

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. ANDREW AND ST. MARY MAGDALENE, MAIDENHEAD

England & Wales · Charity number 1127589

Details

Other names	PAROCHIAL CHURCH COUNCIL OF ST ANDREW & ST MARY MAGDALENE, ST. MARY'S CHURCH, MAIDENHEAD
Status	Registered
Legal form	Previously excepted
Registered	2009-01-19
Register	View on the Charity Commission register

Contact

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Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Typically about 440 adults and 133 children and young people under 16 attend the five services held each Sunday. About 260 adults are involved in Growth Group evening meetings and about 90 attend daytime groups. Church premises are intensively used for church based and community activities, and lettings to community groups.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Windsor And Maidenhead

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£864,606	£752,995	£2,845,418	12
2023-12-31	£835,372	£873,992	£2,733,695	8
2022-12-31	£827,582	£808,889	£2,771,893	8
2021-12-31	£760,118	£812,037	£2,751,798	9
2020-12-31	£740,945	£821,715	£2,801,072	10

Trustees

Name	Role	Appointed
Alison May Napier		2025-05-01
Andrew James Fielding		2025-05-01
Anthony Kan		2021-10-12
Catherine Mary Lant		2025-05-01
Daniel Mbusi Sajabi Matovu		2020-09-03
Elizabeth Anne Gilbert		2025-05-01
Frances Elizabeth Montgomerie		2023-09-12
Gestina Gracy Vijaya Crane		2021-10-18
Jonathan Peter Evans		2025-09-09
Karnagie Sharp		2026-02-12
Linsley Adrian Green		2021-04-22
MRS KATE WHEATLEY		2011-06-09
Michael David Saunders		2025-05-01
Neil James McDonald		2016-04-19
Olayinka Abolaji Obire		2025-05-01
Paul Leddington Wright		2025-05-01
Phebe Tay		2019-04-25
RHYS JONES MITCHELL		2017-04-27
ROB WINGFIELD		2011-06-09
Rev Adam Curtis		2023-09-12
Rev Ian Miller		2019-07-09
Rev JONATHAN CHARLES DRAKE		2016-06-01
Robin Aghoghovbia		2024-04-18

Accounts

Annual Report & Accounts

Year Ending 31st December 2024



“My grace is sufficient for you, for my power is made perfect in weakness.”

2 Corinthians 12:9

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Section 1: Summary of 2024

This Annual Report provides an overview of our church – the people, Sunday services, midweek groups, the PCC, the finances and buildings and much more. We hope that you find it interesting and that you will join us as we thank the Lord for again providing so generously in so many ways for his work here at St Mary's in 2024.

Our church family, visitors and guests met to hear God's word and worship him at our five services on Sundays at 8.00am, 9.15am, 11.00am, 4.00pm, 6.30pm. We also had Sunday School, Pathfinders and After Church groups for children and youth.

We are thankful to God for the huge number of volunteers which enabled us to put on many regular mid-week activities. These included:

- Toddler and Baby Groups
- 7 Up group for children
- X Shift and X Focus for the youth
- Minor Key youth music group
- Daytime and evening Growth Groups for adults and youth
- 20s to 30s group
- Third Thursday Table monthly lunch
- Christianity Explored and Christian Foundation courses
- Explorers Adventures time away for children
- Senior and junior youth weekends away
- Weekends away for adults
- Bereavement Support Group
- ALLSorts group for adults with learning disabilities
- Ukraine Hub
- English classes mainly for asylum seekers
- Easter Cracked and Christmas Unwrapped event for schools
- Children's Holiday club

We had another busy year of evangelistic events including an evening with the magician Bertie Pearce, an evening with Rory Steyn, Nelson Mandela's bodyguard, and professional singers performing Songs from the Musicals.

We also celebrated:

- **The baptisms of:** Elizabeth Province, Matthew Bradshaw, Jan Taling, Souran, Mia Bamanyire, Amiya Lundi, Stephen Lundi, Jonathan Evans, Melika, Joshua House, Charlotte Wood.
- **The dedication of:** Elias Goodsell, Eleanor Mitchell, Grace Mitchell.
- **The marriage of:** David Mieny and Laurie Brumfield, Daniel Cooper and Kayley Shum, Joel Allen and Georgina Scregg.

2024 saw a number of changes to our staff team. We welcomed Jonny Hayward who was appointed as our Director of Music, Johan Schoeman as Youth Minister in Training, Phil Richards as Facilities Manager and Sharon Bedford as Pastoral Trainee. We had two staff members leave us; John Blackbeard (Operations Manager) who retired and Jan Strydom (Facilities Manager) who relocated to Wales.

With regards to Parish Share, we continue to reimburse the Diocese of Oxford only for the cost of our Vicar and the safeguarding services we receive. In common with many other evangelical Anglican churches who are committed to gospel work that is in line with God's word we are making no additional contributions to the diocese. We remain committed to funding faithful ministry beyond St Mary's and monies that have not been paid to the diocese have been used to help fund other gospel projects including a Children's and Family's Worker at St Paul's church in Slough.

Section 2: Reports by Church Groups

CONGREGATIONS

8am Congregation

If I describe the 8am as a service with no music which follows a formal liturgy, it might sound to some people rather dry. However, it is a lively, closely knit congregation with a lovely family feel. We have a faithful core of regular attenders but we have enjoyed welcoming visitors from outside the church as well as from other congregations. During 2024 we shared the same sermon series as the 6.30pm but with slightly shorter sermons. Our monthly breakfast at The Bear is very popular and a good time of encouragement and fellowship - we are grateful to The Bear for allowing us to rearrange their furniture and for their patience when we forget what we have ordered. Lindsay Reisser-Weston and David Howse hosted a wonderful summer BBQ and Christmas party which were also very well-attended and much appreciated. We continue to be particularly thankful to Robert Weeks for being such a faithful sidesman and to Bernard Obi for his pastoral care.

Ian Miller

9.15am Congregation

Wow! What a privilege it is to have completed my first full year, from January to December, as the Congregation Leader for the 9.15am. This year we have been enjoying a good balanced biblical diet in our preaching. We started it off in Mark and followed Jesus' Road to Glory. We then enjoyed together ancient and eternal truths found in Nehemiah as we mediated on what it meant to be Building God's City. We then had our annual thematic series, this time we thought deeply, theologically and pastorally about the Church and how it is the Body Beautiful. Over the summer we headed back to the gospel and marvelled at the God-man Jesus Christ in the I AM sayings in John. Finally, we wanted to be Transformed by the Gospel, so finished the year in Romans 8-15.

Not only have we enjoyed feeding from God's word, but we have also done some traditional eating together as well. We enjoyed a 9.15 breakfast in the Church Hall, and another one in The Bear. We have also gone on a congregational walk together.

Finally, I can report that the St Mary's 9.15am congregation is handsomely supported by many wonderful volunteers. I am very grateful for everyone who helps out in the welcome team, on the coffee rota, flower arranging team, the AV desk, the music group, the kids and youth group leaders, those who lead, read, pray and do Family Focus from the front, our Growth Group Leaders, those who set up Communion, and the 9.15am Congregational Oversight Team.

Adam Curtis

11am Congregation

It is a joy to meet together week by week as an 11am congregation to hear God's word, to sing his praises and to encourage one another to live for Christ in all our lives. During 2024 we have fed together on God's word in Mark 11-16, Nehemiah, the "I am" sayings of Jesus in John's Gospel, Romans 8-16, and in some topical talks 'Body Beautiful' on our identity together as God's church.

I am enormously thankful to God for so many who serve with such grace in our congregation on the Welcome Team, Music & AV, Refreshments, Reading, Leading Prayer, Sunday School, Pathfinders, as Growth Group leaders and in many other roles. Truly we are a body serving Christ together.

It has been encouraging to see a number of new people join the congregation and it was a joy to baptise two children and three adults at the 11am congregation during the course of the year. I am also very pleased that we were able to run a Christianity Explored course alongside the service in the Spring of 2024 which we hope to make an annual event. I am thankful for the ministry amongst children we have in the Creche (0-2s), CATS (3-6s) and Explorers (7-10s) groups and for all who work so hard in leading and helping. It has been wonderful to see how God has sustained the Pathfinders Group for 11-14s which we restarted at 11am in 2023. Please pray for continued growth in all these groups and for God's work in the hearts of our young people.

I am supported in leading the congregation by the Congregation Team which is made up of Robin Aghovia, Neil McDonald, Louise Drake, Saatvik Sai (from December 2023) and Schona Strange. We are available each Sunday for any who would like pastoral support and prayer.

Jon Drake

4pm Congregation

In the UK the average-sized Anglican church has only 3 children attending each week. We are immensely blessed to have had an average of 23 children attending the 4pm weekly in 2024. This is the Lord's doing and we are thankful to him for bringing them as well as providing an extremely dedicated group of leaders and helpers for our children's groups. I imagine there is joy in heaven over every child who participates on a Sunday and over the time and effort put in by those leaders and helpers.

We are also immensely thankful for all the adults who come and for all those who participate in our music, welcome, AV, communion set-up and refreshment teams contributing so wonderfully to our Sunday gatherings. Our children's teas are a welcome help to parents with young children who can come to the 4pm knowing that they will be fed straight after the service. During 2024 we also continued to enjoy two snack suppers a term which provided a great opportunity to enjoy one another's fellowship.

In addition to our weekly gatherings, we had an excellent Men's Weekend in February, a fun time in Oaken Grove Park in the summer, a lovely social with the Cantonese-speaking Growth Group and a good turn out for a Christmas party in December.

Attendance at the 4pm dropped for a second year in 2024 – in part due to moves to the 6.30 service. We pray that will change in 2025 and that the Lord will grow us in love for him, in love for each other and in number.

Ian Miller

6.30pm Congregation

"His divine power has given us everything needed for life and godliness, through the knowledge of him who called us by his own glory and goodness." 2 Peter 1:3.

The 6.30pm congregation has continued to flourish by God's grace, with newcomers and visitors joining us most weeks. I am struck by how few local churches offer an evening service. While we can always welcome one another more (Romans 15:7), I'm encouraged that post-service conversations are often continuing beyond 8.30pm, and the vulnerable and suffering are being loved to a great extent.

Jesus shepherds us by his Word. This year, we worked our way through Ephesians, Matthew 8-10, the doctrine of the church, some summer psalms, 2 Peter and Genesis 1-11, before rounding off the year with our candlelit carol services, which this year were full to capacity. It was especially encouraging to hold three baptism services, in January, Easter Sunday, and November, as well as celebrating the wedding of Joel and Georgina, and the birth of twins to Abii and Dan. For the first time since before Covid, we also enjoyed a congregational evening meal in the hall, skillfully organised by Wing and Sharon in February.

I'm especially grateful to God for the congregational oversight team (COT) of Thomas, Simon, Wing, Helen, Scott and Gracy who supported me as I continued to study part-time at Wycliffe Hall, for Jonny who has taken responsibility for the music, and for the faithful service of our Growth Group leaders Kathy & Alastair, Nick, Helen, Jess, Kate, Jim, Jo and Jeremy, Penny and Stuart, Andy and Sally. Many others serve regularly in welcome teams, music, audiovisuals, leading services and prayers, readings, refreshments, organising rotas, communion setup, providing hospitality, and most importantly, praying for the congregation! The youth After Church group also continues to engage with the Bible in innovative ways under Johan's leadership.

Please pray for the Lord to raise up a new COT team for 2025, for wise planning for the congregation as I step down from my role in September 2025, that eyes would be opened to the gospel, and that the Holy Spirit will grow us in our love for Jesus and for each other.

Richard Crane

ADULT ACTIVITIES

20-30s Ministry

While St Mary's Growth Groups are deliberately inter-generational, our 20s-30s Ministry seeks to support and equip young adults in the unique challenges and opportunities faced by Christians in their generation. Informal social events organised via the WhatsApp group continued throughout the year, including walks, cinema trips, and a Christmas party kindly hosted by Adam Curtis. Sadly, we held no Saturday teaching

evenings this year due to my reduced capacity for planning, but we did pioneer the first ever 20s-30s weekend away. In September, a group of 21 spent a fun two days at an activity centre in Northamptonshire, building friendships as we thought biblically about certainty, contentment, commitment, and holiness.

Please pray for our 20s-30s for a renewed vision to live for Christ in 2025, and wisdom as we plan the ministry.

Richard Crane

ALLSorts

ALLSorts is a group for any adults who find formal services hard to access or understand, and for their carers. Everyone is welcome. After all, God loves ALL sorts of people.

We try to show God's love through the mediums of Bible stories, prayer, drama, craft, games, music and fun and we meet on the last Thursday of every month at 7pm – 8.30pm, mostly at St Mary's but sometimes at All Saints.

After the loss of numbers owing to infirmity and Covid, we are now gaining members and our helpers are an ecumenical team of people from the churches of All Saints, St Mary's, Church of the Good Shepherd, St Edmund Campion and High Street Methodists.

We ask for prayers that our numbers will continue to grow and that our members will come to know God as their loving father.

Sue Nordberg

Christian Foundations

How blessed we are to have this wonderful course, which has run for many years at St Mary's, seeking to teach and encourage those who are new to faith, still exploring or simply wishing to be reminded of the firm foundations on which we build our Christian faith. New members joined the group at the beginning of each term, many having recently completed Christianity Explored. We follow a different theme each term; Philippians in the Spring, the doctrine of God in the summer and the doctrine of the church in the autumn.

The course runs on Monday evenings through the year, alongside Christianity Explored and iFellowship, and was led by Lindsay Reisser-Weston and David Howse in 2024, and we are very grateful to Alan Williams who has also joined the team as a course leader in 2025.

In 2024, we had in the order of 15-20 join on the course each term. Consistent attendance has been particularly encouraging. Discussions and engagement are excellent and it is a privilege to see participants growing spiritually. There is a very good sense of community and family as we all grow in our fellowship with each other, sharing our news and prayer requests throughout the year.

We continue to be immensely grateful to Maggi Richards and her marvellous team of volunteers for wonderful food and for their kindness in serving and clearing up every week.

Lindsay Reisser-Weston

Evangelism

In 2024 we sought not only to put on events to which people could invite non-Christian friends but also organised an evangelism conference to help us think about how we do evangelism and initiatives in our town centre.

As to the events, the first in the year was a family-friendly evening with Bertie Pearce who spoke about his Christian faith whilst entertaining us with magic and his wit. Later in the year we had an interview with Rory Steyn (Nelson Mandela's bodyguard) and Karnie Sharp (a member of our 11am congregation). From opposite sides of the apartheid regime, they spoke powerfully about the impact of their Christian Faith on them. In addition to these events, we ran four Christianity Explored courses and one "Looking at the Life of Jesus" course during the year and we praise God for the way he used them.

In the summer we held a conference at St Mary's - "Everyday Evangelism." This was for churches in the area as well as St Mary's church family. We had excellent speakers who encouraged us with our personal evangelism and helped us to think about how we do evangelism together, as a church.

In a new initiative, in the autumn, Growth Groups and others adopted roads and blocks of flats in the parish to pray for them and distribute “Here for you” cards. In the run up to Christmas we handed out Christmas publicity in the town centre and had a stall at the switching-on-of-the-lights festival. We give thanks to God that people came along to St Mary’s as a result.

Ian Miller

St Mary’s Careers Support

Work, in all its forms matters to God and so it’s a key part of all of our lives. From time to time, most of us will experience some form of change (planned or unexpected) in our work which can be challenging to handle. At St Mary’s we believe supporting our church family in this area of their lives through prayer and broader pastoral support is important and pretty crucial to our overall well-being and walk as Christians.

Through referrals from the staff team, we have supported a small handful of people with a number of work-related challenges, ranging from returning to work from illness or moving into a new job or career or being made redundant. We have been able to offer practical up to date advice on how to write a CV, how to use social media more effectively and how to negotiate or tackle challenging discussions with employers. In particular we have also been supporting a number of our young people who need help working out what they’d like to do once they have finished school education as well as supporting our Ukrainian families find work in the UK.

There are practical resources available on the St Mary’s website covering a range of issues from being made redundant, thinking about retirement and how to deal with stress in the workplace, and we hope that this provides a useful resource for the church family to support members and friends whenever they need.

The service relies on active support from those with professional HR experience, so if you have this experience and would like to get more involved, please contact Liz Tolcher.

Liz Tolcher

Audio, Visual and Lighting

An exciting year with Jonny Hayward joining us as Director of Music and bringing the AV and music teams closer together to further enhance our acts of worship each week. A large team of over 40 volunteers have continued to deliver a consistently high-quality audio and visual experience in the church for both in-person and online services. Some of the highlights were ‘Songs from the Musicals’, ‘Taste of all Nations’ and the Christmas carol services.

The current AV equipment continues to function well for the needs within the church and has only required a few replacements due to general wear and tear. Additional improvements were made to the AV equipment in the hall. Particular thanks to Andy Small and Adam Stylo who continue to offer technical support and training.

Jim Beswick

Deanery Synod

St Mary’s is part of the Maidenhead and Windsor Deanery Synod, which met three times during 2024, in February, May and October.

The February meeting heard about chaplaincy in schools. In May the focus was a form of spiritual care for older people called Anna Chaplaincy, which whilst being caring and compassionate, did not seem to be distinctively Christian. In early 2024 the Bishop of Oxford started a big initiative across the diocese to encourage parishes to grow work with children and young people; in October several parishes shared some of their experiences in this area, including Thomas Walton from St Mary’s Maidenhead, and Dave Atallah and Katie Croft from St Mary’s White Waltham. Daniel Matovu and Gracy Crane continued to give feedback from General Synod.

As a response to unfaithful teaching from bishops in the diocese, St Mary’s is limiting the amount of Parish Share we pay to the Diocese. Please pray that this will not create unhelpful tension in our Deanery relationships, and that we will continue to be Christ-centred witnesses amongst our Deanery.

Thomas Walton

Third Thursday Table

This is our monthly lunch for those who would like company during the day, and includes (as well as a delicious hot meal) a testimony and singing a hymn. Between 50-70 people attend each month and have enjoyed meeting old and new friends, hearing stories from the lives of others in the church family, and singing together. Many thanks to Sara Hewins and the team who prepare and serve the food each month. An increasing number of visitors are now coming along and are being introduced to the Christian faith.

In August we ran a 'Holiday at Home' to which about 20 people came and had fun together.

Rachel Meynell

Ministry Among Internationals

As we continue to have many people coming to Maidenhead from all over the world, we have run various events. We see these ministries as 'many starting points, one goal' - belief in Jesus alone and fellowship in his church.

Jason and Laura Swain lead many of these groups:

At iFellowship on Monday evenings, we have run both AI Massira (which is essentially Christianity Explored for people from a Muslim or eastern background - a cultural presentation of the gospel and which through the prophets to showcase Jesus in their language with English subtitles) and studies going through Galatians to seek to communicate the glorious simplicity of the gospel.

Before the AI Massira hour we have run a discipleship course for those who want to go deeper in following Jesus. We have looked at things like the reliability of the Bible and how it was written and the role of the law, with about 5-10 people coming along.

On Tuesday mornings Laura ran an international growth group at the start of the year, which has now stopped.

On Wednesday mornings we have run English classes, including both beginner and also more advanced lessons. We take gospel opportunities at Christmas, Easter and the end of the year. Many thanks to Fran Montgomerie, Kathy Lyon and Ian Roxborough for their help.

Our Thursday evening iCaf has continued, using the opportunity to talk about a few topics in small groups with native English speakers and end with an optional 20 minutes talking about what God says on the subject. That last bit is a basic discovery Bible study where we want to let God speak through his word. Numbers have fluctuated depending on weather, we have between 10 to 20 plus helpers. Many thanks to Jo, Chris, Helen, Nick, Richard, Wing, Heather.

A highlight has been seeing some of the internationals reaching out to friends from the community and friends from classes. And we remain very thankful for all the volunteers, without whom these things wouldn't be possible.

Huge thanks to Jason and Laura for their ministry.

Thank you too to Debra Jonkers who has run occasional meals for asylum seekers - with around 70 attending and having good food and fun together.

Jo Jobson has continued to run the Ukraine+ Welcome Hub on Thursdays (see report below). Many thanks to her and to Katherine, Emma, Alison and Fiona for their help.

On Sundays we have a copy of the sermon at the back of church for those who find it easier to read/use a translation app, and we also have Bibles in various languages.

Jo Jobson

Ministry to Ukrainians

We reach out to the Ukrainian community in Maidenhead and the wider local area. Much of this ministry is one-to-one, and through friendship and trust we aim to help people to see Jesus' love, compassion, steadfastness and justice in their very challenging situations.

The Ukrainian+ Welcome Hub is the most visible part of our work. It runs every Thursday morning throughout the year. Sporadically - after particularly heavy bombardments or significant anniversaries - we hold short services in the Chapel, and many who are unable to attend send prayer requests. We also pray regularly for and with those who attend the Hub. The Hub is a place where people can relax, play games to practice their English, and ask for advice. It is frequently full of laughter!

Many have attended events and the 9.15am church services at St Mary's, with Ukrainian Bibles plus service sheets and sermons translated into Ukrainian. In August we hosted the Maidenhead and Windsor community's Ukrainian Independence Day celebration. This was a very happy event, attended by Ukrainians, English sponsors and members of the church family. We sang Ukrainian songs, learnt some history, dressed up in national costumes, ate delicious food and prayed for Ukraine and its people.

While many of the mums have been to St Mary's, it is rarer to see the teenagers. If you are a teenager yourself, or have family of this age who go to one of the weekday clubs, do pray about inviting Ukrainians in your class. Several parents would love their children to attend, but they are unlikely to come without a personal invitation from someone their own age.

If you wish to get involved with this ministry – by praying, helping at the Hub, or getting alongside Ukrainians, do contact me.

Jo Jobson

Flower Ministry

We are still a small team: Kim Boulter, Donna Stimson, Sylvine Andrews, Victoria Parker and myself, and we enjoy working together and using our love of flowers to display them for all the congregations to enjoy and wonder at the beauty of God's creation.

We do use bio floral foam to secure the arrangements, but this takes a long time to degrade, so we are now trying to use the old-fashioned method: chicken wire. This is reusable and cheaper but much more technically challenging. We are still learning how to get the best results.

The funding of this ministry depends on donations. As the years pass, we lose some of our yearly donors and sadly we gain very few new, maybe younger contributors. We have benefitted from some very generous 'one-off' contributions and so manage to fund the weekly arrangements, but we do use as many garden flowers and greenery as we can.

We very much appreciate the very kind comments about the displays, and it is so encouraging to hear that they are enjoyed by many church members.

Naomi Khoo

Music Ministry

It's been a great joy for me to join St Mary's as Director of Music and I'm very grateful to those who have worked hard over many years to bring us to where we are today. Particular thanks are due to the congregation music coordinators who continue to make my job possible by taking on much of the administrative work for each congregation as well as leading music most Sundays. Our biggest challenges remain lack of rehearsal time in the morning (the 11am musicians have twenty minutes if they're lucky!) and a need for more musicians at most of the services. The former problem will take some time to begin to solve, but if you're a musician of any variety do get in touch with your congregation's music coordinator (generally the person playing the piano) if you'd like to be involved. I have recently formed a music leadership team comprised of the congregation music coordinators and a few others in order to discuss how things are going, changes, and repertoire. Please pray that this group would bear fruit for the glory of Jesus as we try to improve music at St Mary's.

Jonny Hayward

Growth Groups

During 2024 there were around 35 Growth Groups which met regularly – most in people's homes although some on the church site. Growth Groups are for the most part organised within congregations and are overseen by congregation leaders.

In the spring term Growth Groups studied 1 Kings 15 – 2 Kings 2 using studies written by Jon and Ian; in the summer term the groups studied 1 Corinthians 1-7 using published Good Book Company materials; in the autumn term the groups studied Acts 1-6 using studies written by Ian. The Good Book Company Studies provide questions and suggested answers; the studies we have written ourselves also provide questions and suggested answers but seek to provide more materials to help leaders get into the text.

We are very grateful indeed for the hard work and commitment of Growth Group leaders who not only prepare and lead week-by-week but also care for the members of their groups pastorally and attend three Growth Group leaders' meetings per year.

Ian Miller

Men's Daytime Bible Study

The Men's Daytime Bible Study meets on a Thursday morning in the Old Vic. Some people also join us via Zoom. We are grateful to Jan Strydom who led the group until August before moving to Wales. David Drake has kindly taken over this role.

Pastoral Care

The Pastoral Care ministry aims to look after those in the congregations who are vulnerable or going through hard times. This has been done by:

Sending out fortnightly mailings with sermons and other church news for those who cannot come or access services online.

A team of people visiting the elderly in their homes to encourage them.

The staff team prays through the pastoral list about 5 times a year and follows up those who have not been at church or who are experiencing hard times.

Home communion offered to those who cannot get out at Christmas and Easter.

Our 'Life Matters' programme has continued to give teaching on specific topics. We ran Marriage Matters in January (Gareth and Claire Wroe speaking), Parenting Matters in March (Sharon Bedford speaking) and Retirement Matters in April (Jane Leggett speaking). All of them were well received and gave help to those who attended.

Two support groups now meet regularly to offer mutual encouragement and support. One for those who are same sex attracted met about 6 times, and the Bereavement support group with between 5-10 people attending, meets regularly on the first Monday of each month to offer companionship to those who are grieving.

Sharon Bedford continues to support us 1.5 days per week, as our Pastoral Trainee, meeting with church family one to one to help them talk through their struggles in the light of Scripture.

The Pastoral Team (Rachel Meynell, Sharon Bedford and John Driscoll) continues to meet to think and pray about how we can grow our pastoral ministry as we meet with church family members, and through the events we run.

We also ran two welcome teas at church, to welcome newcomers and show them around the site.

Rachel Meynell

Women's Ministry

We long to see each woman in the church flourishing in her relationship with Jesus, living a godly life and serving in whatever capacity God has called her to. This happens as we study God's word together, and as we build encouraging and godly friendships.

To this end we run:

Women's growth groups (about 60 women in all) meet each week during the daytime to study the Bible and pray together. Four groups meet at church on a Tuesday morning with a creche, and two meet at other times in homes around Maidenhead.

We had a women's weekend away for the 6.30 congregation, where 16 women went to The Pines to study some Psalms, grow our friendships and have fun.

In May we hosted the South Central Women's Day here at St Mary's where 270 women from the area gathered for excellent Bible teaching from Lizzie Smallwood.

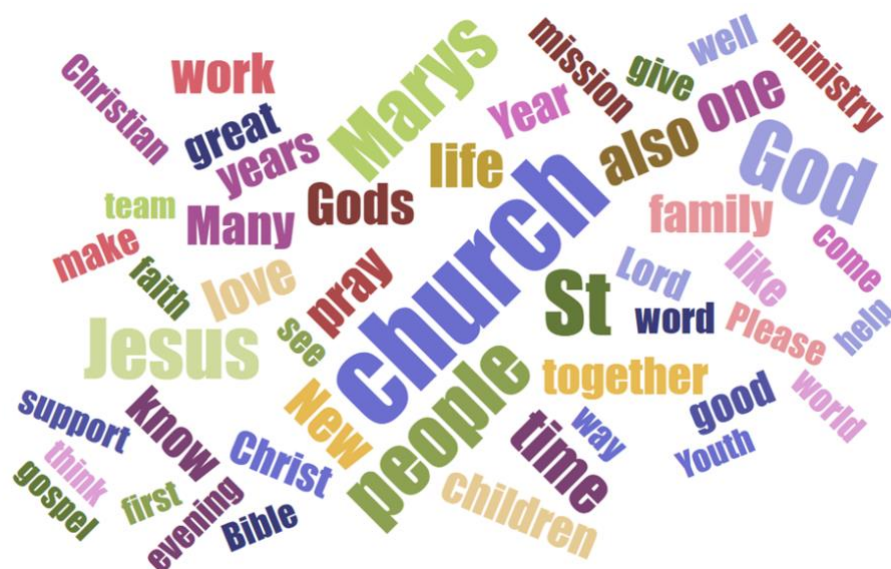
We had two women's breakfasts, each with about 60 attendees, where Rachel spoke on Heaven (February) and then one on Living with Disappointment (November). We also ran a Gingerbread evening before Christmas as a way of reaching other women with the gospel, to which about 100 women came.

The women's book group goes from strength to strength, reading a variety of Christian books. We are very grateful to Sara Hewins for her leadership of this. Other gatherings have helped to encourage friendships including walks and informal socials.

Thank you so much to those who have made all these events possible, and to Heidi Cooper and Helen Norton who are on the Women's Ministry Team.

Rachel Meynell

St Mary's Blog and Touchline



In 2024, 68 different authors wrote 84 different articles for the blog. As the word cloud shows the most frequent words are God, church, Jesus, St Mary's and people - an apt synopsis of the blog.

The blog is kept going by church family members contributing articles all year round about issues, events and updates from St Mary's mission partners and staff. The different writers and articles reflect the variety of people and activities at St Mary's - thank you for contributing.

All the articles and photos on the blog are collated and published as Touchline, the regular church magazine. Special thanks to both the proof reader and Touchline compiler for their work through the year behind the scenes. If you would like to find out more, or help with the blog, proof reading or compiling Touchline, please do contact me.

John Furley

MISSION

Mission Strategy Committee

The purpose of the Mission Strategy Committee (MSC) is to devise a strategy for our support of missions and to bring to the PCC recommendations of which Christian organisations and individuals we should support. The committee meets around 3 times a year. Current members are: Jon Drake (Chair), David Howes (Mission Treasurer), Damian Eustace, Jo Jobson, Jennie Kemp (Secretary), Rose Matovu, Adam Stylo, Tim Raymond and Anthony Kan (PCC representative). In 2024 St Mary's gave £94,100 towards the support of mission partners and gospel charities.

