

CHAPTER 19

Finance

Early information upon the financing of the church is sparse, but a certain amount may be inferred. As a Congregational church, Great Chishill members would have been responsible for running their own affairs, including financial aspects.

During the ministry of Rev. James Dobson, for example, it was noted that the work of the church was maintained and expanded by the voluntary contributions of members of the congregation. These provided for the upkeep of the minister, the rebuilding of the church, support of a large Sunday School, preaching in surrounding villages and mission work at home and abroad.

The church cannot have been rich at any time in those early years, as evidenced by the article written in 1832 which states that '....its inhabitants are few, scattered and generally poor' In such a position, the congregation would have done well to make ends meet each year, and there would have been no reserves upon which to draw if a deficit had arisen.

This state of affairs continued until just before the Second World War. Treasurers presented a statement of finances to the Annual Business Meeting, and in order to spread the responsibility, a Finance Committee was appointed in 1913 but had become extinct by 1925. A bank account was first opened in 1928.

If there was a credit balance to report, it was usually quite small. In 1918 it was reported that the balance reduced during the year from £10 to £7.17s.3d.

If a deficit had built up, it would appear that the Treasurer gave a temporary subsidy to the church in order to balance the books. In some years, the minister was obliged to take a reduction in stipend.

Various methods of raising the necessary funds were used over the years. Earlier, the principal source consisted of pew rents, which were paid to the church by local families so that a particular pew could be reserved for them at each Service. The family name would be stated on the end of the pew so as to repel invaders. This practice tended to die out just before the First World War.

A weekly offering as part of the worship was begun only in 1920, and all members of the congregation (including any remaining pew renters) were expected to contribute. The use of Free Will Offerings, in which members guaranteed to offer a minimum fixed sum in the weekly envelope provided, was only introduced in 1936. A bazaar is first mentioned in 1928, and waste paper was later collected for sale.

Other methods of raising money included 'silver trees' and 'sunshine money'. The first of these was an invitation to insert an amount of silver in a sealed envelope and hang this, together with a suitable Bible text, on a tree installed in the church. The effect was similar to hanging decorations on a Christmas tree. At an agreed date, these envelopes would be opened and the total amount proclaimed.

The second encouraged members to place one penny in a 'Sunshine bag' as a thank-offering for a sunny day. This scheme was first used in 1951 to pay for the cost of electric heating.

The practice of holding a Gift Day was instituted in 1953, and from 1975 the church received income from letting the manse.

Outside help was also received from County Unions, a fact which testifies to the financial difficulties of the church. This was first provided by the Essex Congregational Union, and a condition of switch-

ing allegiance to the Cambridgeshire Union in 1910 was that the grant should be payable by them. This grant amounted to £15 in 1920, and rose to £35 by 1931. As a sign of its loyalty to the Union, Great Chishill contributed £5 per year.

This local scheme of self-financing was widened to a country-wide basis in the 1950's with the establishment of the 'Home Churches Fund' by the Congregational Union of England and Wales, under which all churches contributed to a central pool, from which ministerial stipends were met. Thus the local church was no longer responsible for direct payment of its minister.

This central scheme was extended under the twin system of 'Maintenance of the Ministry' and 'Unified Appeal' which evolved with the formation of the United Reformed Church in 1972. This larger scheme provided for all costs of ministry and central administration, including funding of mission abroad (under the Council for World Mission).

A constant source of contention was the minibus project which Mr. Buckle started.

The basic idea was quite simple. As an ambulance driver at some stage before entering college, he realised that for a scattered congregation, transport presented either problems or an opportunity. If reliable transport could be offered for journeys to and from church, many more people could be encouraged or enabled to attend.

The project began in an uncomplicated way, for Mr. Buckle had acquired his own minibus which he was prepared to use for such church purposes, and a grant (£100 per year from July 1965) was to be made to him for running expenses and insurance.

Quite early on, however, damage was sustained on a church journey by the minibus, which presumably

was not insured against accidental damage, and a grant of £20 was made from church funds towards the repairs.

This minibus did not survive long and had to be replaced, but Mr. Buckle was unable to fund this from his own resources. It was therefore decided to purchase another at a cost of £870, of which £468 had been raised from donations. The remainder of the purchase price was advanced from the proceeds of sale from the Fowlmere manse, the loan being repayable by instalment.

The scheme suffered from lack of experience or not being thought out properly, for there were continual questions of a practical or cost nature which had to be resolved. These persisted throughout this period of ministry, and when Mr. Buckle moved to a pastorate in Cheshunt in September 1966, the scheme was dropped and the minibus sold.