation Bank at Kingshill, near Maidstone, <https://www.cafonline.org/caf-bank> choosing to use their internet banking option. Anyone who has tried to change signatories on a church account held at one of the big banks will testify to a very prolonged process, this bank makes it far easier and requires two electronic authorizations, not one. With an online account, transactions can be seen daily. He has retained their NatWest account for Standing Orders and uses it for paying in and the CAF Bank for paying out.

He demonstrated an attendant card reader like those used in shops, the sum is entered and button pressed, obtainable from CoE parish buying at a cost of about £19+VAT each. It is called Sum Up and only pays into the Rolvenden account. <https://sumup.co.uk/> It needs an attendant and takes debit and credit card and foreign cards. Having tested this, he found it not a huge success at the flower festival when used beside a donations receptacle, as it needs someone to suggest to visitors they might like to take advantage of using the card reader. This may be a generational problem which will gradually change. It can be useful for paying for higher priced items such as paintings as these days people rarely carry a cheque book or a lot of cash. It was proved that more art had been sold with the availability of a card reader. This model is not for leaving at the back of the Church for visitors. It works off 3G and worked much better outside, but could be slow.

Another version is available which could be linked with an app on your phone. It can be hired, so can be trialled.

There is a transactional charge of 1.3%. There is no information on the card owner so cannot claim VAT and so can go in gift aid donations. With use of a phone app a code can be set up to differentiate different income, such as ticket sales More expensive models give receipts.

It has been shown that cash has declined by 30% over the last three years, the 9.3% increase of payment by debit cards for convenience has not meant extra money.

He has purchased an unattended model with a 4 hour battery life for £325+VAT and paid extra for a longer running battery pack, to use at the flower festival restaurant, which could be chained to a table. It only pays into the church account. This too can be hired for one off use. Rochester Cathedral has one installed They can be set up for incremental amounts from £3 to £30. It works on WiFi on any phone system, on any network . It will work fine in a crypt but won't process payment until it comes into light. The bank statement will show the date and time of transaction. Each transaction costs 10p plus 2½% i.e. on a £10 donation it equates to a 26p charge, but could be looked at that it is money you wouldn't get anyway if the person hadn't that amount of cash or a cheque on them. All one does is tap and slide the screen to change the amount of payment.

At Rolvenden their Gift Aid scheme is completely plugged in to it so they can cut costs and abandon envelopes for small donations.

They do not use it for regular services, but at festival services and big baptisms.

Liz Mullins used a PowerPoint presentation to illustrate the various types of readers available through CoE parish buying Prices, fees and transactions costs quoted by both William and Liz should be checked for current options.

<https://www.parishbuying.org.uk/categories/contactless-donations>.

iZettle <https://www.izettle.com/gb> has a model costing £29 with debit and credit transaction fees of 1.25%. It could also be used by couples when paying wedding fees.

GoodPlate by goodbox <https://www.goodbox.com/product/gbx-mini-church-plate/> costing £185 with transaction fees of 2.5% including a card reader with a monthly fee of £8, transaction fee of 10p this could be used for cash and card, not for use during a service for a collection by passing it round as it was too large and heavy, but after the service at the back of the church with an attendant.

SumUp has a self-service unit offer, a card reader, tablet and stand and charger £116, transaction rate of 1.1% - 3% with downloadable app.

Pay a Charity <https://www.payacharity.com/> card reader costing £305 with monthly fee of £12.95 and transaction rate for debit cards.

Goodbox core <https://www.goodbox.com/product/gbx-core/>

QR Code: Finally, L Mullins suggested another option was to use a parish personalized code for a QR code (those square boxes with black markings which appear on many things these days), which can be printed onto posters and orders of service allowing payment via personal smartphone. At 3½% commission.

<https://www.parishbuying.org.uk/30-categories/card-readers/146-contactless-donations-3>

<https://www.churchsaliveonline.com/blog/qr-codes-and-your-church>

Different methods have to be assessed against initial purchase cost, set up costs, transaction and commission terms and any necessary payee time for input of bank details which is time consuming if used to buy a cup of tea, and attendance with machine and safety if a stand-alone model.