During the year, the MSC considered the addition of mission partners to replace those who had retired in the previous year. Whilst the conclusion is to maintain the present numbers in order to be able to support each partner more in depth, the MSC will encourage home-grown mission endeavours to support.

I would like to take this opportunity to thank Jo Jobson for heading up the Mission Partner Support Group (MPSG) and also the members of the MPSG who are our mission links with our Mission Partners.

Thanks must also go to David Howes for all the research he does in administering the Mission Budget. David Howes acts treasurer for both the MSC and the MPSG.

Anthony Kan

Mission Partner Support Group

The Mission Partner Support Group (MPSG) provides pastoral care for our mission partners and connects them with the church family. Each mission partner has a St Mary's mission link who keeps in regular contact and passes news and prayer requests to the church family. The MPSG provides mission prayers, arranges monthly mission presentations at the St Mary's Evening, pairs each Growth Group with a mission partner, plans activities on World Focus Sunday, and organizes the Mission BBQ.

In 2024 we did not have visits from our overseas partners in person, but it was a great pleasure to welcome our local mission partners – Wayne, Neil and Sharon, Jason and Laura, and Angy to church events. Other partners appeared by Zoom or video at St Mary's Evenings to talk about the joys and challenges of their work.

We thank God for our mission partners, and for the mutual encouragement that is gained from our partnership with them as we work together in the gospel.

If you want to find out more about our partners, please go to the church website or ask me or a mission link.

Jo Jobson

CHILDREN'S & YOUTH WORK

Children's Work

"We will tell the next generation the praiseworthy deeds of the LORD, his power, and the wonders he has done." (Psalm 78:4b)

What a joy and a pleasure it is to work alongside the children and volunteers we have here at St Mary's! It's so encouraging to see how God has been at work in our children, parents, and volunteers, as we seek to work together to disciple these many children that God has blessed us with. It is now my prayer that the Lord will be continuing to be at work in these children, and will bring them to know and trust in the Lord Jesus and to commit their lives to living for him.

In order to do this, we have many weekly and annual events that we pray will bring glory to God as we teach children from God's word. I would love to express my thanks to everyone who plays a part in this, whether that is praying for the children, chatting to them on Sundays, or leading and teaching in the groups. I am so thankful to God for everyone involved, and for their hard work in teaching the children the good news of Jesus Christ.

I am also so thankful to God for the parents here at St Mary's who do the bulk of the work in teaching their children about Jesus in the day-to-day of life. I know that it is hard work, and I am often in prayer for all of our parents and children.

Children's Sunday Work

Every Sunday at 9.15am, 11am, and 4pm, our team of helpers, leaders, and parents teach our children in age appropriate groups. We seek to go through the Bible, seeing how both the Old and New Testaments help us to know and love Jesus more. I am so thankful to God for everyone who has been serving with Creche, Scramblers, Climbers, CATS, Explorers, and Pathfinders. It's been a real encouragement to see the children learn and grow in their understanding and love for the Lord Jesus. I am also very thankful for the parents, and how they have been bringing their children to church each week, even when it is hard.

As well as our weekly Sunday School groups, we also have a Family Focus slot during the church service. This gives us an opportunity to think through biblical doctrine altogether as a church family. This past year, we have thought about God's Character, Prayer, Proverbs, and Old Testament Promises About Jesus. This has been a fantastic time, learning more about God, who he is, and how we can live wisely as his church.

We have had other opportunities to learn together as a whole church family in our various All-Age services. We had these on Good Friday, Remembrance Sunday, and on our Holiday Club Sunday. We also had a Crib Service at Christmas, as well as our usual Christingle All-Age Service. These were energetic, well attended, and helped us to grow in our love for Jesus and for each other as a church family.



7Up

Our weekly kids outreach club has been a great encouragement to me. We run this weekly after-school club to give our church children the opportunity to invite friends to hear the gospel.

In our team, we have 10 leaders (6 adults, 4 teenagers). Together as a team, we have loved growing together in our love for Jesus and in our love for the children who attend each week. It has been such an encouragement to me to see these leaders grow in their roles as leaders and teachers, and in seeing the teenagers getting alongside the children and talking to them about Jesus.

We usually get around 20/25 children each week. They join us for some free time to start with, choosing between the noisy room or the quiet room (sports room or board games room). We then join together for a big game in which everyone gets involved, even the leaders.

After that, we have our talk. This is usually a 7-minute talk, and we use this time to think carefully about God and who he is. Our topics this past year have included:

- Who does God say I am?
- What is the good news?
- Who is Jesus?

It is a great joy to see children coming back week by week, asking questions and getting excited about Jesus. We have seen some children bring friends from school, but we have also seen families bring their kids after seeing posters on the driveway or hearing from word of mouth. It is so humbling to see how God has been using 7Up to bring families to hear the gospel.

Please keep praying for us as leaders, that we will continue to grow in our love for the Lord and for these children.

Please keep praying for the church children who come each week, that they would grow in their love for Jesus and in their desire to see their friends understand who Jesus is.

Please keep praying for the non-church children, that the Lord will do a mighty work in them and bring them to love and know Jesus as their saviour.

Schools Work

Each week during term time, I have many opportunities to engage with the local schools around Maidenhead, and to share the gospel with them.

Weekly, I go into Oldfield and Holyport primary schools, where we read a true story from the Bible which the children will act out. I then explain the story afterwards with a short talk, applying the gospel to the children's

lives, encouraging them to think about who Jesus is and how he can affect our lives. I have also had opportunities this year to visit Highfield Prep school, to deliver a Harvest talk, and a Remembrance Day talk.

I also go into Woodlands Park in partnership with St Mary's White Waltham, where we do similar assemblies. I really love seeing different children from different backgrounds all taking part in learning about Jesus, and it continues to be my prayer that the Lord will keep these doors open for us to go into these schools, and that he would use these opportunities to bring families to know Jesus.

Each year, we run 2-hour presentations in the church for Year 6 children in schools around Maidenhead. These are called Easter Cracked and Christmas Unwrapped, and they give us an opportunity to discuss the true meaning of Easter and Christmas.

We give the children an opportunity to read the Bible for themselves on banners around the church. We discuss the facts about Easter and Christmas, and how we know that the Bible is reliable and that Jesus really did rise from the dead. After hearing this, the children always have many questions about Jesus, so we give them an opportunity to ask 'The Nutty Professor' any questions that they would like. This is my favourite part of each presentation as we get to hear what the children are thinking, and we can speak more openly about the gospel.

Please keep on praying for these schools. Pray that the Lord would keep these doors open for us to go into the schools, and that he would be at work in the teachers, the children, and their families.

Explorers Time Away

Explorers Time Away is our annual week away for St Mary's children in Years 5 and 6. This is 5 days away in May to an activity centre in Clanfield called 'Adventure Plus', and this year we took 15 children and 8 adults. Our theme for 2024 was 'Race Around the World'. The children were split into three teams, the Powerful Pilots, the Speedy Sailors, and the Hasty Hikers.

We heard from Acts 16 -17 about Paul's journey around the world, sharing the good news of Jesus Christ. We saw how people respond to the gospel in different ways, and considered how we should respond to it.



As we saw in Acts 17:11, 'the Berean Jews received the message with great eagerness and examined the Scriptures every day to see if what Paul said was true.' We were challenged to look for ourselves to see what we believe about Jesus. Do we trust in him as the Son of God who can give us eternal life, or do we leave him for idols?

We enjoyed lots of different activities, such as rock climbing, mountain biking, crafts, a trip to the zoo, and even a talent show! We enjoyed seeing many different talents, for example Andre gargling water to our favourite action songs, Sophia's scary poetry recital, and a big group limbo line.

Here are some things that Layla, one of our Explorers, enjoyed about the week:

"The things I enjoyed on the week away were rock climbing, eating lunch in the 100ft tower and all of the mealtimes! I learned about the earthquake when Paul and Silas were in prison, and Lydia when she didn't know about Jesus and Paul told her and she got baptised. Overall, I really enjoyed myself and didn't want to leave, you get to learn so much and have so many fun experiences – I'd really recommend it!"

I am hugely thankful to all the leaders who came and made the week possible, and very thankful to the kids and parents who attended. It was such a fun week and a huge encouragement to see the kids learning about Jesus and asking great questions!

Holiday Club

From 28th - 30th August, we hosted our annual St Mary's Holiday Club, which is always a highlight of the year!

This is a summer holiday club for children who are in primary school, which takes place over three days. The aim of Holiday Club is:

- To teach children the good news of Jesus Christ
- To invite non-church families to the club and to church, to hear the gospel for themselves
- To serve together as church family and grow in our love for the Lord Jesus and his people



Our theme this year was 'A Bug's Life'. The church site was transformed into a Bug Hotel, with a giant toadstool at the front of the church building.

Through talks and Bible studies, we thought about how BIG God is, and how small we are compared to him, but how big his love is for us. He loves us so much that he sent the Lord Jesus down to Earth, to become one of us, to live a perfect life and to die for us so that we may have eternal life with him.

Our memory verse of the week was:

"Do you not know? Have you not heard? The Lord is the everlasting God, the Creator of the ends of the earth. He will not grow tired or weary, and his understanding no one can fathom." (Isaiah 40:28)

It was a joy to hear kids and adults alike chanting this verse around the site, joining in together with the fun games and craft, and sitting around God's word, learning together more about Him.

I am hugely thankful to God for all of the incredible volunteers who made the week happen, for the parents who brought their children along, and for the families who invited their non-church friends along to hear the good news of Jesus Christ.



Nick McDonald

Minor Key

Minor Key is our young people's music group for those in school years 6-13 (aged 10-18) running on a Friday night alongside X and Shift Focus. We currently have 26 young people on our register who sing or play an instrument, and we are grateful for the 4 leaders (Vic Harris, Heidi Cooper, Richard Holland and James Ainscough) that support John and me in running the group. The aim is for all to develop their musical gifts in serving God and the church family, and to have fun as we do it! We are also keen to welcome non-churched youth and love to see Minor Key used as an outreach opportunity to bring young people in.

It is a real blessing to support the partnership between St Mary's and White Waltham Church – our members and leaders are made up from both churches and we lead music at both churches across the year.

The highlight of our year is always singing an anthem in the evening Christmas Carol Service and our White Waltham young people joined with an adult choir to repeat the anthem at the White Waltham Christmas Eve service, which was a real encouragement to the congregation.

Please praise God for our young people as they serve the church and for the leaders who give up their time to help John and me. Please pray that we would see some non-Christian friends coming along this year.

Katie and John Croft

Toddler and Baby Ministry

St Mary's runs toddler groups on two mornings a week as a way of reaching out to the community with the gospel, and also providing support for young families. The mornings consist of time to play, refreshments for adults and toddlers, a time of singing with a Bible story, and a craft themed to go with the Bible story.

We also run a weekly New Parent support group on Thursday mornings for new mums to find friends and help for the early days.

About 60 families now come on site each week for the various groups-with many different nationalities represented. Our aim is to build relationships with the families (nannies, parents and grandparents), so that through our actions we can demonstrate the love of Christ and through our words to share the good news of Jesus.

We have run some other events, where we have been able to explain the gospel. Some of the mums came to a Colour and Style evening we held in June, as well as running Christmas and Easter services on the toddler mornings and giving them all Christmas and Easter books to read at home.

We praise God for these opportunities, and continue to pray that he would raise up more workers for this harvest field.

Huge thanks to Debra Jonkers, Nicola Winson and Heidi Cooper and the teams of volunteers who make this ministry possible and who run these groups so faithfully.

Rachel Meynell

Youth Work

We are very grateful to God for all the work he has been doing in the lives of our young people throughout 2024.

Sunday Youth Ministry

In Pathfinders, we started the year by studying Mark chapters 11 to 15 focusing on Jesus' final days, from his triumphal entry into Jerusalem to his crucifixion and burial. These chapters highlight his authority through powerful teachings and confrontations, the Last Supper, his suffering and betrayal, and ultimately his sacrificial death on the cross, paving the way for salvation.

In the autumn term, we covered Romans 8-16, which inspired deep conversations about grace and salvation. Please pray that the youth will be encouraged to come to church and Pathfinders, and that they continue to grow in their faith.

After Church has been a significant source of encouragement, providing an opportunity to spend time with older teenagers as they engage with the 6.30pm sermon and reflect on their daily devotions. We introduced Slido, allowing them to ask questions anonymously about the sermons and how they apply to our lives. It has been wonderful to see preachers and other adults get involved in discipling the young people in this way.

Growth Groups

Studying the life of Elijah at the beginning of the year was a joy. The series magnified God's supreme power and faithfulness as he worked through his prophet to confront idolatry, display his mighty miracles, and ultimately pass the divine mantle to Elisha—showing that his sovereign plan always prevails.

In the autumn term, we explored the book of Acts, which reveals God's unstoppable power in building his Church through the Holy Spirit. We saw how the Gospel spread from Jerusalem to the ends of the earth, transforming lives and advancing his Kingdom.

X Focus and Shift Focus

Our two Friday night youth groups - X Focus (for years 6-9) and Shift Focus (for years 9-13) - offer times of fun, fellowship, and opportunities for deeper questions about faith. Young people transition from X Focus to Shift Focus during year 9.

In the spring term, we completed a Bible overview before diving into *Essentials of Christianity*. After the summer, we studied *Jesus Tells Stories*, focusing on parables from Luke's Gospel.

In the autumn, we completed the *321 Course – Speak Life* by Glen Scrivener, which invites participants to see life through Jesus' perspective. This course uses immersive videos and illustrations to explore God, the world, and ourselves in light of the gospel.

Weekends Away

In March, we had our Senior Youth Weekend Away at a new venue, Oakwood Activity Centre in Wokingham, and invited young people from St James' Gerrards Cross to join us. The teaching theme was *Heaven and the New Creation*, led by Harry Thrift. He helped us reflect on what the Bible says about life after this life, asking, "Are you excited?"

In October, we returned to Oakwood for our Junior Youth Weekend Away, with St James' joining us again. This time, Nick McDonald led us through the book of Acts with the theme BE BOLD. The message of Acts reminds us to live out our faith courageously, rely on the Holy Spirit for strength, and share the hope we have in Christ, no matter the challenges.

Summer Camps

Summer camps were a highlight of 2024 and proved very popular. We sent leaders and members to different camps during the holidays. These camps are always a time of significant growth and renewed commitment to Christ. They are also a source of great encouragement for leaders as they witness the young people's love for Jesus deepen.

Student Time Away

In September, those preparing for university spent a day together at Adam Curtis's home. We explored the Bible for guidance on issues that affect new students. The atmosphere was relaxed, with plenty of laughter, games, and some outstanding cooking!

Parent Information Session on Kaleidoscope: Faith, Sexuality, and Gender

Adam Curtis and I hosted a *Parent Information Session on Kaleidoscope: Faith, Sexuality, and Gender* for parents of youth in our Growth Groups as we plan for 2025. This course will use resources from *Living Out*, an organization co-founded by Sam Allberry that provides thoughtful guidance rooted in Christian values. Specifically, our youth will engage with *Kaleidoscope*, a new series designed for youth groups. This series offers age-appropriate content and meaningful discussions on these important topics.

Johan Schoeman

Safeguarding

Protecting vulnerable people from harm and speaking up for their rights is an integral part of our scriptural mandate as Christians. "Speak up for those who cannot speak up for themselves" (Proverbs 31:8).

Here at St Mary's, we take safeguarding seriously. I am what's known as the PSO – the Parish Safeguarding Officer and it is my role to ensure that we are compliant with the Diocese of Oxford requirements for safeguarding and that we are not complacent or ignorant about the dangers of ignoring safeguarding.

For that reason, we "safely recruit" all the staff and those who lead or help with the work here. They go through a process of obtaining 2 references, an interview, a DBS Criminal record check and online safeguarding training courses.

- However abuse could still happen. So what can we do to help prevent abuse at St Mary's?
- We must not be complacent about our systems of safeguarding
- We shouldn't be blind to the fact that we all have the capability to hurt others
- We should have care and awareness of those around us.

Church should be one of the safest places that anyone could go to. We want St Mary's to be a welcoming and safe place - for all ages and stages of life, for all people and we all have a part to play in that because the care and protection of children, young people and adults involved in church activities is the responsibility of **everyone** who participates in the life of the church.

I am grateful to everyone for their compliance with the required training courses and especially to Janet Wood for helping with the task of administering the Safeguarding at St Mary's. This is a huge job with over 250 people on our lists helping in some capacity.

Kate Wheatley

RESOURCES

Library

The St Mary's Library is run on a voluntary basis. As books are donated, they are added to the shelves. We have had many book donations this past year and thank all those who have donated books, we appreciate you thinking to donate them to our library.

If you have not used the library yet, do pop in and have a look at the wide range of books we have, I'm sure you will find something you will enjoy.

There is a simple 'signing out' procedure which is explained on the notice in the library. If you borrowed books and have not yet returned them, but have finished using them, please return them so others may borrow them too.

Thank you to all of you who have used the church library.

Janet Huisman

Books @ St Mary's 2024

The aim of our book work at St Mary's is to recommend and make accessible books that will inspire, encourage and challenge us in our Christian walk.

In 2024 we held two book sales, each across all five services. One in June which was St Mary's led, with a selection of around 15 books chosen by St Mary's staff. Around 130 books were purchased. The autumn book sale was run by Christian bookseller '10 of Those' who brought along a large selection of books.

In addition, devotionals for Lent and Advent were recommended and available for purchase at the appropriate times, and a book stall was run for the Everyday Evangelism Conference held in June.

Sara Hewins

Care Fund

What is the Care Fund?

The Care Fund is available to demonstrate practical Christian care for members of the St Mary's church family facing unusual and primarily finance-related difficulties. The fund was established in March 1988 for financial support to be considered by an independent team and kept separate from pastoral needs referred to the clergy if this is considered appropriate.

What assistance is provided by the Care Fund?

Assistance is usually provided by one or more of the following means:

- Provision of appropriate funds through a grant or interest-free loan.
- Advice from the trustees, which may include mutually agreed goal-setting.
- Referral to the staff team for further pastoral support.
- Referral to outside agencies for further support, such as CAP debt counselling, marriage counselling, or social services.

Who administers the Care Fund?

Four trustees—Neil McDonald, Jenny Taylor, Janet Wood and David Robinson—administer the fund. The fund is operated through a dedicated bank account administered by the trustees. The PCC maintains the funds' availability, and the church auditors review the operation of the Care Fund.

The trustees meet at least quarterly and maintain a confidential record listing the names of beneficiaries and grants made.

Neil McDonald

Section 3: Attendance

- 3.1 Five services were held each Sunday and were attended by an average of 484 adults and 105 children and young people aged 16 or under. We also streamed services on YouTube and we have 232 unique views for our services across the whole Sunday.
- 3.2 We have had four Christianity Explored courses, one course Looking at the Life of Jesus, one Youth Explored and one Hope Explored course for those wanting to know more about the Christian faith. These were well attended and some, having completed the course, then decided to continue with the Christian Foundations course. There were three well attended Christian Foundations courses.
- 3.3 35 Growth Groups met regularly during the year. The purpose of these groups is to encourage people in their faith through Bible study, prayer and pastoral support.

Jane Thrift

Section 4: Operations and Fabric Report

Our operational responsibilities are fulfilled in a range of ways to ensure that we meet the needs of all St Mary's ministries: this includes ensuring there are good HR processes in place so staff are managed and supported well and that we have effective recruitment and succession planning procedures; ensuring correct compliance with health and safety, data management and charitable trust legislation; ensuring our properties are well maintained and fit for purpose; and managing administrative systems, AV, IT, communication, security and events effectively.

To achieve these responsibilities Dick West (Operations Manager) is very well supported by Jane Thrift (Admin Manager) and our two part time Facilities Managers, Scott Bedford and Phil Richards. There is also a host of volunteers who offer invaluable support to us in our welcome teams, in areas of admin, AV, IT, helping with setting up and down for groups meeting on site, and in so many more ways.

John Blackbeard who shared the operations manager role with Dick West for six years retired at Easter. Dick West has increased his hours to take over the areas that John oversaw. Jan Strydom was our facilities manager for two years and he left us in August. We are hugely grateful to both of them for their service and hard work.

We continue to look for the best ways to communicate information to the church family. The blog, Touchline and the weekly church family update have done this effectively and we are very grateful to all those involved in putting them together. Our new website has allowed us to more effectively inform those looking for a new church about what goes on at St Mary's, and the process for booking events is much simpler.

We have made improvements to the kitchen facilities in the Hall, recognizing its increased use. We have replaced the oven and dishwasher, installed new shelving and converted the Clissold room cleaning cupboard to a secondary kitchen. We will continue to make improvements to the site in the coming year.

We completed the annual update of our terrier and detailed asset register and reports were submitted to the diocese and charities commission. We have reviewed and updated our risk assessments and IT and HR policies.

We have ensured that St Mary's remains up to date and compliant with legislation (health and safety, fire, data privacy) and with all safeguarding practices recommended by the diocese.

Dick West

Section 5: Church Wardens' Report 2024

We have much to be thankful to the Lord for in 2024. We kicked off the new year with our verse of the year; Psalm 95:6-7 "Come, let us bow down in worship, let us kneel before the Lord our maker; for he is our God and we are the people of his pasture, the flock under his care". And indeed, God has cared for us very well in 2024.

At our Annual Parochial Church Meeting, our vicar Jon Drake spoke of "working together to make Jesus known" within Maidenhead and surrounding districts, with particular focus on the residents of the new tower blocks in the town centre, families with children and those with UK minority ethnic backgrounds. And across 2024, we have been blessed to see our church family grow both in numbers and in diversity, with new people coming to participate in our Sunday services, as well as a raft of international activities including iFellowship, iCaf, Ukrainian+ welcome hub and English speaking classes, a multitude of children's and youth activities and through many outreach events including the Everyday Evangelism Conference, and an evening of magic and witness. We are hugely grateful to all those on the staff team, so ably led by Jon Drake, and the many volunteers who have worked tirelessly to host these events for God's glory, and we pray for continued blessing on our family as we continue to step out in faith to build his kingdom.

2024 also saw significant progress on the projects we have sponsored through our International Mission Fund, managed by Rhys Mitchell and his team, and funded from a generous legacy that the PCC dedicated to supporting global ministry and leadership development overseas. The fund is currently being used to support five different initiatives; Build Partners who train gospel leaders in Rwanda, Word of Life who develop content for Muslim background believers, funding education for clergy members of the Anglican church in Peru, supporting unreached people groups in North Africa through AIM (Africa Inland Mission) and funding ministry apprentices at Latimer Church Trust in New Zealand.

All of this took place against the continuing challenging and disappointing direction of travel of the bishops and the Church of England in the matter of Living in Love and Faith, who have adopted the Prayers of Love and Faith for the blessing of same sex relationships. We have responded, upholding our decision to be in impaired communion with the Bishop of Oxford and the other bishops in the diocese whilst they continue to deviate from scripture on this matter of primary importance and diverting a portion of our Parish Share to supporting gospel ministry within faithful churches in the Diocese; St Pauls, Slough and Holy Trinity, Theale. We continue to pray for a change of heart from the bishops and we ask God to watch over us and protect us from any distraction from our primary task of ensuring the gospel is heard at St Mary's and the community around us.

Finally, we give huge thanks for God's blessing of a faithful church family, who continue to give so generously of their time, money and resources to St Mary's. This is something we do not take for granted and we are very grateful to be in such a position going into the new year of 2025.

Below are a few key areas of focus as we review 2024 and consider the challenges that lie ahead:

Buildings and Property

As church wardens we are responsible for the maintenance of the buildings on our church site. We are very grateful to the Operations Team, led by Dick West, and John Blackbeard before he stepped down in April, who oversee all repairs, maintenance and improvements on our behalf.

We are also grateful to A&M Trust, who allow us to use their buildings free of charge on condition we maintain them and pay for the running costs, including the four-bedroom house in Grafton Close which is being occupied by the Miller Family, and 1 Hemsdale which is being occupied by Adam Curtis.

We continue to maintain the site which has involved some redecoration and refurbishment in 2024 to ensure it is fit for purpose and maintained to a good standard. This included the refitting of the Clissold room to be an adjunct kitchen to the main kitchen in the church hall, as well as replacement of both the main church oven and dishwasher. This has enabled catering for big events to run more smoothly, and is greatly appreciated by our many volunteers who give us their time to welcome and host others with meals and refreshments in many forms, including Third Thursday table, catering for Christianity Explored, Christian Foundations and ifellowship on Monday evenings, our many church family and outreach events, and of course refreshments between services on Sundays.

Church Terrier and Inventory

The Terrier and Record of Inventory have been duly updated.

Finances

We thank God for His continued provision and generosity to us through the last year. Our planned giving, donations and collections income went up from £534,189 in 2023 to £584,747 in 2024. We are very grateful that the Lord's people at St Mary's give faithfully and sacrificially and do so mainly via our Regular Giving Scheme. This enabled us to end 2024 with a surplus of General Funds of £138,180.

We are grateful to the finance team for all their work, and for the provision of the Care Fund and Vicar's Discretionary Fund to support church members in times of need across this challenging year.

Staffing

Jon leads a very mature and capable staff team who are a group of godly and humble people who love the Lord and their calling at St Mary's to minister to the church family and to make Jesus known in our parish. We thank the Lord for their unity in supporting one other during a busy year with much to keep on top of. The Ministry team comprises; Ian Miller and Adam Curtis, our two Associate Vicars. Adam leads the 9.15am congregation and Ian leads the 8am and 4pm congregations, with Richard Crane our part-time Minister leading the 6.30pm whilst continuing his training for ordination, and Jon himself leading the 11am; Rachel Meynell leads all of our women's ministry, international ministry and pastoral care; Nick McDonald leads our children's ministry; Johan Schoeman has joined the team as our new Trainee Youth Minister and Jonny Hayward, our new part-time Director of Music. Sharon Bedford has moved into the role of Pastoral Trainee, doing much to develop this important area of our pastoral ministry. All have settled into their new roles very well and are already making significant impact in their respective areas.

On the operations side, we are hugely thankful to John Blackbeard and Dick West, our two part-time Operations Managers, who have worked together over several years to make a very significant impact on the smooth running of our church. John stepped down from his role in March and Dick has taken on the full Operations Manager role with two extra days a week. John is continuing to head up finance, an invaluable role working with the finance team. 2024 also saw staff changes in the role of Facilities Manager. We said goodbye to Jan Strydom, who stepped down, moving to Wales to be with his family and we thank him for the huge contribution he made in his role. Jan was replaced by our two part-time Facilities Managers; Scott Bedford and Phil Richards who join Jane Thrift in managing the office and church administration.

Special mention should also go to Kate Wheatley for her continued dedication and commitment on leading Safeguarding at St Mary's. This is a huge responsibility with a very significant workload, for which we are immensely thankful. Finally, we give great thanks for our dear brother Anthony Kan, who stepped down from the role of church warden for health reasons at the end of November. We wish him the very best in his health, as he continues as a very active and beloved member of our church family. We will look to replace Anthony in his warden's role in early 2025, according to God's will.

Challenges, Opportunities and Looking Forward

Looking forward to 2025, a key challenge remains to continue to stand firm in the gospel, in the face of opposition and false teaching from the bishops on the matter of Prayers of Love and Faith. We will work together with likeminded people within the Church of England to ensure we stand firm and do not let this serious matter detract from our primary mission to know Jesus and make Jesus known.

2025 will also see us re-visit the resolution that the Parochial Church Council (PCC) of St Mary's passed in 2016, and re-affirmed in 2022, known as The House of Bishops' Pastoral Provision. This provision enabled the PCC to request, on the grounds of theological conviction and in light of our understanding of the Bible, that we have a male vicar and that we receive oversight from a male bishop. The provision stipulates that the PCC should revisit and review this decision from time to time. The first half of 2025 seems the right time for the PCC to do this.

Alongside this, we will continue our work to ensure both men and women can flourish in ministry at St Mary's, following on from the workshop in January 2025 which was attended by over a hundred of our church family. Jon and Rachel will develop proposals to ensure we can all flourish in our diversity, with input from the PCC and church family.

We know that we can do none of this without depending on our Lord Jesus Christ for all things, and so it is with this in mind that we remind ourselves of and commit to memory, our verse of the year for 2025: "My grace is sufficient for you, for my power is made perfect in weakness" (2 Corinthians 12:9).

Lindsay Reisser-Weston and Anthony Kan

Section 6: Electoral Roll Report

The Electoral Roll was updated in April 2024. At this time there were 30 people resident in the parish, and 476 non-resident. The total was 506. The following members of the church family died between 1st January and 31st December 2024: Nick Singeisen, Judy Percy, Eileen Crosbie, Janet Whitlock, Keith Whiteside, Barbara Jackson, Derek Jones.

Section 7: Report on PCC Proceedings 2024

The PCC has met on the second Tuesday of each month over the past year (except August). All five congregations are represented in the PCC which consists of a mix of clergy, wardens, lay and elected members who have been voted in by the parish or as part of the deanery and General synods (refer to Section 8.2). There has been an average attendance of 17 over this year, including those who have joined virtually on

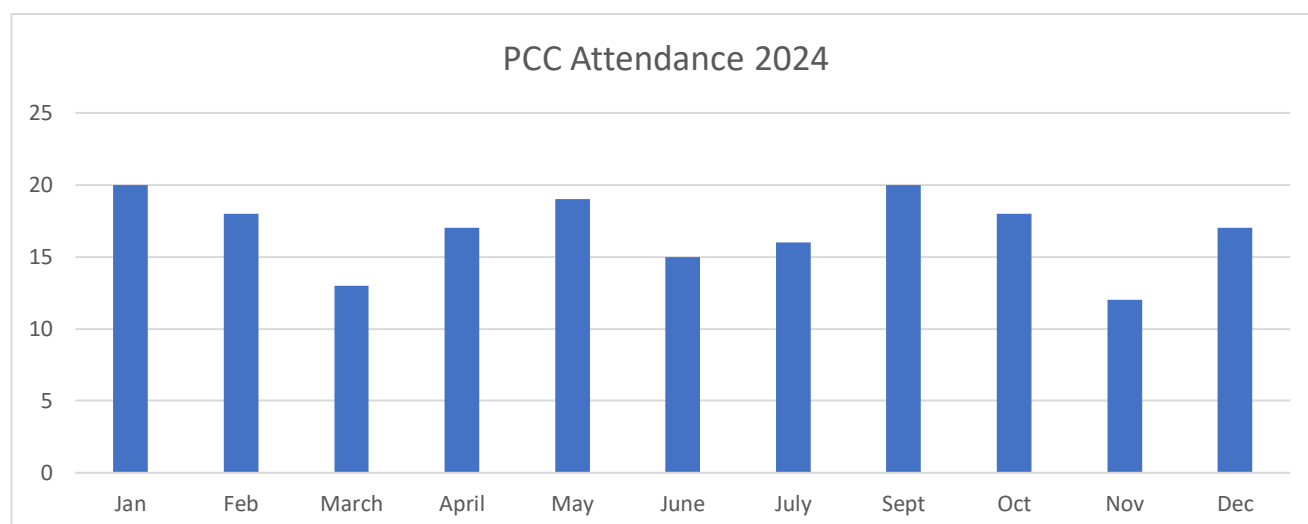
occasion. Two new members were elected at the APCM in April as one stood down to give a total of 25 members in May. We have discussed and debated a range of topics this year including the response to the Church of England's Prayer of Love and Faith, updates on Finances, Parish Share and the use the Payments in Lieu of Parish Share (PILOPS) and how to engage with the deanery and diocesan synods. In January the PCC approved the resolution not to use the Prayers of Love and Faith. There was discussion following the open consultation held in church in February on our response to the Church of England. We have had guest speakers including Tim Hiorns from Grace Church, Windsor and Martin Davy from Holy Trinity, Theale. We have had presentations on Trusts and Properties, the work of the MPSG, an update on the International Mission Fund and the Mission Budget. An update on Safeguarding is given at every meeting.

Twenty members joined the PCC Away Day at The Tree House, St Mary's White Waltham on 15th June. Jon Drake introduced the topic of Men and Women Flourishing in Ministry at St Mary's with the prospect of the PCC re-voting on the resolution on The House of Bishops' Declaration in early 2025. We had small group discussion on various passages from the Old and New Testaments asking what we could learn from them about men and women in God's purposes. Further small group discussion focused on the current strengths and weaknesses of women and men flourishing at St Mary's, followed by feedback and general discussion, and time of prayer. This topic was discussed further in the October PCC meeting.

In December Jon informed the PCC that Anthony Kan was stepping down as church warden. He has been an exceptional church warden and we give great thanks to the Lord for Anthony's ongoing faithful work for the PCC. We thank the Lord too for the input and willingness to serve of other members of the PCC who have stood down over this year.

Prayer is an integral part of PCC meetings as we commit our discussions to the Lord. Please do continue to pray for the PCC that we would serve with faithfulness, love, truth and unity, for wisdom in our decision making and that what we do is pleasing to the Lord.

For those in the church family who are interested in keeping abreast of the topics discussed, minutes of the meetings are available on the website. If there are any topics which you think the PCC should consider, please do get in touch with me.



Fran Montgomerie – PCC Secretary

Section 8: Administrative Details

8.1 Church Details

Parochial Name	St Andrew and St Mary Magdalene, Maidenhead, in the Deanery of Maidenhead, Diocese of Oxford
Location	Borough Church of St Mary's 14 High Street, MAIDENHEAD, Berkshire
Postal Address	St Mary's Church Office St Mary's Close, 14 High Street, MAIDENHEAD, Berkshire SL6 1YY Tel. No. 01628 638866

8.2 Membership of the PCC

- Clergy, ex-officio and lay: Rev. John Drake, Rev. Ian Miller, Rev. Adam Curtis, Rev. Neil Watkinson
- Church wardens: Anthony Kan (until November 2024), Lindsay Reisser-Weston
- Elected members: Robin Aghovia (from April 2024), Scott Bedford (until June 2024), John Driscoll, Catriona Ketiar, Karnie Sharp (until Sept 2024), Penny Dee (until April 2024), Linsley Green, Sandra Brunt (until Oct 2024), Minoosh, Fran Montgomerie
- Deanery Synod: Neil McDonald, Rhys Mitchell, Kate Wheatley, Rob Wingfield, Paul Muir (until June 2024), Sandra Brunt (until Oct 2024), Emma Spear (from April 2024), Thomas Walton (from July 2024)
- Co-opted: John Blackbeard
- Diocesan Synod: Ian Miller, Phebe Tay, Thomas Walton (until July 2024)
- General Synod: Gracy Crane, Daniel Matovu

8.3 Staff Receiving Remuneration

Vicar	Rev Jon Drake
Associate Minister i/c of women's work and pastoral care	Rachel Meynell
Associate Vicar	Rev Ian Miller
Associate Vicar	Rev Adam Curtis
Minister i/c of 6:30 congregation	Richard Crane
Children's Minister	Nick McDonald
Youth Minister in training	Johan Schoeman
Director of Music	Jonny Hayward
Operations manager	Dick West
Administration manager	Jane Thrift
Facilities managers	Scott Bedford and Jan Strydom Phil Richards replaced Jan Strydom in August

Section 9: Structure, Governance and Management

9.1 Legal Status:

The PCC is a corporate body established by the Church of England governed by two pieces of legislation: the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969). It became a registered charity in January 2009 (No. 1127589) and the PCC members are trustees.

9.2 Appointment

Appointment of PCC members is governed by and set out in the Church Representation Rules.

9.3 Recruitment, Training, Induction

Regular church members are encouraged to join the electoral roll, which makes them eligible for PCC membership. People are encouraged to stand for the PCC via the display of a nomination board for two weeks prior to the annual meeting. New PCC members are given a handbook outlining the roles and responsibilities of a PCC member within St Mary's church, and explaining the conduct of business, and trustee responsibilities.

9.4 Monthly Meetings

The PCC meets monthly except during August, with additional meetings as required, including an annual Away Day. It has established committees and project teams to help it with its work, and receives regular reports including minutes of meetings from these groups. The committees that helped the PCC discharge its various duties and responsibilities during 2024 were:

9.4.1 Standing Committee is required by law, and has power to transact the business of the PCC between meetings. It also deals on behalf of PCC with detailed matters relating to church assets and confidential matters. Membership in 2024 was the Vicar, chair of the Finance Committee, the Wardens and the PCC Secretary. The Minister in charge of Women's Ministry and Pastoral Care, and the Operations Manager also attend.

9.4.2 The Finance Committee provides support for the treasurer, helping formulate financial policy and practices, and assisting in budget preparation and monitoring. This committee was chaired by John Blackbeard.

9.4.3 The Mission Strategy Committee has developed a strategy for St Mary's involvement in world mission. Its role is to review that strategy, consider new requests for support and termination of existing support, encourage greater involvement in mission, and present an annual budget to the PCC. This committee was chaired by Anthony Kan until he stepped down in September 2024. From October 2024 Jon Drake has stepped in to cover the position.

9.4.4 The Mission Partner Support Group implements the approved strategy and budget through contact with mission partners. It provides financial and other support to them according to agreed plans, and acts as the point of contact between them and the rest of the church, encouraging greater involvement and support. This group was chaired by Jo Jobson.

9.4.5 The Overseas Mission Fund Committee. Newly established in 2023 to seek out and recommend overseas mission opportunities to be funded from St Mary's discretionary fund. This committee was chaired by Rhys Mitchell. All funding initiatives are approved by the PCC.

9.5 Risk Management

9.5.1 Safe Use of the Church Site: Legislative requirements are closely followed in relation to Health and Safety, Fire Safety and Food Hygiene. Any defects are reported to the Operations Manager and are remedied quickly according to the level of risk. Appropriate training is given and one-off events are assessed for risk before being run. External organisations using the church site have their attention drawn to the need to follow appropriate practices.

9.5.2 Welfare: At St Mary's we are committed to protect and safeguard all our members and work hard to ensure we are in line with current safeguarding practices recommended by the diocese. These recommendations include creating a safe environment, safe recruitment of staff and volunteers, training and DBS clearance. Assessments are made before events to ensure safeguarding, safety, insurance needs and financial implications have been taken into account.

9.5.3 Financial: Prudent policies for the handling of money are in place. Major expenditure has to be approved by the PCC, which also approves an annual budget and receives quarterly monitoring reports. Cash flow is carefully managed, bills are paid promptly, and investment of any short-term funds carefully placed to ensure maximum return compatible with appropriate access.

9.5.4 Data: GDPR regulations which became law in 2018 are adhered to.

Lindsay Reisser-Weston and Anthony Kan

Section 10: Objectives and Activities

The mission of the church is to know Jesus and to make Jesus known by:

Engaging Maidenhead with the gospel. It is our responsibility to proclaim the good news about the Lord Jesus in such a way that people have the chance to really engage with him.

Growing mature disciples of Jesus of all ages and backgrounds. It is our ambition to encourage everyone associated with St Mary's to be a wholehearted disciple of Jesus.

Partnering with other churches to make Jesus better known. We recognise our responsibility to work with other churches for the growth of the gospel in our region, the UK and other parts of the world.

The primary objective of the PCC is to work collaboratively with the vicar to direct the church's mission to know Jesus and to make Jesus known by:

- Overseeing the spiritual life of the church.
- Making decisions and plans for the church's current health and future direction.
- Overseeing the church's legal, financial and operational responsibilities, including as an employer.

Lindsay Reisser-Weston and Anthony Kan

Section 11: Financial Review

The work at St Mary's is funded mainly by voluntary donations (88%) plus income from interest, lettings, fees and rent.

Total unrestricted income in 2024 was £806,192 (2023: £764,871) with regular expenditure on the work and ministry of the parish at £696,121 (2023: £802,877) to give a surplus of £110,071 (2023: deficit of £38,006).

John Blackbeard

Section 12: Reserves Policy

PCC policy is to maintain a minimum bank balance equivalent to 3 months of running expenses (about £168,000) plus 12 months of regular giving to missions (about £92,000) giving a total of £260,000 to cover emergency situations that may arise from time to time.

John Blackbeard

Section 13: Report on PCC Financial Activities for 2024

St Mary's is funded mainly by voluntary donations, including tax recovered on gift aid donations. This made up 88% of the unrestricted income. Other income including interest, lettings and rents make up the balance. Giving to our unrestricted general fund via the Regular Giving Scheme (RGS) in 2024 at £564,970 was higher than RGS in 2023 of £509,276 and £80,549 higher than the budget. RGS continues to be central to St Mary's financial income and is very important as our financial needs grow. We are very grateful to all who give faithfully to the Lord's work. We also thank the Lord for other one-off donations of £13,750.

The budget for 2024 had forecast a deficit of £16,058 on unrestricted general funds but God blessed us richly and we ended the year with a surplus of £138,180 for unrestricted general funds (both amounts after fund transfers) due to income being higher than budget and expenditure being lower. Collections at services of £6,026 was slightly over budget and exceeded the amount from last year. Income from ministry events was higher than planned as more events took place. Costs of ministry events at £18,531 were also significantly higher than budget but overall there was a small surplus on ministry events. Hire charges for halls and rooms was £7,647 and rental income from our properties was £31,228.

As a result of the changes taking place in the Church of England, the PCC decided in March 2023 that we could no longer remain in communion with the bishops in our diocese and we would no longer be net financial contributors to the finances of the diocese. We decided to pay a grant to the diocese in lieu of parish share to cover the cost of our vicar and curate, when we have one, plus a contribution to the costs of safeguarding services that we receive from the diocese. That amounted to £61,104 in 2024. The money that we would have paid to the diocese is now being paid via the Oxford Good Stewards Trust to pay for a Children's and Family's Worker at St Paul's Church in Slough. That was £30,000 in 2024 and further payments are planned in 2025 and 2026. We do this to ensure that all money given to us at St Mary's is used to fund bible-based gospel work.

We completed the required maintenance and decoration of our buildings and facilities in 2024 and upgraded the church kitchen with a new dishwasher and oven and also converted the Clissold room into a secondary kitchen. We again saved a considerable amount by having Jan Strydom, Scott Bedford and volunteers doing most of the work. We thank them. Property costs totalled £58,844.

In the year, we continued to use 'discretionary funds' that were set aside in previous years to pay for part of the ministry staff costs (Ian Miller and Adam Curtis). We paid a total of £24,597 to several overseas missions over and above our normal giving to missions.

Restricted fund income this year included amounts received for the Care Fund, associate vicar, various church groups, missionaries and our regular Harvest and Christmas appeals. Overall expenditure on restricted funds was £56,874. There was a surplus (after fund transfers) for the church groups, excluding the Care Fund, of £1,135 and an overall surplus for unrestricted and restricted funds of £111,611 for 2024 compared to a deficit of £38,620 in 2023.

Looking ahead, the budget for 2025 follows on page 42. We were blessed to have 20 new people join RGS and 23 increase their giving during 2024. 7 people stopped giving and 2 people reduced their giving. RGS income for 2025 is budgeted to be lower than it was in 2024 (£535,211 compared to £564,970).

The PCC has decided to retain the position of only paying a grant to the diocese in lieu of parish share to cover the cost of our vicar and a contribution to safeguarding services that we receive. That will total £66,800 in 2025. The balance of what we would have paid to the diocese, £53,150, will be used as follows: £21,050 to pay for part of Ian Miller's costs as we no longer have a curate and the ministry leaders funds that were being used to pay for Ian will have been used up by the end of June 2025 and the other £32,100 to be paid to other bible-based churches in our diocese including St Paul's in Slough and Holy Trinity Theale.

Ministry staff salary costs are forecast at £241,394 versus actual in 2024 of £206,979. They are higher as Jonny Hayward and Johan Schoeman will be with us for a full 12 months in 2025. Administration costs at £48,440 will be higher than the £38,247 in 2024 as we need to replace some of the church computers and some software costs have increased. Planned giving to missions from unrestricted general funds at £97,160 is 4% up on 2024 which was £93,425. Other costs should increase with inflation. The total costs for 2025 for

unrestricted funds are budgeted at £813,274. Expenses are forecast to exceed income by £59,315 in 2025, but some costs will be covered by other funds including £24,597 for overseas missions and £21,050 for developing ministry leaders to be paid from discretionary funds and £2,000 for AV from the designated AV fund. That leaves a budgeted deficit of general funds of £4,243. We have budgeted to fund that deficit from church reserves. It would be wonderful if RGS giving plus Gift Aid was higher by this amount as we would not have to use any of the reserves.

Please note that the official audited accounts are shown on pages 29 to 41. Additional information such as the budget for 2025 and a summary of church based organisations on pages 42 and 43 do not form part of the audited accounts.

John Blackbeard
Chairman of the Finance Committee

Section 14: Financial Report

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead
Statement of Financial Activities for the year ended 31 December 2024

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
		£	£	£	£	£
Income and endowments from:						
Donations and legacies	2a	708,421	44,484	-	752,905	705,475
Investments	2b	56,878	-	136	57,014	82,358
Church activities	2c	40,893	13,794	-	54,687	46,805
Other income	2d	-	-	-	-	734
Total		806,192	58,278	136	864,606	835,372
Expenditure on:						
Raising funds	3a	5,325	-	-	5,325	14,731
Charitable Activities						
Church activities	3b	572,774	35,818	-	608,592	647,064
Mission grants and donations	3c	118,022	21,056	-	139,078	212,197
Total		696,121	56,874	-	752,995	873,992
Net Income / (expenditure)		110,071	1,404	136	111,611	(38,620)
Transfers between funds		991	(855)	(136)	-	-
		111,062	549	-	111,611	(38,620)
Other recognised gains / (losses)						
Gain / (Loss) revaluation of investment assets	6	-	-	112	112	422
Actuarial profit on defined benefit pension scheme	16	-	-	-	-	-
Net movement in funds		111,062	549	112	111,723	(38,198)
Total funds brought forward		783,144	1,945,645	4,906	2,733,695	2,771,893
Total funds carried forward		894,206	1,946,194	5,018	2,845,418	2,733,695

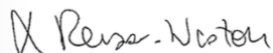
Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Balance sheet as at 31 December 2024

	Note	£	2024 £	£	2023 £
FIXED ASSETS					
Tangible assets	5		1,772,577		1,764,147
Investments	6		139,009		138,897
Total fixed assets			1,911,586		1,903,044
CURRENT ASSETS					
Debtors	7	74,053		58,145	
Cash at bank and in hand	8	892,835		831,410	
Total current assets		966,888		889,555	
CURRENT LIABILITIES					
Creditors: Amounts falling due within one year	9	(33,056)		(58,904)	
NET CURRENT ASSETS			933,832		830,651
TOTAL ASSETS LESS CURRENT LIABILITIES			2,845,418		2,733,695
Defined Benefit Pension Scheme liability	16		-		-
TOTAL NET ASSETS			2,845,418		2,733,695
THE FUNDS OF THE CHURCH:	10, 11				
Endowment funds			5,018		4,906
Restricted funds			1,946,194		1,945,645
Unrestricted funds			894,206		783,144
			2,845,418		2,733,695

The notes on pages 32 to 41 form part of these accounts.

Approved by the PCC on 27/03/2025 and signed on its behalf by:



Lindsay Reisser-Weston
(Church Warden)

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead
Cashflow Statement for the year ended 31 December 2024

	2024	2023
£	£	£
Net Cash generated from operating activities (see below)	26,908	(101,613)
Cash flows from investing activities		
Dividends and interest from investments	23,513	14,608
Rent received from investments	25,362	69,346
Proceeds from the sale of:		
Tangible fixed assets for the use of the PCC	-	-
Purchase of:		
Tangible fixed assets for the use of the PCC (equipment)	(14,494)	(2,243)
Cash received from endowment capital	136	134
Net Cash provided by investing activities	34,517	81,845
Change in cash and cash equivalents in the reporting period	61,425	(19,768)
Cash and cash equivalents at 1 January 2024	831,410	851,178
Cash and cash equivalents at 31 December 2024	892,835	831,410
Reconciliation of net movements in funds to net cash flow from operating activities		
Net income/(expenditure) before investment (losses)/gains for the year to 31 December 2024	111,611	(38,620)
Adjustments for:		
Depreciation	6,005	11,234
Loss/(profit) on sale of fixed asset - equipment	59	209
Dividends, interest and rent receivable from investments	(57,014)	(82,358)
(Increase)/decrease in debtors	(10,798)	(5,518)
Increase/(decrease) in creditors	(22,955)	13,440
	(84,703)	(62,993)
Net cash provided by/(used in) operating activities	26,908	(101,613)
Analysis of cash and cash equivalents		
Cash at bank and in hand (note 8)	432,713	382,462
Term and Notice deposits (note 8)	460,122	448,948
	892,835	831,410

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead
Notes to the financial statements for the year ended 31 December 2024

1 Accounting policies

The financial statements have been prepared in accordance with the Church Accounting Regulations together with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) and the Charities Act 2011. The financial statements have been prepared under the historical cost convention except for investments, which are shown at market value where practical to separately value (see note 1h).

The Church constitutes a public benefit entity as defined by FRS 102.

There are no material uncertainties about the Church's ability to continue as a going concern.

1a Funds

Funds "designated by" the PCC for a purpose are unrestricted funds. Restricted funds are those funds that must be expended on a particular purpose specified by the donor. Endowment funds, where the capital must be retained intact, are explained below. All funds which are neither restricted or endowment funds are unrestricted.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law.

1b Incoming resources

Income and endowments

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant or pledge is recognised only when received. Tax recoverable on Gift Aid donations is recognised in the period in which the donations are received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, it is probable that income will be received and the amount of income can be measured reliably.

For legacies, entitlement is taken as the earlier of the date the money is received or the date the Church is aware probate has been granted and notification has been received from the executor(s) that a distribution will be made. Furthermore, legacy income is only regarded as probable once any conditions attached to it have been met or are within the control of the Church.

Other income:

Rental income from the letting of church premises is recognised evenly over the term of the lease. Although the PCC treats most church buildings as restricted fund assets, rental income is considered to be unrestricted. Funds raised by church social events and other similar activities and from the sale of books and magazines is accounted for gross and recognised on the date of the event or on date of sale of the goods.

Income from investments:

Dividends and interest are accounted for when received except for interest arising on fixed rate deposits which is included on an accruals basis.

Gains and losses in investments:

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on each revaluation.

1c Expenditure recognition

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share is accounted for when paid.

Governance costs include expenditure on compliance with constitutional and statutory requirements.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligations committing the Church to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure heading. For the information on this attribution refer to note 1d.

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2024 (continued)

1d Allocation of support and governance costs

Support and governance costs have been allocated in their entirety to church activities, as it is the opinion of the trustees', that the majority of the support and governance costs relate to the furtherance of the Church's activities. Governance costs comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to statutory audit and legal fees.

1e Cost of raising funds

The costs of generating funds consists of investment management costs and costs of generating book sales.

1f Charitable activities

Costs of charitable activities include grants made, governance costs, support costs and other costs relating to delivery of various church activities. These activities are further described in the Trustees' report.

1g Fixed assets

Consecrated and beneficed property of any kind is excluded from the financial statements in accordance with s.10 of the Charities Act 2011. Equipment used within the church premises is depreciated on a straight line basis over four years. No depreciation is provided on buildings as the Trustees currently estimate the residual value of the properties (discounted for monetary inflation since their capitalisation) is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial. If the carrying value of the buildings looks greater than their current value on this basis, an impairment review would be carried out and any resultant loss included in expenditure for the year.

1h Assets held for investment

Investments are a form of basic financial instrument and are initially recognised at their transaction value. COIF shares are shown at market value. By virtue of church property being owned in various ways and the property having mixed uses it is not practical to revalue property held as an investment. On the basis that it is not practical and the property cannot be valued without undue cost, the property has been valued at cost.

The Church does not acquire put options, derivatives or other complex financial instruments.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their carrying value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised gains and losses are shown separately in the Statement of Financial Activities.

1i Taxation

The Church is a registered charity, and therefore is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

1j Pension costs and other post-retirement benefits

The PCC contributes to defined contribution and defined benefit pension schemes. Contributions to the defined contribution scheme are charged to the SOFA as incurred. The Church of England Funded Pension Scheme is a multi-employer pension scheme and it is not possible to identify the PCC's share of the underlying assets and liabilities so contributions are accounted for as if they were contributions to a defined contribution plan. The latest valuation of the Scheme has revealed a surplus, as explained in Note 16.

1k Financial assets

Trade and other receivables are measured at transaction price.

1l Financial liabilities

Trade creditors and other payables are measured at transaction price. Liabilities are recognised when there is an obligation to transfer economic benefits.

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2024 (continued)

2	Income and endowments from:	Unrestricted funds	Restricted funds	Endowment funds	Total 2024	Total 2023
		£	£	£	£	£
2a	Donations and legacies					
	Planned giving:					
	Gift Aid donations	488,661	-	-	488,661	443,942
	Tax recoverable	123,674	3,281	-	126,955	118,066
	Other planned giving	76,309	-	-	76,309	65,334
	Collections	6,027	702	-	6,729	6,390
	Donations	13,750	25,721	-	39,471	48,297
	Grants	-	-	-	-	2,500
	Gift days	-	14,780	-	14,780	20,946
		708,421	44,484	-	752,905	705,475
2b	Investments					
	Rent	31,228	-	-	31,228	65,115
	Dividends and interest	25,650	-	136	25,786	17,243
		56,878	-	136	57,014	82,358
2c	Church activities					
	Outreach events	19,074	-	-	19,074	15,186
	Fees	6,373	-	-	6,373	3,531
	Hire charges	7,647	-	-	7,647	7,003
	Church groups	3,925	13,794	-	17,719	18,397
	Book sales	3,874	-	-	3,874	2,688
		40,893	13,794	-	54,687	46,805
2d	Other income					
	Insurance claim/compensation	-	-	-	-	734
		-	-	-	-	734
	Total	806,192	58,278	136	864,606	835,372

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead
Notes to the financial statements for the year ended 31 December 2024 (continued)

3	Expenditure	Unrestricted funds	Restricted funds	Endowment funds	Total 2024	Total 2023
		£	£	£	£	£
3a	Raising funds					
	Cost of generating voluntary income	-	-	-	-	-
	Bookstall costs	3,902	-	-	3,902	3,849
	Investment management costs:					
	Rental property (flat 1) expenses	1,423	-	-	1,423	10,882
		5,325	-	-	5,325	14,731
3b	Church activities					
	Diocesan share	61,104	-	-	61,104	85,638
	Stipend, NI and pension	68,736	12,480	-	81,216	39,843
	Other staff salary, NI and pension	140,894	-	-	140,894	184,621
	Vicar's expenses	1,385	-	-	1,385	991
	Staff expenses	7,434	2,500	-	9,934	7,042
	Staff accommodation costs	13,804	-	-	13,804	26,733
	Upkeep of services	8,665	-	-	8,665	7,178
	Church running expenses	9,635	-	-	9,635	9,581
	Church maintenance	13,974	-	-	13,974	8,960
	Equipment maintenance	805	-	-	805	163
	Garden maintenance	609	-	-	609	609
	Catering	3,925	-	-	3,925	3,716
	Depreciation	6,005	-	-	6,005	11,234
	Loss on disposal of equipment	59	-	-	59	209
	Admin salaries, NI and pension	123,982	-	-	123,982	118,238
	Office costs	5,849	-	-	5,849	8,330
	Printing, postage and stationery	5,540	-	-	5,540	6,848
	Bank charges	508	-	-	508	565
	Advertising and recruitment expenses	2,046	-	-	2,046	3,892
	Legal and accountancy costs	24,305	-	-	24,305	35,775
	Hall running costs	20,659	-	-	20,659	18,540
	Church House running costs	16,241	-	-	16,241	15,613
	Old Vic running costs	8,595	-	-	8,595	7,987
	Outreach event costs	17,271	115	-	17,386	16,846
	Church groups costs	3,833	15,421	-	19,254	18,973
	Other ministry costs (Women, Men, Care, Youth)	1,261	5,302	-	6,563	3,714
	Statutory audit fee (excluding VAT)	5,650	-	-	5,650	5,225
		572,774	35,818	-	608,592	647,064
3c	Mission grants and donations					
	Home mission & church societies	53,235	9,936	-	63,171	101,072
	Overseas mission	64,787	11,120	-	75,907	111,125
		118,022	21,056	-	139,078	212,197
	Total resources expended	696,121	56,874	-	752,995	873,992

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead
Notes to the financial statements for the year ended 31 December 2024 (continued)

4	Staff costs			2024	2023
				£	£
	Wages and salaries			299,660	301,093
	Social security costs			23,076	24,181
	Pension costs			23,356	17,429
				346,092	342,703
	Average headcount of staff employed by the PCC (including those paid indirectly)			10.1	9.5
	Average number of full-time equivalent staff paid directly or indirectly by the PCC			7.6	7.6
	No employees received emoluments (excluding employer pension costs) of more than £60,000.				
5	Tangible assets (All held for Church charitable objectives)	Freehold land & buildings	Long Leasehold Properties	Plant and Equipment	Total
		£	£	£	£
	Cost or valuation				
	At beginning of the year	1,759,462	-	187,179	1,946,641
	Additions	-	-	14,494	14,494
	Disposals	-	-	(2,942)	(2,942)
	At end of the year	1,759,462	-	198,731	1,958,193
	Depreciation and impairments				
	At beginning of the year	-	-	182,494	182,494
	Charge for year	-	-	6,004	6,004
	Eliminated on disposal	-	-	(2,882)	(2,882)
	At end of the year	-	-	185,616	185,616
	Net book value at beginning of the year	1,759,462	-	4,685	1,764,147
	Net book value at end of the year	1,759,462	-	13,115	1,772,577
6	Investments		Long Leasehold Property	Other Investments	Total
			£	£	£
	Cost or valuation				
	At beginning of the year		133,991	4,906	138,897
	Additions		-	-	-
	Disposals		-	-	-
	Revaluation		-	112	112
	At end of the year		133,991	5,018	139,009
	Depreciation and impairments				
	At beginning of the year		-	-	-
	Charge for year		-	-	-
	At end of the year		-	-	-
	Net book value at beginning of the year		133,991	4,906	138,897
	Net book value at end of the year		133,991	5,018	139,009
	Other investments comprise:		£		
	217 CBF C of E Investment Fund Income Shares		5,018		
7	Debtors		2024	2023	
			£	£	
	Income tax recoverable		34,825	32,635	
	Prepayments		20,699	7,703	
	Accrued income		18,529	17,807	
			74,053	58,145	

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead
Notes to the financial statements for the year ended 31 December 2024 (continued)

8 Cash at bank and in hand	2024	2023
	£	£
Immediate access – general funds	224,818	219,470
Immediate access – designated funds	158,925	101,466
Immediate access – restricted funds	48,929	61,483
Cash in hand – general funds	41	43
Term deposits		
Maturing within one year – general funds	247,122	103,127
Maturing within one year – designated funds	213,000	255,000
Maturing within one to two years – general funds	-	47,821
Maturing within one to two years – designated funds	-	43,000
	892,835	831,410
9 Creditors: amounts falling due within one year	2024	2023
	£	£
Creditors and Accruals	22,548	33,306
Tax and social security	6,770	6,789
Other creditors	3,738	18,809
	33,056	58,904
10 The funds of the Church	2024	2023
	£	£
Details of particular funds maintained are:		
Endowed Funds		
<i>The Crump Bequest</i>	5,018	4,906
A permanent endowment, the interest from which is to help meet the costs of maintaining church services.		
Restricted funds		
<i>Groups</i>	11,684	12,748
Restricted fund balance for groups within the church who administer their own funds. Total church group income and expenditure is included in these accounts.		
<i>Sunday School</i>	452	464
Gifts donated for use by the Sunday School groups in the church		
<i>The Mark Wheatley Fund</i>	4,064	4,554
Funds given in memory of Mark Wheatley for young people to take non-Christian friends to Summer camps.		
Restricted and Designated funds		
<i>The Care Fund</i>	2,718	5,220
Designated and restricted funds to meet need in difficult economic times.		
In addition to the above, Gift Days and Special Collections are considered "restricted funds".		

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead
Notes to the financial statements for the year ended 31 December 2024 (continued)

11 Summary of assets and liabilities for church funds	Unrestricted funds	Restricted funds	Endowment funds	Total 2024	Total 2023
	£	£	£	£	£
Fixed assets for Church use	16,345	1,756,232	-	1,772,577	1,764,147
Fixed assets investments	-	133,991	5,018	139,009	138,897
Debtors	66,495	7,558	-	74,053	58,145
Cash at bank and in hand	843,906	48,929	-	892,835	831,410
Creditors: Amounts falling due within one year	(32,540)	(516)	-	(33,056)	(58,904)
Defined Benefit Pension Scheme liability	-	-	-	-	-
	894,206	1,946,194	5,018	2,845,418	2,733,695

12 Council members

These council members received payments for their services during the year: Rev Jon Drake, John Blackbeard, Rev Ian Miller, Rev Adam Curtis and Scott Bedford received remuneration for their duties as employees. Scott Bedford also received a fee of £120 for services as a Verger.

'The aggregate remuneration, including employer pension contributions, paid to and on behalf of the above council members was £101,759 (2023, £79,805) (excluding Rev Jon Drake who is remunerated by the Diocese).

Certain members of the Parochial Church Council are reimbursed expenses they incur in their work for the Church. £10,540 was reimbursed to or paid for eight council members during the year (2023, £8,362 for five members)

The council member Rev Neil Watkinson received funding via Crosslinks for his missionary work in Asia as part of our mission funding of £7,370 (2023 £7,405).

13 Related party transactions and key management personnel

Related party transactions

One council member is also a Trustee/Director of the A&M Trust. Donations and grants received for Project Connect from the A&M Trust were £nil (2023, £nil). A donation of £500 was made to the A&M Trust during the year to assist with the cost of audit examination fees (2023, £nil). The properties The Old Vic, 1 Hemsdale and 15 Grafton Close which are owned by the A & M Trust have been made available to the Parochial Church Council for use by the church.

A child of a council member was employed by the charity and received remuneration including employer pension contributions, of £46,346 (2023, £40,527).

A spouse of a council member was employed by the charity and received remuneration, including employer pension contributions of £23,174 (2023, £37,066).

A child of a council member received funding for missionary work in Africa as part of our mission funding of £5,805 (2023 £7,405).

Key management personnel

Other than those disclosed in note 12 above, no other key management personnel are remunerated by the Church. One member of staff who is considered to be key management personnel is remunerated by the Diocese (2023, one).

14 Grants made

Of the total grants made from general and designated funds to further the Church's mission work, £46,097 (2023, £101,107) was to various institutions and £71,925 (2023, £66,000) to individuals.

15 Capital commitments

The Parochial Church Council had no capital commitments at 31 December 2024 or 31 December 2023.

16 Church of England Funded Pension Scheme (CEFPS)

St Andrews & St Mary Magdalene PCC participates in the Church of England Funded Pensions Scheme for stipendiary clergy, a defined benefit pension scheme. This scheme is administered by the Church of England Pensions Board, which holds the assets of the scheme separately from those of the Responsible Bodies.

Each participating Responsible Body in the Church of England Funded Pensions Scheme pays contributions at a common contribution rate applied to pensionable stipends.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. It is not possible to attribute the Scheme's assets and liabilities to each specific Responsible Body, and this means contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year which were £13,513 in 2024 (2023: £6,512), plus any figures arising from contributions in respect of the Scheme's deficit (see below). The 2021 valuation showed the Scheme to be fully funded and as such in 2024, following the valuation results being agreed, the deficit contributions paid were £0 (2023: £0).

A valuation of the Scheme is carried out once every three years. The most recent Scheme valuation completed was carried out as at 31 December 2021. The 2021 valuation revealed a surplus of £560m, based on assets of £2,720m and a funding target of £2,160m, assessed using the following assumptions:

- An average discount rate of 2.7% p.a.;
- RPI inflation of 3.6% p.a. (and pension increases consistent with this);
- CPIH inflation in line with RPI less 0.8% pa pre 2030 moving to RPI with no adjustment from 2030 onwards;
- Increases in pensionable stipends in line with CPIH;
- Mortality in accordance with 90% of the S3NA tables, with allowance for improvements in mortality rates from 2013 in line with the CMI2020 extended model with a long term annual rate of improvement of 1.5%, a smoothing parameter of 7, an initial addition to mortality improvements of 0.5% pa and an allowance for 2020 data of 0% (i.e. w2020 = 0%).

Following finalisation of the 31 December 2021 valuation, deficit contributions ceased with effect from 1 January 2023, since the Scheme was fully funded.

The deficit recovery contributions under the recovery plan in force at each 31 December were as follows:

	% of pensionable stipends
31 December 2021	7.1% payable from January 2021 to December 2022
31 December 2022	Nil
31 December 2023	Nil
31 December 2024	Nil

An interim reduction to deficit contributions to 3.2% of pensionable stipends was made with effect from April 2022, and remained in place until December 2022.

For senior office holders, pensionable stipends are adjusted in the calculations by a multiple, as set out in the Scheme's rules.

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2024 (continued)

16 Church of England Funded Pension Scheme (CEFPS) cont...

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. However, as there were no deficit recovery payments from 1 January 2023 onwards, the balance sheet liability as at 31 December 2023 and 31 December 2024 is nil. The movement in the balance sheet liability over 2023 and over 2024 is set out in the table below.

	<u>2024</u>	<u>2023</u>
	£	£
Balance sheet liability at 1 January	-	-
Deficit contribution paid	-	-
Interest cost (recognised in SoFA)	-	-
Remaining change to Balance sheet liability* (recognised in SoFA)	-	-
Balance sheet liability at 31 December	-	-

* Comprises change in agreed deficit recovery plan, and change in discount rate and inflation assumptions between year-ends.

The legal structure of the scheme is such that if another Responsible Body fails, St Andrews & St Mary Magdalene PCC could become responsible for paying a share of that failed Responsible Body's pension liabilities. However the PCC will not have to pay more in any year than the contribution rate set for that year.

In addition, the PCC is classed as a minor body under this scheme and when a minor body ceases to have active members it is not required to pay a debt. Instead its liabilities are apportioned to the major bodies, being in this case the Oxford Diocesan Board of Finance.

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2024 (continued)

17 Statement of Financial Activities for the year ended 31 December 2023 – comparative figures

	Note	Unrestricted funds	Restricted funds	Endowment funds	Total 2023
		£	£	£	£
Income and endowments from:					
Donations and legacies	2a	649,430	56,045	-	705,475
Investments	2b	82,224	-	134	82,358
Church activities	2c	32,483	14,322	-	46,805
Other income	2d	734	-	-	734
Total		764,871	70,367	134	835,372
Expenditure on:					
Raising funds	3a	14,731	-	-	14,731
Charitable Activities					
Church activities	3b	621,039	26,025	-	647,064
Mission grants and donations	3c	167,107	45,090	-	212,197
Total		802,877	71,115	-	873,992
Net income/(expenditure)		(38,006)	(748)	134	(38,620)
Transfer between funds		(149)	283	(134)	-
		(38,155)	(465)	-	(38,620)
Other recognised gains/(losses)					
Gain/(Loss) revaluation of investment assets	6	-	-	422	422
Actuarial profit on defined benefit pension scheme	16	-	-	-	-
Net movement in funds		(38,155)	(465)	422	(38,198)
Total funds brought forward		821,299	1,946,110	4,484	2,771,893
Total funds carried forward		783,144	1,945,645	4,906	2,733,695

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Budget for the year ended 31 December 2025

	Total Budget 2025	Total Budget 2024	% increase in 2025 budget figures compared to 2024 budget	Actual 2024
Unrestricted funds				
Incoming Resources				
Planned giving gift aid donations	459,016	417,911	9.8%	488,661
Tax recoverable	115,254	104,978	9.8%	123,674
Other planned giving	76,195	66,510	14.6%	76,309
Collections at services	5,686	5,391	5.5%	6,027
Donations	7,355	5,636	30.5%	13,750
Grants/Legacies	-	-		-
Ministry events	22,770	12,545	81.5%	19,074
Fees	6,633	2,831	134.3%	6,373
Hire charges	6,808	6,782	0.4%	7,647
Church groups	4,500	5,500	-18.2%	3,925
Bookstall sales	4,093	4,000	2.3%	3,874
Rental income	22,149	24,707	-10.4%	31,228
Dividends and interest	23,500	17,595	33.6%	25,650
Total Incoming Resources	753,959	674,386	11.8%	806,192
Resources Used				
Cost of Generating funds				
Bookstall costs	4,140	4,000	3.5%	3,902
Fundraising activities	403	522	-22.8%	-
Church Activities				
Diocesan share	66,800	93,326	-28.4%	61,104
Pilops Payments	37,500	30,000	25.0%	-
Ministry staff salary costs	241,394	239,122	1.0%	206,979
Other staff costs	15,056	14,522	3.7%	9,275
Church running costs	43,108	38,946	10.7%	46,328
Administration staff salary costs	128,301	123,176	4.2%	123,982
Other administration costs	48,440	39,782	21.8%	38,247
Property costs	65,250	61,994	5.3%	58,844
Mission grants and donations	122,277	124,820	-2.0%	118,022
Ministry events	28,380	18,040	57.3%	18,532
Church groups costs	4,500	4,460	0.9%	3,833
Governance costs (net of VAT)	5,375	5,295	1.5%	5,650
Investment costs				
Rental property expenses	350	350	0.0%	1,423
Property repairs general budget	2,000	2,000		-
Total Resources used	813,274	800,355	1.6%	696,121
NET INCOMING/(OUTGOING) RESOURCES	(59,315)	(125,969)		110,071
BUDGETED DEFICIT COVERED BY:				
Discretionary Funds	(24,597)	(42,920)		(24,597)
Ministry Leaders Fund	(21,050)	(57,556)		(57,202)
Flats Ground Lease Reserve	(575)	(564)		(558)
Parish Share Reserve	(6,850)	(30,000)		-
AV Fund	(2,000)	(2,000)		(646)
General Fund	(4,243)	37,071		193,074
	(59,315)	(95,969)		110,071
			Net income/ (expenditure) per SOFA	110,071

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Summary of accounts of Church Based Organisations

For the year ended 31 December 2024

This sheet is not intended as a comparison of the organisation represented. It provides a summary of their financial activity during the year. The summary is drawn from the detailed accounts submitted by the treasurers and checked by independent examiners. If any reader would like to see any of the detailed accounts, please ask the treasurer of the relevant organisation.

	Mother & Toddlers	7-Up	Allsorts	Focus Groups	Flower Ministry	Care Fund
Balance of funds b/fwd	1,525	1,189	3,510	5,334	1,190	5,220
Fees, subs, charges, sales	2,899	752	-	1,923	-	-
Weekend Away	-	-	-	6,990	-	-
Donations	-	1	-	150	1,230	600
Gift Aid on donations	-	-	-	-	-	-
Total income	2,899	753	0	9,063	1,230	600
Running expenses	2,835	837	730	996	1,004	-
Weekend Away costs	-	-	-	9,017	-	-
Donations/gifts	240	-	-	-	-	-
Care Fund payments	-	-	-	-	-	6,256
Total expenditure	3,075	837	730	10,013	1,004	6,256
Excess of incoming resources over expenditure	(176)	(84)	(730)	(950)	226	(5,656)
Transfer (to)/from other funds	-	-	-	650	-	3,154
	1,349	1,105	2,780	5,034	1,416	2,718
Comprising:						
PCC Bank account	58	981	2,780	1,441	-	-
Organisation accounts/cash	1,155	124	-	326	1,416	2,518
Loans made	-	-	-	-	-	200
Prepayment/(accrual/creditor)	136	-	-	3,267	-	-
At 31 December 2024	1,349	1,105	2,780	5,034	1,416	2,718

Independent auditor's report to the Parochial Church Council and members of the Church of St Andrew and St Mary Magdalene, Maidenhead.

Opinion

We have audited the financial statements of the Church of St Andrew and St Mary Magdalene (PCC), Maidenhead (the 'charity') for the year ended 31 December 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Charities SORP Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the Parish's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Fraud and breaches of laws and regulations - ability to detect

Identifying and responding to risks of material misstatement due to fraud

To identify risks of material misstatement due to fraud ("fraud risks") we assessed events or conditions that could indicate an incentive or pressure to commit fraud or provide an opportunity to commit fraud or provide an opportunity to commit fraud. Our risk assessment procedures included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims.
- Enquiry of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Using analytical procedures to identify any unusual or unexpected relationships.
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the rationale of significant transactions outside the charitable objectives of the charity.

We communicated identified fraud risks throughout the audit team and remained alert to any indications of fraud throughout the audit.

As required by auditing standards, and taking into account our overall knowledge of the control environment, we perform procedures to address the risk of management override of controls, in particular the risk that management may be in a position to make in appropriate accounting entries.

We did not identify any additional fraud risks.

We performed procedures including identifying journal entries to test based on risk criteria and comparing identified entries to supporting documentation. These included those posted to unrelated accounts, those posted containing key words, and those posted to an account linked to a fraud risk.

Identifying and responding to risks of material misstatement due to non-compliance with laws and regulations

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience, and through discussions with the trustees and other management (as required by auditing standards), and from inspection of the Charity's regulatory and legal correspondence and discussed with the trustees and other management the policies and procedures regarding compliance with laws and regulations.

We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

The Charity is subject to laws and regulations that directly affect the financial statements including financial reporting legislation (including related charities legislation) and tax legislation, and we assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.

We did not identify any others where the consequences of non-compliance alone could have a material effect on amounts or disclosures in the financial statements.

Context of the ability of the audit to detect fraud or breaches of law or regulation

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it.

In addition, as with any audit, there remained a higher risk of non-detection of fraud, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. Our audit procedures are designed to detect material misstatement. We are not responsible for preventing non-compliance or fraud and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's Trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Paul Fagan FCCA (Senior Statutory Auditor)
for and on behalf of Craufurd Hale Audit Services Limited

.....

Chartered Accountants
Statutory Auditor

C/O Ground Floor, Arena Court
Crown Lane
MAIDENHEAD
SL6 8QZ

Accounts

Annual Report & Accounts

Year Ending 31st December 2023



"Come, let us bow down in worship, let us kneel before the Lord our Maker;
for he is our God and we are the people of his pasture, the flock under his care."

Psalms 95:6-7

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Section 1: Summary of 2023

This Annual Report provides an overview of our church – the people, Sunday services, the midweek groups, toddlers, children's and youth groups, missions, the PCC, the finances and buildings and much more. We hope that you find it interesting and that you will join us as we thank the Lord for again providing so generously in so many ways for His work here at St Mary's.

2023 saw several changes in the staff team. Jon Drake was instituted and inducted as our Vicar in February 2023. Ian Miller was appointed as Associate Vicar in July. Adam Curtis joined the ministry team as the second Associate Vicar and Richard Crane moved from full time to part-time in September. Kate Wheatley retired in July and Nick McDonald stepped up to take charge of the children's ministry. In December, Melinda sadly stepped down as our Youth Minister for personal health reasons.

Since April 2023 we have been reimbursing the Diocese of Oxford for the cost of our Vicar and the safeguarding services we receive but not making further financial contributions to them. We have taken this approach with sorrow and due to the teaching of the bishops of our diocese which we believe denies God's word in some vital areas. We have done this in common with many other evangelical Anglican churches because we believe it is important that money sacrificially given to St Mary's is used to fund work that is in line with God's word. We remain committed to funding faithful ministry beyond St Mary's and monies that have not been paid to the diocese have been used to help fund other exciting new gospel projects such as a Children's and Family's Worker at St Paul's church in Slough.

Some of the regular activities at St Mary's included

- People met to hear God's word and worship him at our 8am, 9.15am, 11am, 4pm and 6.30pm Sunday services.
- 35 Growth Groups met in the evenings or during the day.
- A full program of meetings and fun for the youth including Senior and Junior Youth Weekends Away and the Student time away.
- Many children's activities on Sundays and during the week.
- The All Sorts church group for adults with learning disabilities.
- Christianity Explored and Christian Foundations.
- Third Thursday Table lunches.
- Our work with refugees and asylum-seekers.
- Easter Cracked.
- Christmas Unwrapped.
- The garden carol service.

Other highlights for the year were:

- The joy of sharing as a church family in the baptisms of Matteo Brummer, Alejandra di Menza, Michelle Scott, Steven Delahunty and Elizabeth Gilbert.
- The joy of sharing as a church family in the dedication of Lauren Wingfield and Julietta and Nelly Raymond.
- The joy of celebrating the wedding of Mark Austen and Anna Stileman.
- Supporting our mission partners at home and around the world.

Section 2: Reports by Church Groups

CONGREGATIONS

8am Communion

The 8am combines the formality of worship using the Book of Common Prayer in contemporary language with a lovely family feel. There is a faithful core who come each week but we have enjoyed welcoming visitors from outside the church as well as from other congregations. Preachers who preach at the 6.30pm service also preach at the 8am and we have been grateful to God for the way He has spoken to us through their ministry and has been building us up. Once a month we meet in the Bear for breakfast following the service. This has proved popular and is a great time of fellowship and encouragement. Lindsay Reisser-Weston and David Howse hosted a wonderful summer BBQ and Christmas party which were also very well-attended and much appreciated. We continue to be particularly thankful to Robert Weeks for being such a reliable sidesman and to Bernard Obi for his pastoral care.

Ian Miller

9.15am Congregation

Over 2023 we preached through sections of Hebrews, Ruth, 1 Peter, Psalms, and Romans along with having our annual Easter and Christmas preaching. Socially we held a walk, a breakfast and a congregational lunch. Our average weekly attendance was 149, with 115 adults and 34 children.

I'm hugely grateful to all our wonderful volunteers who help on the Welcome Team, AV, Music Team, leading, readings, praying, Family Focus, communion set up, Coffee Rota, flower arranging, kids and youth work, and the Congregational Oversight Team. This service can only happen because so many people give up so much time and energy, and I'm so thankful for them all!

Adam Curtis

11am Congregation

We have many reasons to thank God for his blessings and his gracious work amongst the 11am Congregation during this past year. It has been a joy to meet together week by week to hear God's word, sing his praises and encourage one another to live for Christ in all of our lives. During 2023 we have fed together on God's word in Hebrews, Ruth, John's Gospel, 1 Peter, Psalms, Romans and we have heard teaching on the Doctrine of Scripture.

Three particular highlights stand out for me. The first has been a number of newcomers joining the congregation and becoming regular members. Secondly, it has been wonderful to see so many people involved in ministry within the congregation. Thank you to all who serve in Welcome, Refreshments, Music, AV, Flower Ministry, Service Leading, Prayer Leader, Reading and so much else. We see Christ at work in his body as we serve in our different ways. The third encouragement has been the continued growth of our children's groups through the year, including the re-starting of a Pathfinders group at 11am for 11-14s. The groups are still a little smaller than at the other congregations, but that is no bad thing and I sense a growing stability to each of the children's groups. We give thanks to God and also to all who have led and helped in the groups under Nick McDonald and Melinda Stylo's leadership.

I would like to express thanks to the Congregation Team (Robin Aghovia, Neil McDonald, Louise Drake and Schona Strange) and the Growth Group Leaders (Alan and Wanda Williams, Berend and Janet Huisman, Jon and Emily Evans, Anthony Kan, and Phil and Val Whetton) who do so much in supporting me in leading the congregation.

Jon Drake

4pm Congregation

The 4pm is a wonderfully diverse congregation. We have been grateful to God for bringing many newcomers from outside the church to us and that a number have stayed and started to come regularly.

Given that well over a decade has passed since the 4pm was established, we decided to hold a review during the autumn of 2023. Members of the congregation have given feedback on a number of issues and contributed ideas. The review has led to a number of changes including the layout of chairs in the church (semi-circular), leading the service and preaching from the floor rather than the platform, re-introducing children's tea so that hungry children are fed and parents can stay and chat after the service, providing some games for the children to occupy them after the service when the evenings are dark and they cannot play outside and working to make the services/liturgy more accessible. We are committed to continue thinking about working towards our vision of growing in our love of the Lord and one another and reaching out to Maidenhead and our surrounding communities with the gospel.

We are enormously grateful to God for all who serve at the 4pm using their gifts to teach our children, lead our music, welcome, run the AV, serve refreshments, lead services, read, pray and many other things besides!

Ian Miller

6.30pm Congregation

"His dominion is an eternal dominion; his kingdom endures from generation to generation." Daniel 4:34.

We began 2023 preparing for the Real Lives mission. It was a joy to see so many from the 6.30, including a number of teenagers, bringing friends and helping with the events. This was followed with sermons series on the doctrine of Scripture, 1 Corinthians 15-16 (resurrection hope for Easter!), Daniel, 1 Thessalonians, the Sermon on the Mount (Matthew 5-7) and Joel, before rounding off the year with our candlelit carol services.

We are humbled that the Lord is bringing newcomers week by week, and it has been a joy to see many throw themselves into the life of the congregation and serve in various ways. We also celebrated the weddings of three couples from the 6.30 over the summer. Many congratulations to Anna and Mark, Dave and Charlotte, and Hamish and Lucy!

One of the challenges of 2023 was how to welcome and serve the increasing numbers of young asylum seekers, particularly those from Iran and Latin America. Thanks to everyone who has listened and welcomed them into their homes. Eventually we developed a system of translated sermon summaries in English and Persian – particular thanks to Minoosh.

In September, I reverted to a part-time role, as I begin my theological studies for ordination. Thanks to everyone who has enabled this by stepping up to serve in new ways. I'm grateful to a wonderful pastoral team of Growth Group leaders and the faithful Congregational Oversight Team, and the many others who pray and open up their homes week by week. Thanks to Donna Gerard for her PowerPoint skills, and Becky Byford, Kate Wheatley, Hazel Tomlinson and Donna Gerard for managing various rotas! The welcome and refreshment teams, the music team, and Jim Beswick's audio-visual team all continue to use their gifts wonderfully, allowing God's word to be heard with clarity in the building and beyond. And it's been wonderful to see the After Church youth group continue to engage with God, and connect His Word with their lives.

In the autumn we lost a dear member of the congregation Jane Roxburgh. We give thanks for her faithful life, and the Marlow growth group for supporting Jane and Ian so lovingly. A number of others in the congregation have faced very significant trials this year, including chronic illness, bereavements, unemployment, and mental health struggles. The answer to all these challenges is to fix our eyes on our Saviour Jesus. So please pray that in 2024 the Lord will continue to grow us in our love for one another, in our love for the lost, and in our love for Jesus – whose dominion is an eternal dominion!

Richard Crane

ADULT ACTIVITIES

20-30s Ministry

At St Mary's, our growth groups are deliberately inter-generational, sharing wisdom and growing together in our love for Jesus. That said, younger adults often face unique challenges in life, which we seek to address alongside the growth groups, through our 20s-30s ministry.

This year, we organised four Saturday evening Bible discussions, on the topics of engaging with pop culture, busyness, addiction to technology (visiting speaker Adam Thrift), and how to think about work and career. The young adults were also encouraged to join all-church seminars on Money Matters and Friendship, and it was good to see a number actively engaged in the Real Lives mission and the Taste of All Nations evening. There were regular social events organised informally through the WhatsApp group, including walks, pub and theatre trips, ceilidh dancing, and a Christmas party kindly hosted by Adam Curtis.

In a culture that places little value on sacrificial friendship, godliness and long-term commitment, please pray for a growing passion for Jesus among the 20s-30s at St Mary's, particularly as we plan a weekend away in September!

Richard Crane

ALLsorts

This group for adults with learning disabilities, friends, carers and everyone else (ALL sorts) celebrated its twentieth anniversary this year. We started with prayers, songs and acting out the story of God's Big Party (Matthew 22) in All Saints Church and then enjoyed cake and games in the Parish Centre. This is largely the format of all our meetings – usually held at St Mary's – but composed of helpers, including clergy, from All Saints, High Street Methodist Church, St Edmund Campion, Church of the Good Shepherd and St Joseph's Church.

We thank God for His boundless love, help, guidance and inspiration. Our numbers are reduced owing to age and infirmity of members (and helpers!). So we ask for your prayers for volunteers who could lead the group forward to bring God's word to the younger members of our community still unreached whose spiritual needs might be addressed in this form of worship.

Sue Nordberg and The ALLsorts Team

Christian Foundations

Christian Foundations has continued to run on Monday evenings through the year, initially led by Ian Miller for the Spring and Summer terms, and then by Alan Williams and Lindsay Reisser-Weston in the Autumn term.

The content of the course continued as in previous years; Philippians in the Spring, the doctrine of God in the summer and the doctrine of the church in the autumn. New members joined the group at the beginning of each term, most having recently completed Christianity Explored.

Together with the leaders, we had in the order of 15 join on the course each term, although attendance has not always been consistent. Discussions and engagement are excellent and it is a privilege to see participants growing spiritually. There is a very good sense of community and family, as we all grow in our fellowship with each other, sharing our news and prayer requests throughout the year.

We continue to be immensely grateful to Maggi Richards and her marvellous team of volunteers for wonderful food and for their kindness in serving and clearing up every week.

Lindsay Reisser-Weston

Christianity Explored

By God's grace, we were able to explore the good news of Jesus with another diverse group of people this year. We give great thanks to God for prompting the church family to invite friends and family, and to attend the courses themselves. And we are thankful for the humble service of the catering team, ably coordinated by Maggi Richards. Being able to chat over dinner is such a valuable element of the Monday evenings.

In the spring term, our focus was on the Real Lives mission. Instead of running the usual nine-week Christianity Explored course, we offered three evenings of 'Looking at the Life of Jesus' immediately after the mission week, using episodes from John's gospel. There was a buzzing atmosphere in the church hall, and plenty of thoughtful discussion. After Easter, the summer term saw a core group of seven guests work their way through Christianity Explored on Monday evenings. Some had been to Real Lives mission events, and one has since gone on to be baptised. As usual, a wide range of questions were raised, and we saw friendships begin to develop among the group.

In the autumn, we ran Hope Explored which is a three-week course looking at the person and work of Jesus and the hope which can be found in Him. Hope Explored looks at Luke's gospel and following on from the course we did a further six studies in Luke's gospel for those who wanted to continue meeting together.

Richard Crane and Ian Miller

Evangelism

Our mission partner Glen Scrivener came and interviewed eleven people during our Real Lives week in March 2023. Evening and lunchtime events were well attended by church family and guests and during the week over 800 people came to St Mary's. We were very grateful to the seven members of the church family who were willing to be interviewed as well as the four who came from outside. It was wonderful to hear about the Christian faith of brothers and sisters in Christ from very diverse backgrounds and experiences of life. Glen interviewed and spoke extremely well. The week was followed by a "Looking at the Life of Jesus" course which ran for three weeks – a good number came on the course.

A plan was drawn up over the summer for evangelistic events, outreach and equipping and encouraging church members in evangelism at St Mary's during 2023/24. The plan included running Hope Explored during the autumn, Christianity Explored in Growth Groups and having a stall at the switching-on-of-the-lights festival in Maidenhead town centre – all of which have happened. In accordance with the plan a series of events have been organised for 2024, A Magical Evening (24th Feb), an interview with Nelson Mandela's bodyguard (3rd May) and a day conference on evangelism at St Mary's (22nd June). We pray that the Lord will use all of these events and initiatives to grow His kingdom.

Ian Miller

St Mary's Careers Support

In any given year, we are all likely to experience some form of change to what and how we spend our time. Work for most of us forms a significant part of our lives – work, in all its forms matters to God and it's important we make wise choices about how we go about it.

At St Mary's we believe supporting our members and friends outside the church in this area of their lives is important. Through referrals to the staff team, we have supported a handful of people with a number of work-related challenges ranging from returning to work from illness to moving into a new job or career. We have been able to offer practical up to date advice, e.g. how to have difficult discussions with employers, how to write a CV and how to use social media more effectively.

In particular this year we have supported a good number of refugees seek and secure employment in the UK as well as a number of our young people with personal statement preparation and CV writing. This has also included supporting extended church family members post-graduation secure their first full time job.

Our practical resources on the 'work matters' section of the website cover a range of issues from being made redundant, thinking about retirement and how to deal with stress in the workplace and we hope that this provides another means to support members and friends whenever they need.

The service relies on active support from those with professional HR experience so if you have this experience and would like to get more involved, please contact Liz Tolcher.

Liz Tolcher

Audio, Visual & Lighting

During the last year, a large team of over 50 volunteers have continued to deliver a consistently high-quality audio and visual experience in the church for both in-person and online services. Some of the highlights were an evening with Blessing Annatoria at Real Lives, the 'Taste of all Nations' event and the Christmas carol services.

The current AV equipment continues to function well for the needs within the church building and has only required a few minor expenditures for general replacements. Again a special word of thanks to Andy Small and Adam Stylo who have dedicated a huge amount of time and effort this year to technical support and training.

Jim Beswick

Deanery Synod

St Mary's is part of the Maidenhead and Windsor Deanery Synod, which met three times during 2023, all in person, in February, May and October.

The February meeting heard from different parishes about their experiences of studying the Bible, including a contribution from Lindsay Reisser-Weston on behalf of St Mary's. In May the focus was a General Synod report, along with sharing experiences of online church. In September the Bishop of Reading gave her opinion on the state and future of the Church of England. The Living in Love and Faith proposals in the Church of England were a significant topic in two meetings. Daniel Matovu and Gracy Crane continued to give feedback from General Synod.

Please pray for wisdom in how we relate to the Deanery as the impact of disagreements in the wider Church of England continues to grow.

Thomas Walton

Third Thursday Table

This is our monthly lunch for those who would like company during the day, and includes (as well as a delicious hot meal), a testimony and singing a hymn. Between 50-70 people attend each month and have enjoyed meeting old and new friends, hearing stories from the lives of others in the church family, and singing together. Many thanks to Sara Hewins and the team who prepare and serve the food each month. An increasing number of visitors are now coming along and are being introduced to the Christian Faith.

In August we ran a 'Holiday at Home' to which about 20 came and had fun together – and heard a fascinating testimony.

Rachel Meynell

Ministry to Ukrainians

Much of this ministry is one-to-one, reaching out through friendship and speaking God's word into extremely challenging and often very upsetting situations. The knowledge of Jesus our Rock when all other hope fails, and of God's eternal and unbiased justice, meet the deepest needs in a way that human words and empathy alone, cannot.

The more visible side of this ministry is the weekly Ukrainian+ Welcome Hub. We pray that they will experience the love of Jesus through our work. We provide wide-ranging advice, from renting to quiet cycle routes and link people in to the other support groups in Maidenhead and Windsor. We also play games for people to practise their English, and there is much laughter!

From the Hub, some then also start to attend the St Mary's English classes or children's and youth groups and to come to church on Sundays. Since May we have translated the 9.15am Sunday service sheets and sermon into Ukrainian – thankfully, with the help of a Ukrainian friend since the autumn! Some families sent their children to the Holiday Club. At the Taste of All Nations event the Ukrainians were one of the largest group of contributors, providing at least 15 different foods.

In March we set up the St Mary's Recycle Group on Facebook, to assist Ukrainians and refugees as well as to provide an outlet for members of the church family to pass on items to each other. This has been very successful and some have come to hear God's word on Sundays directly as a result of receiving items from the Recycle Group.

We continue to pray that more members of the church family will come alongside in friendship. Most Ukrainians here are women with children, so it would be wonderful to have families with children of a similar age befriending them. If your child goes to one of St Mary's weekday clubs, why not invite the Ukrainian child in their class? They (or their mum) will almost certainly know about St Mary's.

If you wish to get involved with this ministry – by praying, or getting alongside Ukrainians, or as a sponsor (many are still needed), do contact me.

Jo Jobson

Flower Ministry

Consider how the lilies grow. They do not labour or spin. Yet I tell you, not even Solomon in all his splendour was dressed like one of these. Luke 12:27



We, as a team, try to do justice to the beauty of the flowers we arrange, either bought or grown in our gardens. We enjoy decorating the church and the chapel each week. This year, we have embraced bio floral foam to further lessen our ecological impact.

Although it has been a difficult year, the flower team have been so supportive and encouraging, tackling everything with cheerfulness and enthusiasm. We (Sylvine Andrews, Kim Boulter, Donna Stimson and I) are delighted to welcome Victoria Parker, who joined the team in December 2023.

We are extremely grateful to our regular contributors who fund the flower ministry. Although we make every effort to stretch the weekly budget, sadly the price of flowers has continued to increase, and we would welcome any new donors from the Church family.

Naomi Khoo

Music Ministry

We are particularly grateful to the Lord for the provision of Jonathan Hayward, who starts as our part-time Director of Music in the summer. This is a wonderful answer to prayer, and it will be a great benefit to have someone to lead and develop the music ministry. Although we have many people 'on our books' across the church (it has been a particular joy to have such a numerous choir these last two Christmases) the different congregations rely for the most part on small teams of singers and instrumentalists week by week. We are very grateful to all those who give their time and use their gifts so sacrificially, and especially to the music coordinators who bear a particular responsibility for the rotas and song choices for each congregation. We are always keen for new musicians to get involved; consult your congregational music coordinator in the first instance! In the meantime, please pray for Jonny as he prepares to move to Maidenhead (and gets married!), and for all our music to be used by the Lord for His glory.

Matthew O'Donovan and James Ainscough

Growth Groups

During 2023 there were around 35 Growth Groups which met regularly – most in people's homes although some on the church site. Growth Groups are for the most part organised within congregations and are overseen by congregation leaders.

In the spring term Growth Groups studied the Old Testament book of Ruth and in the summer term, the New Testament book of 1 John. As a one-off, in the autumn term Growth Groups did the Christianity Explored course. The idea was that groups would be helped in their faith and evangelism by revisiting the fundamentals of the gospel and studying Mark. It was hoped that people might feel more familiar with the course and so able to invite friends to come or that they might run their own Christianity Explored courses with their friends.

We are very grateful indeed for the hard work and commitment of Growth Group leaders who not only prepare and lead week-by-week but also care for the members of their groups pastorally and attend three Growth Group leaders' meetings per year.

Ian Miller

Men's Daytime Bible Study

It is with great sadness that we had to say goodbye to two of our regular members in the last year. As the church family would know dear Cliff Ballinger and Roger Hines went to be with the Lord. We rejoice that they are with their saviour who they loved so dearly.

We have had some new members join and a change in leader as well. The group is doing well and is a blessing to everyone that attends. Anyone who is able to make it on a Thursday morning at ten is welcome to join.

Jan Strydom

Pastoral Care

The Pastoral Care ministry aims to look after those in the congregations who are vulnerable or undergoing hard times. This has been done by:

- Sending out fortnightly mailings with sermons and other church news for those who cannot come or access services online.
- A team of people visiting the elderly in their homes to encourage them.
- The staff team prays through the pastoral list about 5 times a year and follows up those who have not been at church or who are undergoing hard times.
- Home communion offered to those who cannot get out at Christmas and Easter.
- Our 'Life Matters' programme has continued to give teaching on specific topics. We ran Money Matters in January, and Friendship Matters in May. Both were a great help to all those who come.
- Two support groups now meet regularly to offer mutual encouragement and support. One for those who are same sex attracted met about 6 times, and a new Bereavement Support Group started in October, with between 5-13 people attending, meeting on the first Monday of each month.

Sharon Bedford continues to work as our Pastoral Intern, meeting with church family one to one to help them talk through their struggles in the light of Scripture.

The Pastoral Team (Rachel Meynell, Sharon Bedford and John Driscoll) has been meeting to think and pray about how we can grow our pastoral ministry as we meet with church family 1-1, and through the events we run.

We also ran two Welcome teas at church, to welcome newcomers and show them around the site.

Rachel Meynell

St Mary's Blog / Touchline

The blog found a new home on the new website in the year but continues to record the activities of the St Mary's Church family and updates from mission partners through the year. Written by many different authors, these reflect the diverse voices that make up the St Mary's family. I am very grateful for all those that contribute and provide such a rich record of our church family life. Praise God for all who contributed.

All the articles and photos on the blog are collated and published as Touchline, the regular church magazine. Special thanks to the proof reader and Touchline compiler for their work through the year behind the scenes. If you would like to find out more, or to suggest or write articles, to proof read or compile Touchline, please do contact me.

John Furley

Women's Ministry

We long to see each woman in the church growing in her relationship with Jesus and living a godly life, whatever God has called her to. This happens as we study God's word together, and as we build encouraging and godly friendships.

To this end we run:

- Women's growth groups (about 60 women in all) meet each week during the daytime to study the Bible and pray together. Four groups meet at Church on a Tuesday morning with a creche, and two meet at other times in homes around Maidenhead.
- We had 3 women's weekends away which were a great encouragement to all who came. In March, 30 women from the morning congregations and in April, 18 from the 4 pm went to St Katherine's Parmoor to study Romans chapter 12 – some staying overnight and some just coming for the day. Then 16 from the 6.30pm congregation went to the Pines in November and studied the book of Colossians together.
- In November we had a women's breakfast, led by Sharon Bedford, entitled 'Selfcare – finding rest in the busyness of life' which was attended by about 70 women and was a help to many.
- We also ran a Gingerbread evening before Christmas as a way of reaching other women with the gospel, to which about 100 women came.
- The women's book group goes from strength to strength, reading a variety of Christian books. We are very grateful to Sara Hewins for her leadership of this. Other gatherings have helped to encourage friendships including walks and informal socials.

Thank you so much to those who have made all these events possible, and to Heidi Cooper and Yanzi Muir who are on the Women's Ministry Team.

Rachel Meynell

Ministry among Internationals in Maidenhead

As we long to share the gospel and show God's love to those whom He has brought to our town from around the world, we have run:

- A Tuesday morning Bible story group, for those who also need help with English, which continues to be very popular and has 10+ coming along.
- On Wednesdays we have English classes – with 3 levels of language ability. People continue to come along and are welcomed by some very warm, qualified volunteers. (Many thanks to Laura Swain, Kathy Lyon and Fran Montgomerie).
- Thursday evenings at iCaf are always fun playing games and having English conversations, with some Bible input towards the end of the evening. The strength of the evening is the support and help of the volunteers. Students are from Pakistan, Afghanistan, Turkey, Turkmenistan, North Africa, Iran, El Salvador, Colombia, Ukraine and others have attended. We ran a Christmas party to which about 40 came and heard about the Incarnation as well as having food and fun.
- Al Massira – a course for people from a Muslim background to be introduced to Jesus – has been running on a Monday night alongside CE and CF, in both Farsi and Kurdish.

- Since May, Debra Jonkers and her team have also run monthly meals in the church hall for asylum seekers (with between 60-100 attending), which have been great fun and a way to show God's love practically. The Christmas meal had 130 attenders and some volunteers from St Peter's church came to help too – singing carols etc.
- Ukraine + hub on Thursday mornings has continued to meet throughout the year.

We have the morning sermon translated into Spanish most weeks – this was a simultaneous translation happening in the church hall, but is now a printed translation. We also sometimes have the sermon summary translated into Chinese, Farsi and Ukrainian.

Many thanks to Jason and Laura Swain, Jo Jobson, Debra Jonkers, Marcela Taylor, Minoosh and Sharon Yeung as well as all the other volunteers who enable this work to happen.

Rachel Meynell

MISSION

Mission Strategy Committee

The purpose of the Mission Strategy Committee [MSC] is to devise a strategy for our support of missions and to bring to the PCC recommendations of which Christian organisations and individuals we should support. The committee meets around 3 times a year. Current members are: Anthony Kan (Chair), David Howes (Mission Treasurer), Damian Eustace, Jo Jobson, Jennie Kemp (Secretary of the Mission Strategy Committee), Rose Matovu and Adam Stylo. In 2023 as a church we gave £88,025 towards the support of mission partners and gospel charities, of which £1,475 came from the Mission Hardship Fund which was established in 2020 to support a number of Mission Partners and Gospel organisations with whom we have had dealings who have experienced financial difficulties because of the global pandemic.

In 2022, we said goodbye to Greg and Jill Vine, and Luke and Mary Foster who have finished their ministry and returned to the UK. We have not replaced the Vines and the Fosters but have reallocated their support funds to better support the other remaining mission partners.

I would like to take this opportunity to thank Jo Jobson for heading up the Mission Partner Support Group and also the members of the MPSG acting as mission links with our Mission Partners.

Thanks must also go to David Howes for all the research he does in administering the Mission Budget. David Howes acts as treasurer for both the MSC and the MPSG.

Anthony Kan

Mission Partner Support Group

The MPSG provides pastoral care for St Mary's mission partners and connects the mission partners with the church family. Each mission partner has a mission link who keeps in regular contact. The MPSG is responsible for mission prayers, mission presentations, pairings of growth groups with mission partners, activities on World Focus Sunday and for the BBQ.

Penny and Juan Carlos (Peru) and Steven and Jo (Malawi) visited on furlough and took part in many of the church activities, which was a great blessing. Harrison from iServe Africa came for the Mission BBQ, together with Angy, Wayne and our local mission partners. Paul was commissioned for a new ministry in Africa. We give God great thanks for our mission partners serving in such a wide variety of ministries and locations. Please pray regularly for them, and for a deepening knowledge of our own partnership with them in advancing the Gospel.

Jo Jobson

CHILDREN'S & YOUTH WORK

Children's Work

Working with the children and volunteers has been an absolute joy this past year.

There is a lot going on with the children's work throughout the year. We have our regular weekly **Sunday School** work at the 9.15am, 11am, and 4pm services.

We also run our midweek outreach club called '**7Up**' for children of ages 7-11. This happens on a Wednesday evening, where our church kids are encouraged to bring their friends to hear more about Jesus.



We have annual activities, including **Explorers Adventure**. This was 5 days away in May to an activity centre in Oxford called 'Adventure Plus'. This week includes exciting activities and day trips, as well as a time for the children to really think for themselves about who they believe Jesus is.

Holiday Club is also a highlight of the year. At the end of August, many will come to find out more about Jesus. Some for the very first time.

School **assemblies** are another great opportunity to share the good news of Jesus with children and staff around Maidenhead.

While all of this is so exciting, it only happens a few hours every week, and so it is the **parents** who are doing the bulk of the work in teaching their children about Jesus. In my first year as Children's Minister here at St Mary's, I have felt so supported and encouraged as I have partnered with many parents and church family members in this exciting ministry.

I am so grateful for everyone who has worked extremely hard as helpers and leaders in many of our groups. It is all so important as we seek to teach the children the good news of Jesus Christ.

Children's Sunday Work

Every Sunday, our team of helpers, leaders, and parents teach our children, in age-appropriate groups, the good news of Jesus Christ. I am so thankful for everyone who has been serving with Creche, Scramblers, Climbers, CATs, Explorers, and Pathfinders. It's been so encouraging to see the children learn and grow in their understanding and love for the Lord Jesus Christ. I am also very thankful for all of the parents, and how they have been bringing their children to church even when it is hard.

As well as our weekly Sunday School groups, we also have a Family Focus slot during the church service, where we have a time all together as church family, growing in our love for Christ.

This past year, we have learnt about what God's creation can teach us about Him. We have thought about who we are as image bearers, and we have also done a brief overview of God's Big Picture. This has been a great opportunity to learn more about God, about who He is, and who we are as people who follow Him.

We also had various All-Age services, where we have an opportunity to worship together and learn together as a whole church family. We had these for Good Friday, Remembrance Sunday, and a couple at Christmas, both an All-Age Carol service and an All-Age Christingle Service. These were well attended and very energetic.

We also had 'Combined Activities' for all primary school aged children. These happen on Easter Day, Christmas Day, and also throughout the summer holidays to give our Sunday School leaders a break. It is certainly a lot of fun to see the children together, having a great time playing games, and learning about the Lord together.

7UP

Our weekly kids outreach club, '7Up', has been hugely encouraging. This is a great opportunity for our church children to bring along their friends and to share Jesus with them.

Our team consists of 9 leaders (5 adults, 4 teenagers). Together as a team, it has been brilliant to see how the leaders are growing in their roles as leaders and teachers. It is always an encouragement to see the teenagers getting alongside the children and praying for them each week.

We usually get around 20/25 children each week. They join us for some free time to start with, choosing between noisy, sporty games in the hall or more relaxed board games in the Nash room. We then all join together for a big game in which everyone gets involved (yes even the leaders).

After that, we have our talk. This is usually a 7-minute talk, and we use this time to answer big questions about God and to think about what the Bible says. Our topics this past year have included:

- What things did Jesus do? (Looking through Luke's gospel)
- What does it mean to live God's way?
- What does Jesus do now? (Looking through the book of Acts)

It's been great to see children coming back week by week, asking questions and getting excited about Jesus. We've even seen children inviting their friends from school, and then those friends have been inviting their friends from school. What a joy to see how God has been at work in these children.



Please keep praying for us as leaders, that we will continue to grow in our love for the Lord and for these children.

Please keep praying for the church children who come each week, that they will grow in their understanding of who Jesus is, and in their desire to see their friends understand who Jesus is.

Please keep praying for the non-church children, who come along and hear the Bible read and explained. Pray that the Lord will do a mighty work in them and bring them to love and know Jesus as their saviour.

Schools Work

Each week during term time, I have many opportunities to engage with the local schools around Maidenhead, and to share the gospel with them.

Every week I go into Oldfield and Holyport primary schools, where we read a true story from the Bible which the children will act out. I then explain the story afterwards with a short talk, applying the gospel to the children's lives, encouraging them to think about who Jesus is and how He can affect our lives.

I also go into Woodlands Park in partnership with St Mary's White Waltham, where we do similar assemblies. It's such a joy to see different children from different backgrounds all taking part in learning about Jesus, and it is my prayer that the Lord may use these opportunities to show them who He is.

I am also hugely thankful that the schools allow us to go in, and am hugely thankful for the lovely and supportive staff at these schools. Please do be praying for them too, that they may be struck by Jesus as they see and hear these assemblies take place.

Each year, we run 2-hour presentations in the church for the Year 6 children in schools around Maidenhead. These are called Easter Cracked and Christmas Unwrapped, and they give us an opportunity to discuss the true meaning of Easter and Christmas, and why we are so excited as Christians as we celebrate these festivals.

We give the children an opportunity to read the Bible for themselves, to see what God really says. We think about the facts about Easter and Christmas, and then give the children an opportunity to ask 'The Nutty Professor' any questions that they would like. We always get really interesting questions, and these give us a great opportunity to speak more openly about the gospel.

Please do be praying for the children in these schools, for their families, and for the teachers. That as they hear who Jesus is, and what He has done for us, that they might want to come and hear more about Him.

Holiday Club

Holiday Club is a real highlight of the year! It gives our children another opportunity to invite their friends to a fun and engaging event here at church, where they will be told the gospel plainly.

In 2023, we went '**Under the Sea**' in our yellow submarine. All the children were put into their own teams, all named after different sea creatures.

The whole church site was transformed into an underwater reef, with the help of many of our amazing volunteers. We had just under 100 children joining us, with around 80 volunteers. They all took part in fun games in the garden, and incredible crafts designed by our brilliant craft team.

In our main sessions, we were led in singing by our 'A-Sea D-Sea' band, and were thrilled to have James Dancer from Windsor Fellowship to lead us in our teaching. He taught us that Jesus is God, and that He died and rose again to bring us eternal life that we can look forward to. We also learnt a new song to go with that, 'He's Coming Back' by Awesome Cutlery reminded us of the amazing hope that we have as followers of Christ.

Unfortunately, I was struck with illness on the second day of Holiday Club. However I was so amazed to see how our incredible church family stepped up to make it all happen, and to provide a fun, exciting, and gospel-grounded Holiday Club. I am so thankful for everyone that helped to make it all work. We have an amazing church family who love the Lord and love His people. And we have an incredible God who, despite our weakness, works through us to bring others to Him.

"My grace is sufficient for you, for my power is made perfect in weakness." (2 Corinthians 12:8-10)



Nick McDonald

Minor Key

Minor Key is our young people's music group for those in school years 6-13 (aged 10-18) running on a Friday night alongside X and Shift Focus. Non-church friends are most welcome. The aim is for all to develop their musical gifts in serving God and their church family (as well as having fun!).

It is a real blessing to support the partnership between St Mary's and White Waltham Church – our members and leaders are made up from both churches and we lead music at both across the year. We have 23 young people, who sing, or play – saxophone, flute, oboe, clarinet, trumpet, violin, organ, keyboard and drums.

The highlight of our year is always singing an anthem in the evening Carol Service. This year, our White Waltham young people also joined the adult choir there to repeat the anthem for their carol service, which was a real encouragement to the congregation.

Please praise God for our young people as they serve the church and for the leaders who give up their time to help John and I. Please pray that we would see some non-Christian friends coming along this year.

Katie and John Croft

Toddler and Baby Ministry

St Mary's runs toddler groups two mornings a week as a way of reaching out to the community with the gospel, and also providing support for young families. The mornings consist of time to play, refreshments for adults and toddlers, a time of singing with a Bible story, and a craft themed to go with the Bible story. We also run a weekly New Parent's support group on Thursday mornings for new mums to find friends and help for the early days.

About 60 families now come on site each week for the various groups – with many different nationalities represented. Our aim is to build relationships with the families (nannies, parents and grandparents), so that through our actions we can demonstrate the love of Christ and through our words to share the good news of Jesus.

We have run some other events where we have been able to explain the gospel. Some of the mums came to the Gingerbread evening, and a few families to the toddler Christingle service before Christmas, as well as running Christmas and Easter services on the toddler mornings. We also give them all Christmas and Easter books to read at home.

We praise God for these opportunities, and continue to pray that He would raise up more workers for this harvest field.

Huge thanks to Debra Jonkers, Nicola Winson and Heidi Cooper and the teams of volunteers who make this ministry possible and who run these groups so faithfully.

Rachel Meynell

Youth Work

We are very grateful to God for all the work He has been doing in the lives of our young people throughout 2023.

Sunday Youth Ministry

In Pathfinders we started the year by studying chapters 11 and 12 of the book of Hebrews, as did the adults in the sermons. It was exciting and challenging as sometimes we had to spend time telling the Old Testament stories so that what the author of Hebrews was saying made sense! 1 Peter was covered in the summer term and Romans in the Autumn term, both of which drew out great conversations about grace and salvation. Most encouraging was starting up a small Pathfinders' group at the 11am service. Please be praying as we seek to grow this.

Afterchurch has been a source of real encouragement as we get to spend time with the older teenagers, wrestling with what they've heard in the sermon, or discussing what they have read during their daily devotions during the week. It is great to have the preachers and other adults get involved to help disciple the young people in this way.

Growth Groups

Studying the book of Ruth at the beginning of the year was such a joy and so much fun. The concept of Jesus, our Redeemer was comforting and recognising God's incredible plan played out in normal lives was exciting. Focusing on being children of God as we studied 1 John followed up well. In the Autumn term we deviated from studying the same as the adults as we worked through a series of studies called 'Church, God's Masterpiece'.

X Focus and Shift Focus

Our two Friday night youth groups, X Focus for years 6-9 and Shift Focus for years 9-13 (the young people can move up to Shift Focus during year 9), are times of fun and opportunities for the young people to ask more questions. We finished the Bible overview in the Spring term, then looked at the Essentials of Christianity. After the summer we worked through the first few chapters of Luke's gospel. The number of young people from families not connected with St Mary's is increasing so please do pray for the Youth Christianity Explored course we will be inviting them to in the Spring term of 2024.

Weekends Away

In March we had our Senior Youth Weekend Away at a new venue in Wokingham called Oakwood Activity Centre, and invited the young people at St James', Gerrards Cross to join us. Ross Mungavin from St James' led us through what the Bible teaches us about the Holy Spirit. Then in October we headed back there for our Junior Youth Weekend Away. At JYWA we looked at some of the 'I am' claims of Jesus, what they show us about Jesus and how they give us confidence that He is the Son of God.



Summer Camps

Summer camps ran as usual in 2023 and were very popular. We sent leaders and members to over 12 different camps during the holidays. Summer Camps are always a time of growth and renewed commitment to our Lord for our young people and a time of great encouragement for leaders as they see our young people's love for Jesus grow.

Student Time Away

In September, those about to set off for university spent a couple of days together at The Pines, looking in the Bible for guidance around issues that affect new students. It was a very relaxed time, with walks, movies, an enormous water balloon fight and some outstanding cooking!

Parents Evening

At the end of March, Nick McDonald and I ran a seminar called Identity Matters with a small group of parents. Nick led us through the material that Faith in Kids has developed to help us talk to younger children about such matters, and then we looked at how society got to the stage where identity is a matter of feelings and choice rather than being defined by our creator God.

Melinda Stylo

SAFEGUARDING

We are committed to safeguarding children, young people, victims, perpetrators of domestic abuse and vulnerable adults.

All those involved at St Mary's with Children's and Youth work, with Growth Groups, Visiting team or on the Staff, Congregation Oversight Teams or PCC comply with the Church of England's policies on recruitment and best practice in Safeguarding and are engaging with the relevant training.

I am grateful to everyone for their compliance with the required training courses and especially to Janet Wood for helping with the task of administering the Safeguarding at St Mary's. This is a huge job with over 250 people on our lists as helping in some capacity.

Kate Wheatley

RESOURCES

Library

I do hope you have made use of our Church Library during the past year. We have a wide range of books that are available to borrow. Many new books have been added during the past year and I would like to thank everyone who donated books to the library.

If you borrowed books and have not yet returned them, but have finished using them, please return them so others may borrow them too.

Thank you to all of you who have used the Church library.

Janet Huisman

Books @ St Mary's 2023

The aim of our book work at St Mary's is to recommend and make accessible books that will inspire, encourage and challenge us in our Christian walk.

In 2023 we held 3 book sales, each across all 5 services. 2 (February and June) were St Mary's led, each with a selection of around 15 books chosen by St Mary's staff. Around 400 books were purchased.

The autumn book sale was run by Christian bookseller, '10 of Those' who brought along a large selection of books.

In addition, devotionals for Lent and Advent were recommended and available for purchase at the appropriate times.

Sara Hewins

Care Fund

What is the Care Fund?

The aim of the Care Fund is to demonstrate practical Christian care for members of the Church family facing unusual and primarily finance-related difficulties.

The Fund was established in March 1988 for financial support to be considered by an independent team and kept separate from pastoral needs referred to the clergy, if this is considered appropriate.

The Fund is topped up to a value of £4,000 at the beginning of each calendar year.

What assistance is provided by the Care Fund?

Assistance is usually provided by one or more of the following means:

- Provision of appropriate funds through a grant or interest-free loan.
- Advice from the trustees, which may include mutually agreed goal-setting.
- Referral to the staff team for further support.
- Referral to outside agencies for further support, such as CAPS, debt counselling, marriage counselling, or social services.

Who administers the Care Fund?

The Fund is administered by four trustees, who are: Neil McDonald, Jenny Taylor, Janet Wood and David Robinson.

The Fund is operated through a dedicated bank account, which the trustees administer. The same company audits the Fund as the main church accounts.

The trustees meet together at least quarterly, maintaining a confidential record listing names of beneficiaries and grants made.

Neil McDonald

Section 3: Attendance

- 3.1 Five in-person services were held each Sunday and were attended by an average of 432 adults and 96 children and young people aged 16 or under. We also streamed services on Zoom for much of the year and those registered about 50 devices per Sunday.
- 3.2 We have had one Christianity Explored course, one course Looking at the Life of Jesus and one Hope Explored course followed by studies in Luke in 2023 for those wanting to know more about the Christian faith. These were well attended and some, having completed the course, then decided to continue with the Christian Foundations course. There were three well attended Christian Foundations Courses.
- 3.3 35 Growth Groups met regularly during the year. The purpose of these groups is to encourage people in their faith through Bible study and pastoral support.

Jane Thrift

Section 4: Operations and Fabric Report

Our role as operations managers is to ensure that appropriate systems are implemented to meet the needs of all the ministries of the church. The areas of church life that come under operations are the management of church properties, health and safety, legislative compliance, succession planning, recruitment and care of staff, change management, communications, events, AV, IT, administration and church office and data management. In 2023 we were very well assisted by Jane Thrift and Jan Strydom, and Scott Bedford joined the operations team in November. Many volunteers also work hard to ensure operations run smoothly and we are very grateful for all they do.

2023 has been a year of quite a few staff changes and we have a robust system of recruitment and HR processes in place to deal with this.

We completed the annual update of our terrier and detailed asset register and submitted all the required reports to the diocese and charities commission. 2023 was the year of our parish inspection and the quinquennial inspection.

We continued to manage the rental of our church-managed properties. Work was done to secure lease extensions on the eight flats in St Andrew's House. Maintenance work on the site has continued including the redecoration of the Vicar's office. With the large increase in energy costs, we continue to work hard to reduce our energy footprint. The church boiler and heating system continue to require a lot of ongoing maintenance.

At the end of the year our new website went live after many months of planning and tweaking. It reflects the life of St Mary's well and the church family are now able to book for events easily. Other areas of communication with the church family are working effectively, the weekly update email, the blog and Touchline, and we are very grateful to all those involved in putting them together, particularly John Furley and Heather Evans.

We are grateful to Jim Beswick, the AV committee and volunteers, and the IT committee for the work they have done to keep our processes running well. We are thankful for the Welcome teams at each of our Sunday services.

We have ensured that St Mary's remains up to date and compliant with legislation (health and safety, fire, data privacy) and with all safeguarding practices recommended by the diocese.

Dick West and John Blackbeard

Section 5: Churchwardens' Report 2023

Following a year of Interregnum, we are immensely grateful for the Lord's generous provision on the St Mary's staff team; Jon Drake completed his first year as our new Vicar, Ian Miller stepped up from Curate into the role of Associate Vicar in July and Adam Curtis joined us as our second Associate Vicar in September. All three have settled into their new roles very well.

In 2023 we also said farewell to two much loved sisters from the staff team; Kate Wheatley retired as Children's Minister after many years of fantastic service and having coached and mentored Nick McDonald over an extended period to step up into the role (Kate continues in her role of Safeguarding Officer). We also said goodbye to Melinda Stylo, our Youth Minister, who sadly had to step down due to ill health, having done a tremendous job across the last few years in building this critical ministry. We miss Kate and Melinda very much and thank them for their loyal service, and we are grateful for their continued fellowship in our Church family.

This year, we had both the Parish and Quinquennial inspections in October and November respectively. Both reports were very complementary on the standards that are being maintained at St Mary's and we give great thanks for the Operations Team who manage the site and operations so effectively.

All of this took place against the challenging and disappointing backdrop of General Synod voting in favour of prayers of blessing for couples in same sex relationships. This took significant time investment from the PCC to think through and implement our response, which included diverting a portion of our Parish Share to supporting gospel ministry within faithful churches in the Diocese, and sadly, writing to the Diocesan Bishop to inform him that we can no longer be in communion with him or the 3 area Bishops whilst they continue to deviate from scripture on this matter of primary importance. We continue to pray for a change of heart from the Bishops and we ask God to watch over us and protect us from any distraction from our primary task of ensuring the gospel is heard at St Mary's and the community around us.

Finally, we give huge thanks for God's blessing of a faithful church family, who continue to give so generously of their time, money and resources to St Mary's. This is something we do not take for granted and we are very grateful to be in such a good position going into the new year of 2024.

Below are a few key areas of focus as we review 2023 and consider the challenges that lie ahead:

Buildings and Property

As churchwardens we are responsible for the maintenance of the buildings on our church site. We are very grateful to the Operations Team, led by Dick West and John Blackbeard, who oversee all repairs, maintenance and improvements on our behalf.

We are also grateful to A&M Trust, for continuing to allow us to use their buildings free of charge on condition we maintain them and pay for the running costs. In 2023, A&M Trust completed the purchase of a four bedroom house in Grafton Close which is now being occupied by the Miller Family, and we rented out 1 Hemsdale for a number of months generating some income before Adam Curtis joined us in August 2023.

This year, we also completed lease extensions on the 8 flats in St Andrew's House, where the Church owns the freehold.

We continue to maintain the site which involved some redecoration and refurbishment in 2023 to ensure it is fit for purpose and maintained to a good standard.

Church Terrier and Inventory

The Terrier and Record of Inventory have been duly updated.

Further, in 2023 we had both Parish and Diocesan inspections; The Parish Inspection (which usually takes place every 3 years) was conducted in October followed in November by the Quinquennial inspection (which takes place every 5 years). The purpose of these inspections is to check the fabric of the buildings, the church Terrier and Inventory, as well as to ensure we are maintaining the properties and are compliant in all areas including employment and Health and Safety. Both reports were very complementary regarding the standards that are being maintained. Once again, we are very thankful to the operations team for their leadership and diligence in keeping our Church to these high standards.

Finances

We thank God for His continued provision and generosity to us through the last year. Our planned giving, donations and collections income went up from £526,312 in 2022 to £534,189 in 2023. We are very grateful that the Lord's people at St Mary's give faithfully and sacrificially and do so mainly via our Regular Giving Scheme. This enabled us to end 2023 with a surplus of General Funds of £65,939.

We are grateful to the finance team for all their work, and for the provision of the Care Fund and Vicar's Discretionary Fund to support church members in times of need across this challenging year.

Staffing

2023 was a year of change with a number of staff changes.

Jon Drake was instituted and inducted to be our new Vicar in February 2023. He continued to lead the 9:15am and 11 am congregations until September when Adam Curtis joined the ministry team as the second Associate Vicar and took on the leadership of the 9:15am congregation. In the meantime, Jon will continue to lead the 11 am service. Also, in September, Richard Crane moved from his full-time staff role to part-time as he starts his ordination training. Richard continues to lead the 6:30pm congregation. Ian Miller stepped up to Associate Vicar in July and continues to be responsible for the 4pm and 8am services.

Kate Wheatley retired in July and Nick McDonald stepped up to take charge of the children's ministry. Kate continues to be part of the St Mary's family and is still involved with the weekly children's work. In December, Melinda Stylo stepped down as our Youth Minister for personal health reasons. She is greatly missed, though still very much involved in the work. We pray for the Lord's continued blessing on Melinda and the Stylo family. We advertised and had a first round of interviews in November for a new Youth Minister but concluded that none of the prospective candidates were ideally suitable. A second round of interviews is planned for early 2024. In the meantime, Adam Curtis is helping to lead the youth ministry, ably supported by an army of volunteers who give their time sacrificially for both the children and youth ministries weekly. We thank the Lord for blessing us with these ministries.

On the operations side, John Blackbeard announced that he would step down as part-time operations manager in Q2 2024 and we thank the Lord that Dick West is able to take on the added responsibilities with two extra days a week. Due to Jan and Elna Strydom's move to Wales, Jan could not continue in his full-time role and agreed to work two days a week. Scott Bedford was appointed in January 2024 to work together with Jan to ensure the efficient and smooth running of the church facilities.

We advertised for the Director of Music in 2023 and we are pleased that we have appointed Jonathan Hayward who will start as part-time Director of Music in July 2024.

We give thanks to the Lord for our staff team: a group of godly and humble people who love the Lord and their calling to St Mary's to minister to the church family and to make Jesus known to our parish. We thank the Lord too for their unity in supporting one other during a year of changes.

Challenges, Opportunities and Looking Forward

With the country becoming increasingly secular and turning away from the church and the Church of England being embroiled in the Prayers of Love and Faith controversy, an evangelical church like St Mary's must stand firm with like-minded churches to uphold the truth of scripture.

There are many challenges facing our church in 2023 and it will be too easy to be overwhelmed. Under the leadership of our vicar Jon Drake and the PCC, we have been able to plan our responses to these challenges in measured and considered ways.

Prayers for Love and Faith (PLF)

The PCC met each development with a proportional manner whilst at the same time keeping the church family updated. We are continuing to react appropriately to the ongoing changes as they develop and upholding the veracity and integrity of scripture.

Making Jesus Known

As the parish church in Maidenhead, we are ideally positioned to make Jesus known to the people of Maidenhead. Many have come to join our services due to the proximity of the church in the centre of town.

This gives us the ideal opportunity to make the Word known to those in Maidenhead and beyond.

Church Unity, Love and Discipleship

With PLF, the church has remained united with the desire to be true to scripture. We are conscious that there may be those in the church family who may be sensitive to the events as they are developing. It is important that as a church family we embrace the differences in views and to love one another.

Looking Forward

PLF will be a continuing challenge going forward but it is important that the church is not consumed by it alone. The care and love of the church family must be foremost in the future and the fulfilment of the great commission to make disciples of all the nations its utmost objective.

Lindsay Reisser-Weston and Anthony Kan

Section 6: Electoral Roll Report

The Electoral Roll was updated in April 2023. At this time there were 24 people resident in the parish, and 482 non-resident. The total was 506. The following members of the church family died between 1st January and 31st December 2023: Minomi Adejumo, Clifford Ballinger, Roger Hines, Peggy Morse, Jane Roxburgh, Len Spinks and Pam Tyrrell.

Section 7: Report on PCC Proceedings 2023

It has been a year of faithfulness and commitment from the Parochial Church Council (PCC) as we have met regularly to discuss and debate the different topics over the past term. In the past term, the PCC consisted of 24 people (including four new members this term), a mix of clergy, wardens, lay and elected members, voted in by the parish or as part of the deanery and general synod (refer to Section 8.2). We are a diverse group, with representatives from all the five congregations. The PCC met every second Tuesday of the month except in August with an average of 17 in attendance. Meetings were held in-person, with an option for people to dial-in virtually if an important need arose.

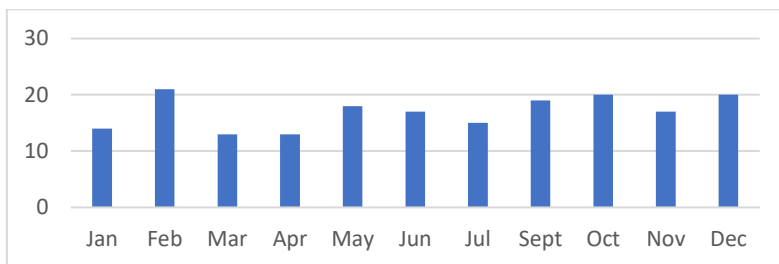


Figure 1: PCC Monthly Attendance in 2023 of a total of 24

This year's Away Day on 10 June was held in The Tree House at St Mary's White Waltham. As Jon had only been our vicar for a few months, he asked us to go through our vision, essentials and priorities for St Mary's. It was a listening exercise for Jon and the whole PCC, rather than decision making. We took our vision statement, with its three essentials and three priorities, and for each of these had a discussion about the strengths and weaknesses of St Mary's and opportunities for growth and development. We also spent time praying for St Mary's and for each other.

Some topics of note during the year were the appointment of Jon as our new vicar and other Staffing and Recruitment, and the ongoing Relationship with the Diocese including our payment of Parish Share. There were updates on the General Synod and feedback and discussion on the topics of Overseas and UK Mission Giving and the Mission Partner Support Group which included guest speakers. Safeguarding and Finances are a regular part of the meetings. As a PCC, we thank the Lord for Anthony Kan and Lindsay Reisser-Weston who have served us so well as churchwardens and for Phebe Tay who stepped down as PCC Secretary in October.

For those in the church family who are interested to understand and keep abreast of the topics discussed, minutes of the meetings are available for perusal on the website. If there are any topics which you think the PCC should consider, please do get in touch with me.

Please do continue to pray for the PCC at this time of challenge for our wider Church that we will keep walking with the Lord in truth and unity, and for wisdom in making decisions for the church, staying focused on our Lord Jesus in all that we do.

Fran Montgomerie – PCC Secretary

Section 8: Administrative Details

8.1 Church Details

Parochial Name	St. Andrew and St. Mary Magdalene, Maidenhead, in the Deanery of Maidenhead, Diocese of Oxford
Location	Borough Church of St. Mary's 14 High Street, MAIDENHEAD, Berkshire
Postal Address	St. Mary's Church Office St. Mary's Close, 14 High Street, MAIDENHEAD, Berkshire SL6 1YY Tel. No. 01628 638866

8.2 Membership of the PCC

Clergy, ex-officio and lay: Rev. Jon Drake, Rev. Ian Miller, Rev. Adam Curtis, Rev. Neil Watkinson

Churchwardens: Anthony Kan, Lindsay Reisser-Weston

Elected members: Scott Bedford, John Blackbeard, John Driscoll, Catriona Ketiar, Karnie Sharp, Penny Dee, Linsley Green, Sandra Brunt, Minoosh

Deanery Synod: Rob Hurley (until April 2023), Neil McDonald, Rhys Mitchell, Kate Wheatley, Rob Wingfield, Phebe Tay, Paul Muir, Sandra Brunt

Co-opted: Fran Montgomerie

Diocesan Synod: Thomas Walton

General Synod: Gracey Crane, Daniel Matovu

8.3 Staff Receiving Remuneration

Vicar	Rev. Jon Drake
Associate Minister i/c of women's work and pastoral care	Rachel Meynell
Associate Vicar	Rev. Ian Miller
Associate Vicar	Rev. Adam Curtis
Minister i/c of 6:30 congregation	Richard Crane
Minister i/c of children's work	Kate Wheatley (until end of June)
Children's minister in training	Nick McDonald
Minister i/c of youth work	Melinda Stylo
Operations managers	John Blackbeard and Dick West
Administration manager	Jane Thrift
Facilities manager	Jan Strydom and Scott Bedford

Section 9: Structure, Governance and Management

9.1 Legal Status

The PCC is a corporate body established by the Church of England governed by two pieces of legislation: the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969). It became a registered charity in January 2009 (No. 1127589) and the PCC members are trustees.

9.2 Appointment

Appointment of PCC members is governed by and set out in the Church Representation Rules.

9.3 Recruitment, Training, Induction

Regular church members are encouraged to join the electoral roll, which makes them eligible for PCC membership. People are encouraged to stand for the PCC via the display of a nomination board for six weeks prior to the annual meeting. New PCC members are given a handbook outlining the roles and responsibilities of a PCC member within St Mary's church, and explaining the conduct of business, and trustee responsibilities.

9.4 Monthly Meetings

The PCC meets monthly except during August, with additional meetings as required, including an annual Away day. It has established committees and project teams to help it with its work, and receives regular reports including minutes of meetings from these groups. The committees that helped the PCC discharge its various duties and responsibilities during 2023 were:

9.4.1 Standing Committee is required by law, and has power to transact the business of the PCC between meetings. It also deals on behalf of PCC with detailed matters relating to church assets and confidential matters. Membership in 2023 was the Vicar, chair of the Finance Committee, the Wardens and the PCC Secretary. The Minister in charge of Women's Ministry and Pastoral Care, and the Operations Manager were also invited to attend.

9.4.2 The finance committee provides support for the treasurer, helping formulate financial policy and practices, and assisting in budget preparation and monitoring. This committee was chaired by John Blackbeard.

9.4.3 The mission strategy committee has developed a strategy for St Mary's involvement in world mission. Its role is to review that strategy, consider new requests for support and termination of existing support, encourage greater involvement in mission, and present an annual budget to the PCC. This committee was chaired by Anthony Kan.

9.4.4 The mission partner support group implements the approved strategy and budget through contact with mission partners. It provides financial and other support to them according to agreed plans, and acts as the point of contact between them and the rest of the church, encouraging greater involvement and support. This group was chaired by Jo Jobson.

9.4.5 The overseas mission fund committee. Newly established in 2023 to seek out and recommend overseas mission opportunities to be funded from St Mary's discretionary funds. This committee was chaired by Rhys Mitchell. All funding initiatives are approved by the PCC.

9.5 Risk Management

9.5.1 Safe Use of the Church Site: Legislative requirements are closely followed in relation to Health and Safety, Fire Safety and Food Hygiene. Any defects are reported to the Operations Managers and remedied quickly according to the level of risk. Appropriate training is given and one-off events are assessed for risk before being run. External organizations using the church site have their attention drawn to the need to follow appropriate practices.

9.5.2 Welfare: At St Mary's we are committed to protect and safeguard all our members and work hard to ensure we are in line with current safeguarding practices recommended by the diocese. These recommendations include creating a safe environment, safe recruitment of staff and volunteers, training and DBS clearance. Assessments are made before events to ensure safeguarding, safety, insurance needs and financial implications have been taken in to account.

9.5.3 Financial: Prudent policies for the handling of money are in place. Major expenditure has to be approved by the PCC, which also approves an annual budget and receives quarterly monitoring reports. Cash flow is carefully managed, bills are paid promptly, and investment of any short-term funds carefully placed to ensure maximum return compatible with appropriate access.

9.5.4 Data: GDPR regulations which became law in 2018 are adhered to.

Lindsay Reisser-Weston and Anthony Kan

Section 10: Objectives and Activities

The mission of the church is to know Jesus and to make Jesus known by:

- Engaging Maidenhead with the gospel – It is our responsibility to proclaim the good news about the Lord Jesus in such a way that people have the chance to really engage with Him.
- Growing mature disciples of Jesus of all ages and backgrounds – It is our ambition to encourage everyone associated with St Mary's to be a wholehearted disciple of Jesus.
- Partnering with other churches to make Jesus better known – We recognise our responsibility to work with other churches for the growth of the gospel in our region, the UK and other parts of the world.

The primary objective of the PCC is to work collaboratively with the vicar to direct the church's mission to know Jesus and to make Jesus known by:

- Overseeing the spiritual life of the church;
- Making decisions and plans for the church's current health and future direction;
- Overseeing the church's legal, financial and operational responsibilities, including as an employer.

Lindsay Reisser-Weston and Anthony Kan

Section 11: Financial Review

The work at St Mary's is funded mainly by voluntary donations (85%) plus income from interest, lettings, fees and rent.

Total unrestricted income in 2023 was £764,871 (2022: £689,319) with regular expenditure on the work and ministry of the parish at £802,877 (2022: £761,402) to give a deficit of £38,006 (2022: deficit of £72,083).

John Blackbeard

Section 12: Reserves Policy

PCC policy is to maintain a minimum bank balance equivalent to 3 months of running expenses (about £163,000) plus 12 months of giving to missions (about £87,000) giving a total of £250,000 to cover emergency situations that may arise from time to time.

John Blackbeard

Section 13: Report on PCC Financial Activities for 2023

St Mary's is funded mainly by voluntary donations, including tax recovered on gift aid donations. This made up 85% of the unrestricted income. Other income including interest, lettings and rents make up the balance. Giving to our unrestricted general fund via the Regular Giving Scheme (RGS) in 2023 at £508,676 was £3,670 higher than RGS in 2022 of £505,006 and £36,844 higher than the budget. RGS continues to be central to St Mary's financial income and is very important as our financial needs grow. We also thank the Lord for other one-off donations of £20,285.

The budget for 2023 had forecast a deficit of £35,751 on unrestricted general funds but God blessed us once again and we ended the year with a surplus of £65,939 for unrestricted general funds (as shown on page 40) due to income being higher than budget and expenditure being lower. Collections at services of £5,228 was slightly over budget and exceeded the amount from last year. Income from Ministry events was higher than planned as more events took place. Costs of ministry events at £16,571 was also significantly higher than budget. Hire charges for halls and rooms was £7,003 and rental income from our properties was £65,115 but that included £36,358 one-off income from extending the lease on the flats in St Andrews House.

As a result of the changes taking place in the Church of England, the PCC decided in March 2023 that we could no longer remain in gospel partnership with the bishops in our diocese and we would no longer be net financial contributors to the finances of the diocese. We decided to pay a grant to the diocese in lieu of parish share to cover the cost of our vicar and curate, when we have one, plus a contribution to the costs of safeguarding services that we receive from the diocese. That amounted to £85,638 in 2023. The money that we would have paid to the diocese is now being paid via the Oxford Good Stewards Trust to pay for a children's and family's worker at St Paul's Church in Slough. That was £30,000. We do this to ensure that all money given to us at St Marys is used to fund bible-based gospel work.

We completed the required maintenance and decoration of our buildings and facilities in 2023 and we again saved a considerable amount by having Jan Strydom and volunteers doing most of the work. We thank them. We spent £6,083 on maintaining our rental property 1 Hemsdale. Property costs totalled £50,668 compared to a budget of £55,233.

In the year, we continued to use 'discretionary funds' that were set aside in previous years to train Ministry Workers (Nick McDonald up to 30.6.2023) and to help those in need. We paid a total of £50,807 to several overseas missions over and above our normal giving to Missions.

Restricted fund income this year included amounts received for the Care Fund, associate vicar, various church groups, missionaries and our regular Harvest and Christmas appeals. Overall expenditure on restricted funds was £71,115. There was a surplus (after fund transfers) for the church groups, excluding the Care Fund, of £1,135 and an overall deficit for unrestricted and restricted funds of £38,198 for 2023 compared to a surplus £20,095 in 2022.

Looking ahead, the budget for 2024 follows on page 40. The PCC has decided to retain the position of only paying a grant to the diocese in lieu of parish share to cover the cost of our vicar and a contribution to safeguarding services that we receive. That will total £61,100 in 2024. The balance of what we would have paid to the diocese, £55,000, will be paid to St Paul's in Slough to support their children's and family's worker.

Ministry staff salary costs are forecast at £239,122 versus actual in 2023 of £212,874. They are higher as Ian Miller is now paid by the PCC and Adam Curtis will be with us for a full 12 months this year. Nick McDonald is now paid by the PCC (no longer from discretionary funds) but that is offset as Kate has left. Administration costs at £39,782 will be lower than the £55,410 in 2023 as last year included a matching payment to the leaseholder due to the flats lease extension of £10,440. Planned giving to missions from unrestricted funds at £94,820 is 9% up on 2023 largely due to inflation. Other costs are increasing with inflation which is still high. We have worked hard to keep costs down where possible. The total costs for 2024 from unrestricted funds are budgeted at £770,355 and this includes £30,000 to other churches and missions and a further £70,476 for developing ministry leaders from discretionary funds plus £2,000 from designated funds for AV maintenance.

We were blessed to have 12 new people join RGS and 30 increase their giving during 2023. 11 people stopped giving and 2 people reduced their giving. The net result is that RGS income for 2024 is forecast to be lower than it was in 2023 (£484,421 compared to £508,676). Expenses are forecast to exceed income by £95,969 in 2024, but £30,000 to support St Pauls Slough and £50,000 for overseas missions and £57,556 for developing ministry leaders will be paid from discretionary funds and the £2,000 for AV from a designated fund. That leaves a budgeted deficit of general funds of £16,058. We have budgeted to fund that deficit from church reserves. It would be wonderful if RGS giving plus Gift Aid was higher by this amount as we would not have to use any of the reserves.

Please note that the official audited accounts are shown on pages 27 to 39. Additional information such as the budget for 2024 and a Summary of Church Based Organisations on pages 40 and 41 do not form part of the audited accounts.

John Blackbeard
Chairman of the Finance Committee

Section 14: Financial Report

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Statement of Financial Activities for the year ended 31 December 2023

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
		£	£	£	£	£
Income and endowments from:						
Donations and legacies	2a	649,430	56,045	-	705,475	763,229
Investments	2b	82,224	-	134	82,358	24,415
Church activities	2c	32,483	14,322	-	46,805	39,569
Other income	2d	734	-	-	734	369
Total		764,871	70,367	134	835,372	827,582
Expenditure on:						
Raising funds	3a	14,731	-	-	14,731	8,065
Charitable Activities						
Church activities	3b	621,039	26,025	-	647,064	650,881
Mission grants and donations	3c	167,107	45,090	-	212,197	149,943
Total		802,877	71,115	-	873,992	808,889
Net Income / (expenditure)		(38,006)	(748)	134	(38,620)	18,693
Transfers between funds	16	(149)	283	(134)	-	-
		(38,155)	(465)	-	(38,620)	18,693
Other recognised gains / (losses)						
Gain / (Loss) revaluation of investment assets	6	-	-	422	422	(598)
Actuarial profit on defined benefit pension scheme	17	-	-	-	-	2,000
Net movement in funds		(38,155)	(465)	422	(38,198)	20,095
Total funds brought forward		821,299	1,946,110	4,484	2,771,893	2,751,798
Total funds carried forward		783,144	1,945,645	4,906	2,733,695	2,771,893

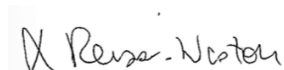
Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Balance sheet as at 31 December 2023

	Note	2023	2022
		£	£
FIXED ASSETS			
Tangible assets	5	1,764,147	1,773,347
Investments	6	<u>138,897</u>	<u>138,475</u>
Total fixed assets		1,903,044	1,911,822
CURRENT ASSETS			
Debtors	7	58,145	49,786
Cash at bank and in hand	8	<u>831,410</u>	<u>851,178</u>
Total current assets		889,555	900,964
CURRENT LIABILITIES			
Creditors: Amounts falling due within one year	9	(58,904)	(40,893)
NET CURRENT ASSETS		<u>830,651</u>	<u>860,071</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		2,733,695	2,771,893
Defined Benefit Pension Scheme liability	17	-	-
TOTAL NET ASSETS		<u>2,733,695</u>	<u>2,771,893</u>
THE FUNDS OF THE CHURCH:	10, 11		
Endowment funds		4,906	4,484
Restricted funds		1,945,645	1,946,110
Unrestricted funds		<u>783,144</u>	<u>821,299</u>
		<u>2,733,695</u>	<u>2,771,893</u>

The notes on pages 30 to 39 form part of these accounts.

Approved by the PCC on 26/03/2024 and signed on its behalf by:



Lindsay Reisser-Weston
(Church Warden)

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Cashflow Statement for the year ended 31 December 2023

	2023	2022
	£	£
Net Cash generated from operating activities (see below)	(101,613)	17,772
Cash flows from investing activities		
Dividends and interest from investments	14,608	4,072
Rent received from investments	69,346	22,365
Proceeds from the sale of:		
Tangible fixed assets for the use of the PCC	-	869
Purchase of:		
Tangible fixed assets for the use of the PCC (equipment)	(2,243)	(4,610)
Cash received from endowment capital	134	133
Net Cash provided by investing activities	81,845	22,829
Change in cash and cash equivalents in the reporting period	(19,768)	40,601
Cash and cash equivalents at 1 January 2023	851,178	810,577
Cash and cash equivalents at 31 December 2023	831,410	851,178
Reconciliation of net movements in funds to net cash flow from operating activities		
Net income/(expenditure) before investment (losses)/gains for the year to 31 December 2023	(38,620)	18,693
Adjustments for:		
Depreciation	11,234	13,491
Loss/(profit) on sale of fixed asset - equipment	209	(369)
Dividends, interest and rent receivable from investments	(82,358)	(24,415)
(Increase)/decrease in debtors	(5,518)	2,283
Increase/(decrease) in creditors	13,440	8,089
	(62,993)	(921)
Net cash provided by/(used in) operating activities	(101,613)	17,772
Analysis of cash and cash equivalents		
Cash at bank and in hand (note 8)	382,462	324,393
Term and Notice deposits (note 8)	448,948	526,785
	831,410	851,178

1 Accounting policies

The financial statements have been prepared in accordance with the Church Accounting Regulations together with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) and the Charities Act 2011. The financial statements have been prepared under the historical cost convention except for investments, which are shown at market value where practical to separately value (see note 1h).

The Church constitutes a public benefit entity as defined by FRS 102.

There are no material uncertainties about the Church's ability to continue as a going concern.

1a Funds

Funds "designated by" the PCC for a purpose are unrestricted funds. Restricted funds are those funds that must be expended on a particular purpose specified by the donor. Endowment funds, where the capital must be retained intact, are explained below. All funds which are neither restricted or endowment funds are unrestricted.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law.

1b Incoming resources

Income and endowments

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant or pledge is recognised only when received. Tax recoverable on Gift Aid donations is recognised in the period in which the donations are received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, it is probable that income will be received and the amount of income can be measured reliably.

For legacies, entitlement is taken as the earlier of the date the money is received or the date the Church is aware probate has been granted and notification has been received from the executor(s) that a distribution will be made. Furthermore, legacy income is only regarded as probable once any conditions attached to it have been met or are within the control of the Church.

Other income:

Rental income from the letting of church premises is recognised when the rental is due. Although the PCC treats most church buildings as restricted fund assets, rental income is considered to be unrestricted. Funds raised by church social events and other similar activities and from the sale of books and magazines is accounted for gross.

Income from investments:

Dividends and interest are accounted for when received except for interest arising on fixed rate deposits which is included on an accruals basis.

Gains and losses in investments:

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on each revaluation.

1c Expenditure recognition

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share is accounted for when paid.

Governance costs include expenditure on compliance with constitutional and statutory requirements.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligations committing the Church to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure heading. For the information on this attribution refer to note 1d.

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2023 (continued)

1d Allocation of support and governance costs

Support and governance costs have been allocated in their entirety to church activities, as it is the opinion of the trustees, that the majority of the support and governance costs relate to the furtherance of the Church's activities. Governance costs comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to statutory audit and legal fees.

1e Cost of raising funds

The costs of generating funds consists of investment management costs and costs of generating book sales.

1f Charitable activities

Costs of charitable activities include grants made, governance costs, support costs and other costs relating to delivery of various church activities. These activities are further described in the Trustees' report.

1g Fixed assets

Consecrated and beneficed property of any kind is excluded from the financial statements in accordance with s.10 of the Charities Act 2011. Equipment used within the church premises is depreciated on a straight line basis over four years. No depreciation is provided on buildings as the Trustees currently estimate the residual value of the properties (discounted for monetary inflation since their capitalisation) is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial. If the carrying value of the buildings looks greater than their current value on this basis, an impairment review would be carried out and any resultant loss included in expenditure for the year.

1h Assets held for investment

Investments are a form of basic financial instrument and are initially recognised at their transaction value. COIF shares are shown at market value. By virtue of church property being owned in various ways and the property having mixed uses it is not always practical to revalue property held as an investment. Where it is practical, can be accomplished without undue cost and the effect is likely to be significant, investment properties are now stated at valuation. On the basis that it is not practical and the property cannot be valued without undue cost, the property has been valued at cost.

The Church does not acquire put options, derivatives or other complex financial instruments.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their carrying value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised gains and losses are shown separately in the Statement of Financial Activities.

1i Taxation

The Church is a registered charity, and therefore is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

1j Pension costs and other post-retirement benefits

The PCC contributes to defined contribution and defined benefit pension schemes. Contributions to the defined contribution scheme are charged to the SOFA as incurred. The Church of England Funded Pension Scheme is a multi-employer pension scheme and it is not possible to identify the PCC's share of the underlying assets and liabilities so contributions are accounted for as if they were contributions to a defined contribution plan. The latest valuation of the Scheme has revealed a surplus, as explained in Note 17.

1k Financial assets

Trade and other receivables are measured at transaction price.

1l Financial liabilities

Trade creditors and other payables are measured at transaction price. Liabilities are recognised when there is an obligation to transfer economic benefits.

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2023 (continued)

2	Income and endowments from:	Unrestricted funds	Restricted funds	Endowment funds	Total 2023	Total 2022
		£	£	£	£	£
2a	Donations and legacies					
	Planned giving:					
	Gift Aid donations	443,342	600	-	443,942	446,995
	Tax recoverable	112,741	5,325	-	118,066	119,678
	Other planned giving	65,334	-	-	65,334	60,111
	Collections	5,228	1,162	-	6,390	4,274
	Donations	20,285	28,012	-	48,297	99,570
	Grants	2,500	-	-	2,500	-
	Gift days	-	20,946	-	20,946	32,601
	Legacies	-	-	-	-	-
		649,430	56,045	-	705,475	763,229
2b	Investments					
	Rent	65,115	-	-	65,115	17,977
	Dividends and interest	17,109	-	134	17,243	6,438
		82,224	-	134	82,358	24,415
2c	Church activities					
	Outreach events	15,186	-	-	15,186	8,482
	Fees	3,531	-	-	3,531	3,536
	Hire charges	7,003	-	-	7,003	6,331
	Church groups	4,075	14,322	-	18,397	17,612
	Book sales	2,688	-	-	2,688	3,608
		32,483	14,322	-	46,805	39,569
2d	Other income					
	Insurance claim/compensation	734	-	-	734	-
	Profit on sale of equipment	-	-	-	-	369
		734	-	-	734	369
	Total	764,871	70,367	134	835,372	827,582

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2023 (continued)

3	Expenditure	Unrestricted funds	Restricted funds	Endowment funds	Total 2023	Total 2022
		£	£	£	£	£
3a	Raising funds					
	Cost of generating voluntary income	-	-	-	-	174
	Bookstall costs	3,849	-	-	3,849	3,981
	Investment management costs:					
	Rental property (flat 1, 2 and Hemsdale) expenses	10,882	-	-	10,882	3,910
		14,731	-	-	14,731	8,065
3b	Church activities					
	Diocesan share	85,638	-	-	85,638	105,640
	Stipend, NI and pension	30,032	9,811	-	39,843	39,972
	Other staff salary, NI and pension	184,621	-	-	184,621	180,391
	Vicar's expenses	991	-	-	991	1,560
	Staff expenses	6,118	924	-	7,042	8,257
	Staff accommodation costs	26,733	-	-	26,733	37,824
	Upkeep of services	7,178	-	-	7,178	7,630
	Church running expenses	9,581	-	-	9,581	10,596
	Church maintenance	8,960	-	-	8,960	7,368
	Equipment maintenance	163	-	-	163	1,255
	Contribution to vehicle hire costs	-	-	-	-	1,375
	Garden maintenance	609	-	-	609	411
	Catering	3,715	1	-	3,716	4,202
	Depreciation	11,234	-	-	11,234	13,491
	Loss on disposal of equipment	209	-	-	209	-
	Admin salaries, NI and pension	118,238	-	-	118,238	113,785
	Office costs	8,330	-	-	8,330	5,621
	Printing, postage and stationery	6,848	-	-	6,848	5,347
	Bank charges	565	-	-	565	540
	Advertising and recruitment expenses	3,892	-	-	3,892	2,045
	Legal and accountancy costs	35,775	-	-	35,775	21,024
	Hall running costs	18,540	-	-	18,540	19,163
	Church House running costs	15,613	-	-	15,613	19,146
	Old Vic running costs	7,987	-	-	7,987	7,685
	Outreach event costs	16,571	275	-	16,846	8,425
	Church groups costs	4,329	14,644	-	18,973	16,379
	Other ministry costs (Women, Men, Care, Youth)	3,344	370	-	3,714	6,754
	Statutory audit fee (excluding VAT)	5,225	-	-	5,225	4,995
		621,039	26,025	-	647,064	650,881
3c	Mission grants and donations					
	Home mission & church societies	79,215	21,857	-	101,072	80,331
	Overseas mission	87,892	23,233	-	111,125	69,612
		167,107	45,090	-	212,197	149,943
	Total resources expended	802,877	71,115	-	873,992	808,889

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2023 (continued)

4	Staff costs			Total 2023	Total 2022	
				£	£	
	Wages and salaries			301,093	291,273	
	Social security costs			24,181	23,412	
	Pension costs			17,429	19,761	
				342,703	334,446	
	Average headcount of staff employed by the PCC (including those paid indirectly)			9.5	10.1	
	Average number of full-time equivalent staff paid directly or indirectly by the PCC			7.6	7.9	
	No employees received emoluments (excluding employer pension costs) of more than £60,000.					
	5	Tangible assets				
(All held for Church charitable objectives)						
		Freehold land & buildings	Long Leasehold Properties	Plant and Equipment	Total	
		£	£	£	£	
Cost or valuation						
At beginning of the year		1,759,462	-	185,355	1,944,817	
Additions		-	-	2,243	2,243	
Disposals		-	-	(419)	(419)	
At end of the year		1,759,462	-	187,179	1,946,641	
Depreciation and impairments						
At beginning of the year		-	-	171,470	171,470	
Charge for year		-	-	11,234	11,234	
Eliminated on disposal		-	-	(210)	(210)	
At end of the year		-	-	182,494	182,494	
Net book value at beginning of the year		1,759,462	-	13,885	1,773,347	
Net book value at end of the year		1,759,462	-	4,685	1,764,147	
6		Investments		Long Leasehold Property	Other Investments	Total
				£	£	£
		Cost or valuation				
		At beginning of the year		133,991	4,484	138,475
	Additions		-	-	-	
	Disposals		-	-	-	
	Revaluation		-	422	422	
	At end of the year		133,991	4,906	138,897	
	Depreciation and impairments					
	At beginning of the year		-	-	-	
	Charge for year		-	-	-	
	At end of the year		-	-	-	
	Net book value at beginning of the year		133,991	4,484	138,475	
	Net book value at end of the year		133,991	4,906	138,897	
	Other investments comprise:			£		
	217 CBF C of E Investment Fund Income Shares			4,906		
7	Debtors		2023	2022		
			£	£		
	Income tax recoverable		32,635	30,179		
	Prepayments		7,703	7,953		
	Accrued income		17,807	11,654		
			58,145	49,786		

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2023 (continued)

8	Cash at bank and in hand	2023	2022
		£	£
	Immediate access – general funds	219,470	141,406
	Immediate access – designated funds	101,466	126,995
	Immediate access – restricted funds	61,483	55,923
	Cash in hand – general funds	43	69
	Term deposits		
	Maturing within one year – general funds	103,127	200,415
	Maturing within one year – designated funds	255,000	238,000
	Maturing within one to two years – general funds	47,821	3,370
	Maturing within one to two years – designated funds	43,000	85,000
		831,410	851,178
9	Creditors: amounts falling due within one year	2023	2022
		£	£
	Creditors and Accruals	33,306	24,442
	Tax and social security	6,789	7,760
	Other creditors	18,809	8,691
		58,904	40,893
10	The funds of the Church	2023	2022
		£	£
	Details of particular funds maintained are:		
	Endowed Funds		
	<i>The Crump Bequest</i>	4,906	4,484
	A permanent endowment, the interest from which is to help meet the costs of maintaining church services.		
	Restricted funds		
	<i>Groups</i>	12,748	11,613
	Restricted fund balance for groups within the church who administer their own funds. Total church group income and expenditure is included in these accounts.		
	<i>Sunday School</i>	464	416
	Gifts donated for use by the Sunday School groups in the church		
	<i>The Mark Wheatley Fund</i>	4,554	5,504
	Funds given in memory of Mark Wheatley for young people to take non-Christian friends to Summer camps.		
	Restricted and Designated funds		
	<i>Mission Hardship Funds</i>	-	2,475
	Designated and restricted funds to meet Mission needs in difficult economic times.		
	<i>The Care Fund</i>	5,220	4,077
	Designated and restricted funds to meet need in difficult economic times.		

In addition to the above, Gift Days and Special Collections are considered "restricted funds".

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2023 (continued)

11 Summary of assets and liabilities for church funds	Unrestricted funds	Restricted funds	Endowment funds	Total 2023	Total 2022
	£	£	£	£	£
Fixed assets for Church use	7,915	1,756,232	-	1,764,147	1,773,347
Fixed assets investments	-	133,991	4,906	138,897	138,475
Debtors	47,985	10,160	-	58,145	49,786
Cash at bank and in hand	769,927	61,483	-	831,410	851,178
Creditors: Amounts falling due within one year	(42,683)	(16,221)	-	(58,904)	(40,893)
Defined Benefit Pension Scheme liability	-	-	-	-	-
	783,144	1,945,645	4,906	2,733,695	2,771,893

12 Council members

These council members received payments for their services during the year: Kate Wheatley, Rev Jon Drake, John Blackbeard, Rev Ian Miller, Rev Adam Curtis and Scott Bedford received remuneration for their duties as employees.

The aggregate remuneration, including employer pension contributions, paid to and on behalf of the above council members was £79,805 (2022, £90,661)

Certain members of the Parochial Church Council are reimbursed expenses they incur in their work for the Church. £8,362 was reimbursed to or paid for five council members during the year (2022, £9,510 for five members)

The council member Rev Neil Watkinson received funding via Crosslinks for his missionary work in Asia as part of our mission funding of £7,405 (2022 £6,873)

13 Related party transactions and key management personnel

Related party transactions

One Council member is also a Trustee/Director of the A&M Trust. Donations and grants received for Project Connect from the A&M Trust were £nil (2022, £78,059). No donations were made to the A&M Trust during the year (2022, £16,000). The properties 1 Hemsdale and 15 Grafton Close (since May 2023) which are owned by the A & M Trust have been made available to the Parochial Church Council for use by the church.

Key management personnel

Other than those disclosed in note 12 above, no other key management personnel are remunerated by the Church. One member of staff who is considered to be key management personnel is remunerated by the Diocese (2022, two).

14 Grants made

Of the total grants made from general funds to further the Church's mission work, £101,107 (2022, £38,724) was to various institutions and £66,000 (2022, £75,995) to individuals.

15 Capital commitments

The Parochial Church Council had no capital commitments at 31 December 2023. At 31 December 2022 there were commitments relating to refurbishment work on the property 1 Hemsdale and to website improvements amounting to approximately £6,000 and £2,000 respectively.

16 Transfers between reserves

The net transfer to General Funds from Project Connect this year to repay Project Connect costs funded from General Funds was £nil (2022, £78,059).

17 Church of England Funded Pension Scheme (CEFPS)

St Andrews & St Mary Magdalene PCC participates in the Church of England Funded Pensions Scheme for stipendiary clergy, a defined benefit pension scheme. This scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Responsible Bodies.

Each participating Responsible Body in the Church of England Funded Pensions Scheme pays contributions at a common contribution rate applied to pensionable stipends.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. It is not possible to attribute the Scheme's assets and liabilities to each specific Responsible Body, and this means contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year which were £6,512 in 2023 (2022: £9,266), plus any figures arising from contributions in respect of the Scheme's deficit (see below). The 2021 valuation showed the Scheme to be fully funded and as such in 2023, following the valuation results being agreed, the deficit contributions paid were £0 (2022: £(2,000)).

A valuation of the Scheme is carried out once every three years. The most recent Scheme valuation completed was carried out as at 31 December 2021. The 2021 valuation revealed a surplus of £560m, based on assets of £2,720m and a funding target of £2,160m, assessed using the following assumption:

- An average discount rate of 2.7% p.a.;
- RPI inflation of 3.6% p.a. (and pension increases consistent with this);
- CPIH inflation in line with RPI less 0.8% pre 2030 moving to RPI with no adjustment from 2030 onwards;
- Increase in pensionable stipends in line with CPIH;
- Mortality in accordance with 90% of the S3NA tables, with allowance for improvements in mortality rates from 2013 in line with the CMI2020 extended model with a long term annual rate of improvement of 1.5%, a smoothing parameter of 7, an initial addition to mortality improvements of 0.5% pa and an allowance for 2020 data of 0% (i.e. w2020 = 0%).

Following finalisation of the 31 December 2021 valuation, deficit contributions ceased with effect from 1 January 2023, since the Scheme was fully funded.

The deficit recovery contributions under the recovery plan in force at each 31 December were as follows:

	% of pensionable stipends
31 December 2021	7.1% payable from January 2021 to December 2022
31 December 2022	Nil
31 December 2023	Nil

An interim reduction to deficit contributions to 3.2% of pensionable stipends was made with effect from April 2022, and remained in place until December 2022.

For senior office holders, pensionable stipends are adjusted in the calculations by a multiple, as set out in the Scheme's rules.

17 Church of England Funded Pension Scheme (CEFPS) cont...

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. However, as there are no agreed deficit recovery payments from 1 January 2023 onwards, the balance sheet liability as at 31 December 2023 is nil. The movement in the balance sheet liability over 2022 and over 2023 is set out in the table below.

	<u>2023</u>	<u>2022</u>
	£	£
Balance sheet liability at 1 January	-	2,000
Deficit contribution paid (recognised in SoFA)	-	(1,000)
Interest cost (recognised in SoFA)	-	-
Remaining change to Balance sheet liability (recognised in SoFA)*	-	(1,000)
Balance sheet liability at 31 December	-	-

* Comprises change in agreed deficit recovery plan, and change in discount rate and inflation assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions. No assumptions are needed for December 2022 as there are no agreed deficit recovery payments going forward. No price inflation assumption was needed for December 2021 since pensionable stipends for the remainder of the recovery plan were already known.

	<u>December 2023</u>	<u>December 2022</u>	<u>December 2021</u>
Discount rate	n/a	n/a	0.0% pa
Price inflation	n/a	n/a	n/a
Increase to total pensionable payroll	n/a	n/a	-1.5% pa

During 2023 (and 2022) the deficit contributions paid of £nil (2022, £1,000) and the change in the Balance sheet liability of £nil (2022, £1,000) have been reflected as part of the year's pension charge.

The legal structure of the scheme is such that if another Responsible Body fails, St Andrews & St Mary Magdalene PCC could become responsible for paying a share of that failed Responsible Body's pension liabilities. However the PCC will not have to pay more in any year than the contribution rate set for that year.

In addition, the PCC is classed as a minor body under this scheme and when a minor body ceases to have active members it is not required to pay a debt. Instead its liabilities are apportioned to the major bodies, being in this case the Oxford Diocesan Board of Finance.

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2023 (continued)

18 Statement of Financial Activities for the year ended 31 December 2022 – comparative figures

	Note	Unrestricted funds	Restricted funds	Endowment funds	Total 2022
		£	£	£	£
Income and endowments from:					
Donations and legacies	2a	638,311	124,918	-	763,229
Investments	2b	24,282	-	133	24,415
Church activities	2c	26,357	13,212	-	39,569
Other income	2d	369	-	-	369
Total		689,319	138,130	133	827,582
Expenditure on:					
Raising funds	3a	8,065	-	-	8,065
Charitable Activities					
Church activities	3b	638,618	12,263	-	650,881
Mission grants and donations	3c	114,719	35,224	-	149,943
Total		761,402	47,487	-	808,889
Net income/(expenditure)		(72,083)	90,643	133	18,693
Transfer between funds		78,502	(78,369)	(133)	-
		6,419	12,274	-	18,693
Other recognised gains/(losses)					
Gain/(Loss) revaluation of investment assets	6	-	-	(598)	(598)
Actuarial profit on defined benefit pension scheme	17	2,000	-	-	2,000
Net movement in funds		8,419	12,274	(598)	20,095
Total funds brought forward		812,880	1,933,836	5,082	2,751,798
Total funds carried forward		821,299	1,946,110	4,484	2,771,893

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Budget for the year ended 31 December 2024

	Total Budget 2024	Total Budget 2023	% increase in 2024 budget figures compared to 2023 budget	Actual 2023
Unrestricted funds				
Incoming Resources				
Planned giving gift aid donations	417,911	418,310	-0.1%	443,342
Tax recoverable	104,978	105,078	-0.1%	112,741
Other planned giving	66,510	53,522	24.3%	65,334
Collections at services	5,391	4,105	31.3%	5,228
Donations	5,636	4,558	23.7%	20,285
Grants/Legacies	-	-		2,500
Ministry events	12,545	12,010	4.5%	15,186
Fees	2,831	2,674	5.9%	3,531
Hire charges	6,782	4,336	56.4%	7,003
Church groups	5,500	6,480	-15.1%	4,075
Bookstall sales	4,000	4,000	0.0%	2,688
Rental income	24,707	32,306	-23.5%	65,115
Dividends and interest	17,595	6,302	179.2%	17,109
Insurance claim/compensation	-	-		734
Total Incoming Resources	674,386	653,681	3.2%	764,871
Resources Used				
Cost of Generating funds				
Bookstall costs	4,000	4,000	0.0%	3,849
Church Activities				
Diocesan share	93,326	106,000	-12.0%	85,638
Ministry staff salary costs	239,122	208,472	14.7%	212,874
Other staff costs	14,522	27,956	-48.1%	25,314
Church running costs	39,468	49,479	-20.2%	43,427
Administration staff salary costs	123,176	116,538	5.7%	118,239
Other administration costs	39,782	39,375	1.0%	55,410
Property costs	61,994	55,233	12.2%	50,668
Mission grants and donations	124,820	191,770	-34.9%	167,107
Ministry events	18,040	21,605	-16.5%	19,915
Church groups costs	4,460	6,480	-31.2%	4,329
Governance costs (net of VAT)	5,295	5,042	5.0%	5,225
Investment costs				
Rental property expenses	350	17,470	-98.0%	10,882
Property repairs general budget	2,000	2,000		-
Total Resources used	770,355	851,420	-9.5%	802,877
NET INCOMING/(OUTGOING) RESOURCES	(95,969)	(197,739)		(38,006)
BUDGETED DEFICIT COVERED BY:				
Discretionary Funds	(42,920)	(106,500)		(55,585)
Ministry Leaders Fund	(57,556)	(52,488)		(74,155)
Flats Ground Lease Reserve	(564)	-		25,918
Parish Share Reserve	23,129	-		-
AV Fund	(2,000)	(3,000)		(123)
General Fund	(16,058)	(35,751)		65,939
	(95,969)	(197,739)		(38,006)
			Net income/ (expenditure) per SOFA	(38,006)

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Summary of accounts of Church Based Organisations

For the year ended 31 December 2023

This sheet is not intended as a comparison of the organisation represented. It provides a summary of their financial activity during the year. The summary is drawn from the detailed accounts submitted by the treasurers and checked by independent examiners. If any reader would like to see any of the detailed accounts, please ask the treasurer of the relevant organisation.

	Mother & Toddlers	7-Up	Allsorts	Focus Groups	Flower Ministry	Care Fund
Balance of funds b/fwd	2,778	719	2,016	4,628	1,472	4,077
Income						
Fees, subs, charges, sales	3,071	877	-	1,778	-	-
Weekend Away	-	-	-	6,635	-	-
Donations	125	-	2,450	595	835	450
Gift Aid on donations	-	-	-	149	-	-
Total income	<u>3,196</u>	<u>877</u>	<u>2,450</u>	<u>9,157</u>	<u>835</u>	<u>450</u>
Expenses						
Running expenses	3,109	407	956	1,303	1,117	-
Weekend Away costs	-	-	-	8,348	-	-
Donations/gifts	840	-	-	-	-	-
Care Fund payments	-	-	-	-	-	3,102
Total expenditure	<u>3,949</u>	<u>407</u>	<u>956</u>	<u>9,651</u>	<u>1,117</u>	<u>3,102</u>
Excess of incoming resources over expenditure	(753)	470	1,494	(494)	(282)	(2,652)
Transfer (to)/from other funds	(500)	-	-	1,200	-	3,795
Balance of funds c/fwd	<u>1,525</u>	<u>1,189</u>	<u>3,510</u>	<u>5,334</u>	<u>1,190</u>	<u>5,220</u>
Comprising:						
PCC Bank account	-	681	3,818	3,193	-	-
Organisation accounts/cash	1,727	508	-	176	1,190	4,492
Loans made	-	-	-	-	-	1,050
Prepayment/(accrual/creditor)	<u>(202)</u>	<u>-</u>	<u>(308)</u>	<u>1,965</u>	<u>-</u>	<u>(322)</u>
At 31 December 2023	1,525	1,189	3,510	5,334	1,190	5,220

Independent auditor's report to the Parochial Church Council and members of the Church of St Andrew and St Mary Magdalene, Maidenhead.

Opinion

We have audited the financial statements of the Church of St Andrew and St Mary Magdalene (PCC), Maidenhead (the 'charity') for the year ended 31 December 2023 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Parish in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Charities Act 2011

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees' Report prepared for the purposes of charity law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees responsibilities, the PCC are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the PCC determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the PCC are responsible for assessing the Parish's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the PCC either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Fraud and breaches of laws and regulations - ability to detect

Identifying and responding to risks of material misstatement due to fraud

To identify risks of material misstatement due to fraud ("fraud risks") we assessed events or conditions that could indicate an incentive or pressure to commit fraud or provide an opportunity to commit fraud or provide an opportunity to commit fraud. Our risk assessment procedures included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims.
- Enquiry of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Using analytical procedures to identify any unusual or unexpected relationships.
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the rationale of significant transactions outside the charitable objectives of the charity.

We communicated identified fraud risks throughout the audit team and remained alert to any indications of fraud throughout the audit.

As required by auditing standards, and taking into account our overall knowledge of the control environment, we perform procedures to address the risk of management override of controls, in particular the risk that management may be in a position to make in appropriate accounting entries.

We did not identify any additional fraud risks.

We performed procedures including identifying journal entries to test based on risk criteria and comparing identified entries to supporting documentation. These included those posted to unrelated accounts, those posted containing key words, and those posted to an account linked to a fraud risk.

Identifying and responding to risks of material misstatement due to non-compliance with laws and regulations

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience, and through discussions with the trustees and other management (as required by auditing standards), and from inspection of the Charity's regulatory and legal correspondence and discussed with the trustees and other management the policies and procedures regarding compliance with laws and regulations.

We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

The Charity is subject to laws and regulations that directly affect the financial statements including financial reporting legislation (including related charities legislation) and tax legislation, and we assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.

We did not identify any others where the consequences of non-compliance alone could have a material effect on amounts or disclosures in the financial statements.

Context of the ability of the audit to detect fraud or breaches of law or regulation

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it.

In addition, as with any audit, there remained a higher risk of non-detection of fraud, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. Our audit procedures are designed to detect material misstatement. We are not responsible for preventing non-compliance or fraud and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's Trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Paul Fagan FCCA (Senior Statutory Auditor)
for and on behalf of Craufurd Hale Audit Services Limited

.....

Chartered Accountants
Statutory Auditor

C/O Ground Floor, Arena Court
Crown Lane
MAIDENHEAD
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Accounts

Annual Report & Accounts

Year Ending 31st December 2022



“Let us hold unwaveringly to the hope we profess, for he who promised is faithful.”

Hebrews 10:23

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Section 1: Summary of 2022

The 2022 Annual Report provides an overview of our church – the people, Sunday services, the midweek groups, the PCC, missions, the finances and buildings and much more. We hope that as you read the report, you will get a sense of the joy of our church family meeting together and serving the Lord.

2022 was marked by the interregnum and we give great thanks to God for his provision and protection over this period. Our Vicar Will Stileman left in February for a brief sabbatical ahead of taking up his new post as Associate Vicar at All Souls, Langham Place, leaving St Mary's in great shape following 18 years of loyal and dedicated service. We are particularly grateful for the wardens and the staff team who worked tirelessly across the subsequent 11 months to shepherd our flock and to keep St Mary's growing, despite being one member of staff down, which put particular pressure on the ministry team. We were delighted to appoint Jon Drake as our new Vicar in October.

It was wonderful to be able to meet in the church again for all services as Covid restrictions were dropped. We were thrilled to be able to resume all the other regular activities that take place on our site and use our great facilities to reach out with the gospel.

Some of the regular activities included

- People met to hear God's word and worship him at our 8am, 9.15am, 11am, 4pm and 6.30pm Sunday services.
- 31 Growth Groups met in the evenings or during the day.
- A full program of meetings and fun for the youth including Senior and Junior Youth Weekends Away and the Student time away.
- Many children's activities on Sundays and during the week.
- The Allsorts church group for adults with learning disabilities.
- Christianity Explored and Christian Foundations.
- Gospel and Race meetings and prayer meetings.
- Third Thursday Table lunches.
- Our work with refugees and Ukrainian families.

Easter Cracked, Holiday Club and Christmas Unwrapped were great successes. We held our first carol service in the garden in December and it was a super time of worship and fellowship.

We wanted to continue to enable people that cannot attend in person, to attend some events online so many were held in hybrid form in person and on Zoom. The APCM and some Growth Groups are examples as is St Mary's Evening where it was special to have our overseas mission partners join us on Zoom.

Other highlights for the year were:

- The joy of sharing as a church family in the baptisms of Liam Young, Phoebe O'Donovan, Leo MacDonald, Millie Shitu, Benjamin Green, Catherine Palmer, Emma Palmer, James Drake, Aneni Zvauya, Iris Humby, Marcello Piemontesi, Olivia Chan, Isaac Province, Isabella Province, Gregory Manning, Ismail, Anna Watkinson, Louisa Moorhouse, Marcus Bamanyire, Emmanuella Saatvik.
- The joy of sharing as a church family in the confirmation of Oliver Dee, Liam Fitzgibbon, Jessica Hallam, Johanna Stylo, Colin Peacock, Jachin Aghoghovbia.

- The joy of celebrating the wedding of Nicholas McDonald & Polly Hoggett.
- Supporting our mission partners at home and around the world.

Please give thanks to God for the time, energy and effort of so many that together make up the ministry of St Mary's, and thank God for his continual blessing of both willing servants and financial provision that enable us to serve God and His people.

Section 2: Reports by Church Groups

CONGREGATIONS

8am Communion

We started 2022 meeting in the lower lounge wearing face masks and by the end of the year we had made the very welcome move back to the chapel without masks being required. There continues to be a faithful core group who attend each week enjoying worshipping the Lord using the BCP in contemporary language. Preachers who preach at the 6.30pm service also preach at the 8am and we have been grateful to God for the way he has spoken to us through their ministry and has been building us up. Victor and Sheila join us via Zoom each week as do others when they are unable to join us in person. Most third Sundays of the month we have met for breakfast at The Bear after the service; the majority of people at the service also come to the breakfast afterwards and enjoy a good time of fellowship. The 8am congregation continues to have a precious close-family feel and we are particularly thankful to Robert Weeks for being such a reliable sidesman and to Bernard Obi for his pastoral care.

Ian Miller

9.15am Congregation

As we look back on 2022 there is so much to give thanks to our gracious God for. After all the disruption of the Covid pandemic we had in 2022 a year when we could meet together without restriction to worship God, to hear his word, to sing his praises and to build each other up in Christ. This has been a precious gift indeed. I am also thankful for how God has sustained us through the interregnum, following Will Stileman's move to All Soul's Langham Place in early 2022. The Staff Team, Congregation Team and Growth Group leaders have been such a support to me while I have been both 9.15am & 11am Congregation Leader and staff team leader. I remain in awe of the ministry teams God has brought together within our congregations to serve in Music, AV, Welcome, Children's Ministry, Coffee, Family Focus and other areas beside. We give thanks for the new members God has brought into our fellowship during 2022, including our brothers and sisters from Central America who are with us for the start and end of the service and hear the sermon translated into Spanish in the middle. The Lord has been faithful in feeding us from his word. We have had teaching from Isaiah 40-66, Colossians, Psalms, Mark 6-10 and topical series in *Sharing God's Grace* and *Sexuality and Relationships*. We praise God for how he has been building us in Christ and growing us in our love for each other and for him.

Amidst all these blessings I am conscious of two particular challenges. One is that now I am both Vicar and Congregation Leader for 9.15am & 11am I am more limited in the time I can give to the vital pastoral work in the congregation. I am thankful that the PCC have given the go ahead for us to appoint a new Associate Minister to join the team and share in the work. Please join me in praying for this appointment. In the meantime the Congregation Team - Linsley Green, Sarah Thomas, Dick & Fiona West, and Rob & Tarryn Wingfield - and the Growth Group Leaders are stepping up wonderfully, please do let us know how we can help. Our other challenge is the continued work of rebuilding the congregation after the disruption of 2020-21. As is the case in many churches and congregations, our numbers on Sunday remain lower than the pre-pandemic levels. Please pray that the Lord will give us a passion for meeting together week by week to hear his word and to love each other as his family, and that he will enable us to integrate into our congregation believers who are moving to the area and those who are coming to faith.

Jon Drake

11am Congregation

We have much to thank God for as we look back on 2022 as an 11am Congregation. After all the disruption of 2020-21 we have had a year when we could meet together without restriction to worship God, to hear his word, to sing his praises and to build each other up in Christ. I am also thankful for how God has sustained us through the interregnum, following Will Stileman's move to All Soul's Langham Place in early 2022. The Staff Team, Congregation Team and Growth Group leaders have been such a support to me while I have been both 9.15am & 11am Congregation Leader and staff team leader. I am especially thankful to God for those who serve in Music, AV, Welcome, Children's Ministry, Coffee and other many other areas beside. We give thanks to God for his provision of Paul Ledington Wright to lead our music, and for each and every person who serves so faithfully to make our gatherings possible.

It has been encouraging to see how the Lord is sustaining our Children's Ministry at 11am. Everyone is enriched by our congregation containing representatives from the full range of generations and age groups. The Lord has been faithful in feeding us from his word.

We have had teaching from Isaiah 40-66, Colossians, Psalms, Mark 6-10 and topical series in *Sharing God's Grace* and *Sexuality and Relationships*. We praise God for how he has been building us in Christ and growing us in our love for each other and for him.

Just as with the 9.15am Congregation, I am conscious, amidst these blessings, of two particular challenges. One is that now I am both Vicar and Congregation Leader for 9.15am & 11am I am more limited in the time I can give to the vital pastoral work in the congregation. I am thankful that the PCC have given the go ahead for us to appoint a new Associate Minister to join the team and share in the work. Please join me in praying for this appointment. In the meantime the Congregation Team - Robin Ag-hovia, Neil McDonald, Louise Drake and Schona Strange – and the Growth Group Leaders are stepping up wonderfully, please do let us know how we can help. Our other challenge is the continued work of rebuilding the congregation after the disruption of 2020-21. We have seen considerable progress in this during 2022, but as is the case in many churches and congregations, our numbers on Sunday remain lower than the pre-pandemic levels. Please pray that the Lord will give us a passion for meeting together week by week to hear his word and to love each other as his family, and that he will enable us to integrate into our congregation believers who are moving to the area and those who are coming to faith.

Jon Drake

4pm Congregation

During 2021 we were blessed by over 40 new members and became a far more diverse congregation in terms of ethnicity, age and marital status. In 2022 the Lord has brought newcomers most weeks. Our numbers have however remained broadly static as only some of the newcomers have become regulars and a number of regulars have moved away from Maidenhead. We continue to pray for newcomers to come each week but with the added prayer that they will settle at the 4pm/St Mary's!

Average Sunday attendance over the year was 94 (34 under 16 and 60, over). We are thankful that we have so many children and for all the leaders and helpers who give so much time to prepare for and run their groups. We are also very thankful for the many others who serve as musicians, as welcomers, on the AV desk and providing refreshments.

We have had a number of encouraging events over the course of the year. Highlights include hospitality Sundays, ladies walks on the first Wednesday of the month, 16 men going to the Pines for a weekend away, a ladies' dinner after the Women's day at St Mary's, family fun in Oaken Grove Park one Saturday in August and a very well-attended (around 90) high tea in the hall after the 4pm the autumn.

My prayer continues to be that we will continue to grow in love for God, in spiritual maturity, in love for one another and in number – all for God's glory.

Ian Miller

6.30pm Congregation

"So whether you eat or drink, or whatever you do, do all to the glory of God." 1 Corinthians 10:31

For the 6.30 congregation, 2022 was a year marked by both joys and sorrows.

Joyful highlights of the year included World Mission Sunday in January, with a clarion call to faith from Simon Guillebaud. The United Church Sunday in July. A joyful service of baptisms and confirmations in September with Bishop Tim Wambunya, at which a number of our young people declared their faith publicly. And three candlelit carol services in December, which this year were packed to the rafters.

We were deeply saddened to lose our dear sister Helen Walker, who went to be with the Lord in October after a sudden illness. We rejoice that she is with her Lord and Saviour, and we are grateful to God for bringing us closer together in our shock. Mike and Jon are especially in our prayers, along with several others in the congregation who suffered bereavements or life changing events this year.

God's Word continued to be at the centre of our life together. We worked our way through the profound second half of John's gospel (chapters 13-21), Luke 13-17, Malachi, and 1 Corinthians 7-14 which encouraged us to understand our true identity in Christ.

With Covid largely behind us, it was good to recommit ourselves to hospitality, although we could always do more. Conversations after church often continued well beyond 9pm! I'm especially grateful to those who served on the congregational oversight team during the year: Andrew and Liz Kennedy, Hamish Graham, Hazel Tomlinson, Sam and Sarah Chaplain, Thomas Walton, Scott Bedford and Gracy Crane. The summer also saw the 4-yearly reorganisation of our growth groups. We give thanks to God for all our faithful leaders and hosts: Callum Patterson, Martin and Elizabeth Rich, Mike and Helen Walker, Helen Norton, Nick McDonald, Jeremy and Jo Byfleet, Jan and Elna Strydom, Kate Wheatley, Jess Lehane, and (last but not least) Jim Beswick for the cross congregational group in Marlow.

Sadly there isn't room here to thank all those who served in the music teams, audio-visual, welcome teams, refreshments, leading services, reading and praying, and above all, loving one another through prayer and practical help!

The 6.30 continues to have a fairly high turnover due to its younger demographic. It was a delight to welcome newcomers from the UK and overseas, and we said our farewells to dear friends who moved away. Please be praying for us in 2023, as we seek to follow Jesus more wholeheartedly in every area of our lives. May we do it all to the glory of God.

Richard Crane

ADULT ACTIVITIES

20-30s Ministry

The 20-30s group offers fellowship to those in this age bracket aiming to be particularly welcoming to new church members. The whatsapp and facebook groups enabled people to share with the group thoughts, questions and invites to socials as well as reminders about wider church events. Socials that have run in the past year included film nights, football watching and meals to celebrate birthdays. The group go to the pub for a meal after the 6:30pm service every week and others are welcome to join. Give thanks that this has enabled deeper conversations than possible over coffee. In 2022 there was not any formal teaching specifically run by/for the 20-30s however several members found the anxiety seminars particularly beneficial and enjoyed the Taste of all Nations event. Please pray for the specific teaching events planned for 2023 that these would help us grow in faith.



Ruth McElhone

ALLsorts

Do you like allsorts ? Do you have a favourite ? We believe that God loves ALL sorts of people, and that there are no favourites. So that's why we call this group ALLsorts.

It's primarily for adults with learning disabilities and their carers, but everyone is welcome. We try to show God's love through friendship and fun and by telling Bible stories through drama, music, games and craft in a way designed for people who might find a normal church service difficult. Our helpers are members of several churches but we meet on the last Thursday of most months between 7 and 8.30pm at St Mary's Church. We have refreshments and these, together with all sessions, are free. This year we're celebrating our 20th Anniversary.

Please pray for this work to continue. Thank you,

Sue Nordberg

Christian Foundations

Christian Foundations has continued to run on Monday evenings through 2022. The content of the course has been that same as in previous years; Philippians in the spring, the doctrine of God in the summer, and the doctrine of the church in the autumn. New members have joined the group at the beginning of each term with some coming from Christianity Explored.

Course leaders during 2022 were Lindsay Reisser-Weston, David Howse, Chris Roberts and me. Lindsay and I have shared giving the talks at the beginning of each session and we have usually broken out into two separate groups after the talk for our small group discussion

Together with the leaders we had in the order of 12 on the course during the spring term, 14 in the summer term and 15 in the autumn term although attendance has not always been consistent.

Discussions and engagement are excellent and it is a privilege to see participants growing spiritually.

We are immensely grateful to Maggi Richards and her team for wonderful food and for their kindness in serving and clearing up.

Ian Miller

Christianity Explored

We are grateful to God that, yet again, we were able to run the course every term. 30 guests attended during the year, either in person or online. Sincere thanks to Maggie Richards and her wonderful team for cooking and serving the meals. Thanks too to Luke Douglas, and Delon and Corlea Human, for co-leading the course with me.

In the spring term, we had the privilege of welcoming a group of asylum seekers from central America. Many thanks to Angela McDonald and David Howse for stepping in at very short notice (as the guests were coming up the driveway!), making it possible to serve them in parallel to the English-speaking course. In the summer term, we ran an additional Sunday morning course, which was valued by those who couldn't manage a Monday evening.

Please pray that the church family will continue to make use of this opportunity – whether to introduce friends to Jesus, or to deepen their own understanding of who Jesus is and why He came.

Richard Crane

St. Mary's Careers Support

Work, in all its forms matters to God and it's a key part of all of our lives. For many, the last year has meant that lots of aspects of our working lives have changed to some degree or not. At St. Mary's we believe supporting our members and friends outside the church in this area of their lives is important. Through referrals to the staff team, we have supported a small handful of people with a number of work related challenges ranging from returning to work from illness or moving into a new job or career and we have been able to offer practical up to date advice on how to write a CV to how to use social media more effectively.

In particular we have also been supporting a number of our young people who need help working out what they'd like to do once they have finished education and supporting our Hong Kong community re-orientate to working in the UK. Our practical resources on the 'work matters' section of the website cover a range of issues from being made redundant, thinking about retirement and how to find deal with stress in the workplace and we hope that this provides another means to support members and friends whenever they need.

The service relies on active support from those with professional HR experience so if you have this experience and would like to get more involved, please contact Liz Tolcher.

Liz Tolcher

Audio, Visual & Lighting

The AV team have worked tirelessly to deliver a consistently high-quality audio and visual experience for both in-person and online services during the last year in the church. The current AV equipment continues to function well for the needs within the church building and has only required minor expenditures for general replacements.

As ever, a special word of thanks to the many volunteers that operate the AV equipment from week to week and especially Andy Small and Adam Stylo who have again dedicated a huge amount of time and effort this year to technical support and training.

Jim Beswick

Deanery Synod

St Mary's is part of the Maidenhead and Windsor Deanery Synod, which met three times during 2022, virtually in February then in person in May and September.

The February meeting heard from the Bishop of Reading about the spiritual and practical Christian response to climate change. In May Deanery Synod members gave feedback to the Archdeacon of Berkshire about the Diocese's focus areas. In September the meeting was hosted at St Mary's and parishes across the Deanery shared encouragements and struggles, including a time of prayer in small groups. Daniel Matovu and Gracy Crane also gave feedback from General Synod at two meetings, which was well-received.

Please pray for wisdom in our relationship with the Deanery concerning how much parish share we contribute in 2023, and also regarding the impact of disagreements in the wider Church of England.

Thomas Walton

Third Thursday Table

A monthly lunch for those who would like company during the day-including a testimony and singing a hymn. Between 40-70 people attend each month and have enjoyed meeting old and new friends, hearing stories from the lives of others in the church family, and singing together. Many thanks to Sara Hewins and the team who prepare and serve the food each month. A small number of visitors are now coming along and are being introduced to the Christian Faith.

Rachel Meynell

Ministry to Ukrainians

The Ukrainian Welcome Hub has been running on Thursdays since May. It is a safe, friendly place where Ukrainians and others can come and chat, play games and practise their English. As part of our outreach to Ukrainians in Maidenhead, we have attended numerous online and in-person meetings with others involved with helping Ukrainians both in Maidenhead and further afield. With our extensive knowledge of the government rules and of other available support, we can assist in many different ways and we also link individuals with each other through social media. We have introduced people to other groups at St Mary's, from language classes to youth groups to Third Thursday Table.

Friendships are made as we reach out in Jesus' name. We have prayed with those who are distressed & have shared the Gospel. Ukrainian bibles are available at all services. At Christmas, 10 Ukrainians plus other guests came to the Advent Bags outreach. The daily Bible verses had been translated into Ukrainian, & the Ukrainian version of 'Silent Night' was available when we sang during the evening. Several came to St Mary's Christmas services, which had been translated into Ukrainian. Around 17 Ukrainian children attended the refugees' Christmas party with their mothers

St Mary's has a very good reputation in the Ukrainian community and in other organisations in the Borough, for the activities it is running. Many of those who attend events regularly are keen to make British friends and there is a particular opportunity for families to come alongside and build relationships, which are enriching on both sides. We can clearly see God at work in this ministry.

Jo Jobson

Flower Ministry

The grass withers, and the flowers fall, but the word of our God stands forever. Isaiah 40:8



The flower team have been very supportive ensuring fresh flowers for each Sunday alongside decorating the Chapel.

We are a very small team: Donna Stimson, Sylvine Andrews, Kim Boulter and myself with thanks to Judy Percy who continues to support despite health restrictions. Alex Di Menza and Janis Chan hope to join the team, though we rely on a variety of garden foliage (the church garden is limited) and cars for transport. Let me know if you can help with this.

Thank you: we are funded by a small group of contributors who have generously acknowledged the increasing costs of flowers, including a one off donation which will cover a number of Sundays. We are also grateful to the team who literally go the extra mile to source the best value flowers, often driving long distances and supplementing with their garden produce to extend the weekly budget further.

Naomi Khoo

Music Ministry

The music team is a bit thin on the ground at the moment! We've had a number of departures in recent years as people leave Maidenhead or change roles/churches, and then Tom Brewster moved on earlier than expected. We're delighted to have Paul Leddington Wright join us - the 11am would have no regular pianist/organist otherwise - but we could still do with more singers and musicians (all main instruments), and someone with more time to devote to the leadership and development of music at St Mary's. A point for prayer in 2023! Thanks go to everyone in the team who give many hours of service - there is much done behind the scenes from the weekly Minor Key rehearsals, to the thoughtful choosing of what we sing week by week, to preparation for the big choral events at Christmas, etc. All of us involved in St Mary's music ministry are privileged to use the gifts we've been given in joyful service of the One who deserves all praise. From our most-sung hymn in 2022: "Praise the Lord! His mercy is more: stronger than darkness, new every morn; our sins, they are many; his mercy is more!".

James Ainscough

Growth Groups

Growth Groups are a brilliant setting in which we can live out the 'one another' commands of the New Testament. In our groups we can love, teach, encourage, pray for and spur on one another, to mention five of those biblical instructions. In 2022 the evening Growth Groups have studied the books of Jonah and Philippians and a topic series on *Church – Enjoying God's Masterpiece*.

In September 2022 the evening Growth Groups reorganised after four years together. It has been wonderful to see new friendships and fellowship forming, new people joining groups and new people serving as Growth Group Leaders.

At present we have eight evening groups for the 9.15am Congregation, five for the 11am Congregation, four for the 4pm Congregation and six for the 6.30pm Congregation. In addition to these groups we have a geographic Growth Group based in Marlow and one in Eton & Windsor, two daytime groups for women, one for men, one mixed daytime group, and the Tuesday morning women's groups.

I would like to express my thanks to all our Growth Group Leaders, for evening and daytime groups, for their wonderful work in leading Bible studies, supporting group members and fostering the life and relationships of the groups.

Jon Drake

Men's Daytime Bible Study

We have had a very blessed year. Under the inspiring leadership of Roger Hines, we were able to study the passages that were preached on Sundays. We meet in person and via Zoom. This arrangement makes it so much easier for some who have mobility issues to meet with the group.

It is heart-warming to see how everyone looks after each other not just in prayer but in very practical ways. There is a solid core group of 10 men with some others that dip in and out as it is practical for them. It is our hope that more men would be able to join so that this great meeting will grow and prosper in learning about and serving God.

Jan Strydom

Pastoral Care

The Pastoral Care ministry aims to look after those in the congregations who are vulnerable or undergoing hard times. This has been done by:

Sending out fortnightly mailings with sermons and other church news for those who cannot come or access services online.

A team of people visiting the elderly in their homes to encourage them.

The staff team prays through the pastoral list about 15 times a year and follows up those who have not been at church or who are undergoing hard times.

Home communion offered to those who cannot get out at Christmas and Easter.

Our 'Life Matters' programme has continued to give teaching on specific topics. Anger Matters happened in the growth groups in March, Menopause Matters women's breakfast was in October and Anxiety Matters was in November over two Saturday mornings.

A monthly support group for those who are same sex attracted and find it helpful to meet with others for mutual encouragement and support.

Sharon Bedford has been working as an intern with the support of Biblical Counselling UK, meeting with women one to one to help them talk through their struggles in the light of Scripture.

The Pastoral Team (now Rachel Meynell, Sharon Bedford and John Driscoll) has been meeting to think and pray about how we can grow our pastoral ministry.

Rachel Meynell

St Mary's Blog / Touchline

The blog records the activities and updates of St Mary's Church family and its mission partners through the year and is written by many different authors. These different authors reflect the diverse voices that make up the St Mary's family. I am very grateful for all those that contribute and provide such a rich record of our church family life. Thank you to all who contributed.

All the articles and photos on the blog are collated and published as Touchline, the regular church magazine. Special thanks to the proof reader and Touchline compiler for their work through the year behind the scenes. If you would like to find out more, or to suggest or write articles, proof read or compile Touchline, please do contact me.

John Furley

Women's ministry

We long to see each woman in the church growing in her relationship with Jesus and living a godly life, whatever God has called her to. This happens as we study God's word together, and as we build encouraging and godly friendships.

To this end we run:

Women's growth groups (about 60 women in all) meet each week during the daytime. Four groups meet at Church on a Tuesday morning with a creche, and two meet at other times in homes around Maidenhead. All with the aim of understanding God's word better and supporting and praying for one another.

In June we hosted the South-Central Women's day, where women from the area gathered for teaching from the book of Revelation, seminars on various topics and meeting new friends.

In October we had a women's breakfast entitled Menopause Matters which was attended by about 75 women and was a help to many.

In November, 14 women from the 6.30 congregation went to The Pines in Sussex to study Romans 12 together.

We also ran an Advent Bag evening before Christmas as a way of reaching other women with the gospel, to which about 90 women came.

The women's book group and other gatherings have helped to encourage friendships including walks and informal socials-thank you to Sara Hewins for running these.

Thank you so much to those who have made all these events possible.

Rachel Meynell

Ministry among Internationals in Maidenhead

As many refugees and asylum seekers have arrived in Maidenhead in the past year, we have a growing ministry among them. This consists of;

A Tuesday morning Bible story group, for those who also need help with English, which continues to be very popular and has 10+ coming along.

On Wednesdays we have English classes- with 2 levels of language ability. People continue to come along and are welcomed by some very warm volunteers.

Thursday evenings at iCafe are always fun-playing games and having English conversation with some Bible input towards the end of the evening. The strength of the evening is the support and help of the volunteers. Students are from Pakistan, Afghanistan, Turkey, Turkmenistan, North Africa, Iran, El Salvador, Colombia, Ukraine and others have attended.

We ran a Christmas party to which about 60 children came and heard the Christmas story as well as having food and fun.

Al Massira-a course for people from a Muslim background to be introduced to Jesus- has been running on a Monday night alongside CE and CF.

Ukraine + hub on Thursday mornings has been meeting since May last year.

We have the morning sermon translated into Spanish every week with a simultaneous translation happening in the church hall.

We have run Christianity Explored in Spanish, Cantonese and Mandarin.

Many thanks to Jason and Laura Swain, Jo Jobson, Debra Jonkers, Paul Wheatley and Marcela Taylor as well as all the other volunteers who enable this work to happen.

Rachel Meynell

MISSION

Mission Strategy Committee

The purpose of the Mission Strategy Committee is to devise a strategy for our support of missions and to bring to the PCC recommendations of which Christian organisations and individuals we should support. The committee meets around 3 times a year. Current members are: Anthony Kan (Chair), Peter Crossley (Mission Treasurer), Damian Eustace, Jo Jobson, Jennie Kemp (Secretary of the Mission Strategy Committee), Rose Matovu and Adam Stylo. In 2022 as a church we gave £103,350 towards the support of mission partners and gospel charities, of which £7,800 came from the Mission Hardship Fund which was established in 2020 to support a number of Mission Partners and Gospel organisations with whom we have had dealings who have experienced financial difficulties because of the global pandemic.

We are sorry to say goodbye to Greg & Jill Vine and Luke & Mary Foster who have finished their ministry in Uganda and Chile respectively to return to the UK. We would like to thank them for their faithful service for the outreach of the gospel in those countries.

I would like to take this opportunity to thank Jo Jobson for heading up the Mission Partner Support Group and also the members of the MPSG acting as mission links with our Mission Partners.

Thanks must also go to Peter Crossley for all the research he does in administering the Mission Budget. After many years of faithful service in the role, Peter stepped down in November for personal reasons. David Howes was elected as the new treasurer of the MSC and the MPSG.

Anthony Kan

Mission Partner Support Group

The MPSG provides pastoral care for St Mary's mission partners and is a bridge between the mission partners & the church family. Each mission partner has a mission link who keeps in regular contact. The MPSG is responsible for mission prayers, presentations, pairings of growth groups with mission partners and also activities on World Focus Sunday. In addition some mission partners visited on United Church Sunday. We give God great thanks for this two-way relationship, which is supportive for the partners and gives us a greater insight into God's work in the UK and throughout the world, as we work together to advance the Gospel. In 2022 our partnerships ended with Greg and Jill Vine (MAF) and with Luke and Mary Foster (Crosslinks), as they returned to the UK after many years of faithful and sacrificial service overseas. Please continue to pray for them alongside our current partners, as they adjust to their new circumstances.

Jo Jobson

CHILDREN'S & YOUTH WORK

Children's Work

Nick and I absolutely love working with the children throughout the year here at St Mary's.

The children's work takes many forms over the year; there is the regular weekly **Sunday work** in age appropriate groups at the 9.15am, 11am and 4pm services.

There is the midweek outreach Club "**7up**" on a Wednesday evening when our church kids aged 7 to 11 are encouraged to bring friends to hear more about Jesus.

We have some annual special activities which include taking some of the **Explorers Abroad** to the Isle of Wight for 5 days in May where during that trip, they are challenged to think through who they think Jesus is for themselves.

We also have our annual **Holiday Club** at the end of August when many will come to find out more about Jesus, some for the very first time.

School **assemblies** are another wonderful way of sharing the good news of Jesus and we have teams who regularly visit many of our local schools.

However, all of the above only takes a few hours every week and so it is the **parents** who are doing the bulk of the work in teaching their children about Jesus, I am grateful to all the faithful teaching that goes on in homes day by day, week by week, by you all. We have termly prayer meetings for the Youth and Children's work where we pray for all those involved in our children's lives both in the home and here at St Mary's.

I am incredibly grateful to all those who have worked so hard as helpers and leaders of our many groups as we teach the children about the Good News of Jesus.

Children's Sunday work

We have 11 teams of people who teach, encourage, nurture and inspire our 140 children in age appropriate ways to grow in their knowledge, love and understanding of Jesus.

We give great thanks to those who run the teams and all who serve us as a church family in this way. All our volunteers are cleared through the DBS process.

As well as the weekly Sunday School groups there is usually a Family Focus in the church service where a topic is explained for the benefit of the whole family.

Over the last year we have learnt more about the different names of Jesus, what is church and why do we do the things we do at church and also about the Gospel using the words of a song,

"Holy God in love became,
Perfect man to bear my blame,
On the cross he took our sin,
By his death I live again."

We had All Age services at Good Friday and Christmas and an All Age Family Communion on Remembrance Sunday. On Easter Day and Christmas Day all the primary school children went out together and had a special activity with relevant teaching for them.

Over the summer holidays we continued our practice of taking all the primary school children out for the final 40 minutes of the services, and we continued our overview of the Bible. This summer we learnt about the prophets that God sent to remind his people about him.

7UP

Our weekly kids outreach club, '7up', has been very encouraging over the past year. 7up is a great opportunity for our church children to bring along their friends who don't go to church and to share Jesus with them.

We have 8 leaders (5 adults, three teenagers) who regularly help, and it has been brilliant to see this team come together and grow as leaders and teachers. It has been especially encouraging to see how the teenagers have grown in their leadership skills and have been engaging with the children.

Each week, we usually get around 25-30 children. When the children arrive, they have a choice of a sporty game (usually football or volleyball) or board games in the quiet room. We then have a big game altogether.



After the big game, we go into our talk time where we give the children a 7-minute talk from the Bible. Each week, we look at Big Questions about God, asking a different question each week. We have covered questions such as:

- What does the name Jesus mean?
- Are Jesus and God different?
- How should Christians live?
- Is Jesus still dead?
- What things did Jesus do?

We have seen an amazing response to God's word in the children, with many staying on the carpet afterwards to ask questions, and some taking Bible notes home with them to do with their families.

We've also been very encouraged by how children have been inviting their friends, and how these children who have no other connection to church have been engaging with God's word. We've even had non-church children attending on their own just by word of mouth on the school playground. We pray that God will be at work in these children, and in their families, as they hear something of him each week and how he impacts our lives.

A big opportunity was our 7up Advent Party, where we turned the hall into a Christmas fair, had a talk about why Jesus' birth is so exciting, and had party food with the children. Many newcomers came to this event, and have kept coming since.

Please do keep praying for us and for these non-church families, that we will have more opportunities to engage with them and to share more of Jesus with them.

Schools Work

We have had many opportunities to engage with the local schools around Maidenhead, and to share the hope we have in Jesus with them.

Each week, we go into Holyport and Oldfield Primary Schools, acting out a story from the Bible and explaining it with a short talk afterwards. We also go into Woodlands Park, in partnership with St Mary's White Waltham, to do similar assemblies. It's always a joy to see the children getting involved with the stories, with some of them getting the opportunity to come to the front and act out the stories with us.



It's also brilliant to see them sing the songs and do the actions along with us.

While it is a great joy to go into these schools, we are still on the lookout for more people to join our assembly team. Please do pray for us as we continue to reach out for people to join us on Monday mornings.

We have also had the schools join us for Easter Cracked and Christmas Unwrapped. These 2-hour presentations give us an opportunity to teach Year 6 children about the true meaning of these festivals, and why they're so exciting and important for Christians.

The children get an opportunity to read the Bible for themselves, to see what it really says and to address any of their misconceptions such as:

- A donkey isn't really mentioned in the Nativity story
- We don't know how many wise men there were
- It was likely that Jesus was born in a cave rather than in a stable

The truths we get down to though, are that whether Jesus was born in a cave or a stable, or whether Mary and Joseph got to Bethlehem on a donkey or on a cart, that what we do know is that God came down to Earth on Christmas as Emmanuel, and on Good Friday he died for us so that we could have eternal life. And on Easter morning he rose again to new life.

It's always brilliant to see the children come to realise this for the first time. They then get an opportunity to ask 'The Nutty Professor' (Luke, our Ministry Trainee) any questions that they like. We have had some brilliant questions, and we always get the opportunity to explain the gospel in response. Please pray for the schools that have just attended Easter Cracked, that they might come to realise who Jesus is and what he has done for us.

Holiday Club

Holiday Club is a fantastic opportunity for children to invite their friends along to the church site and to hear about Jesus. For that reason, we run the club for 3 days at the end of August so that they and their families might be able to come straight back to church on the Sundays in September and get stuck into our regular programme of events.

2022 is now officially the hottest year on record and so unsurprisingly we asked all the children and helpers to come wearing bobble hats and scarves as we went on a **Polar Expedition!** We obviously visited both poles as we saw many polar bears and penguins on our travels amongst the reindeer, wolves and many other snowy animals.



The whole church site had been transformed into a winter wonderland, complete with an igloo at the front of church. We had around 90 children attending, who all took part in games in the 'Glacier Garden', crafts in the 'Caribou Camp', and Bible studies in their own igloos!

For our main sessions in church we were led in singing by our very own "Arctic Monkeys" Band and we were thrilled to welcome back Simon Eves as our tour guide as he taught us that Jesus is the Way, the Truth, and the Life, and that he is the only way to the Father.



We finished the week with a BBQ for all the families of everyone who had been part of the week, where naturally we ate a lot of ice cream as well as our burgers and hot dogs.

Thank you to the huge number of people who helped over the week to enable us to teach these children about Jesus.

Kate Wheatley

Minor Key

Minor Key is our young people's music group for those in school years 6-13 (aged 10-18) running on a Friday night alongside X and Shift Focus. The aim is for all to develop their musical gifts in serving God and their church family.

We have 23 young people, some of whom join us from White Waltham Church and it is lovely to support this partnership. Non-Christian friends are welcome and the group provides an opportunity for their families to come to a service where they are playing.

Over the last year we have lead music for various all age services at both St. Mary's and White Waltham churches including singing an anthem at one of the St. Mary's evening carol services. Some of our young people have ventured into playing the organ, which has been wonderful.

Our prayers for more leaders have been thoroughly answered this year with the arrival of Vic Harris, Heidi Cooper and Richard Holland. We continue also to be grateful for the support of James Ainscough. Please praise God with us for this answered prayer and pray that we will see some non-Christian friends coming along.

Katie and John Croft

Toddler and Baby Ministry

St Mary's runs toddler groups two mornings a week as a way of reaching out to the community with the gospel, and also providing support for young families. The mornings consist of time to play, refreshments for adults and toddlers, a time of singing with a Bible story, and a craft themed to go with the Bible story. We also run a weekly New Parent's support group on Thursday mornings for new mums to find friends and help for the early days.

About 60 families now come on site each week for the various groups. Our aim is to build relationships with the families, so that through our actions we can demonstrate the love of Christ and through our words to share the good news of Jesus.

We have run some other events, where we have been able to explain the gospel. Some of the mums came to the Advent Bag evening, and a few families to the toddler Christingle service on Christmas Eve. We also give them all Christmas and Easter books to read at home.

We praise God for these opportunities, and continue to pray that he would raise up more workers for this harvest field.

Thank you so much to the teams of volunteers who make this ministry possible.

Rachel Meynell

Youth Work

We are very grateful to God that 2022 turned out to be a far more normal year than 2021. It was lovely to be able to get on with our usual groups and focus on studying God's word, building relationships with each other and running activities without restrictions.

Sunday Youth Ministry

In Pathfinders we started the year following the series on Sharing God's Grace before studying a bit of Isaiah. Although we were delighted to be doing Pathfinders as usual, as leaders we became aware that the young people were struggling to make new friendships within the group. One suggestion was that we give them some hot chocolate at the end of the session so that they could spend some time chatting with each other and their leaders. Praise God for wise people – the atmosphere changed and friendships began to form. In God's good timing the young people were soon comfortable and confident enough in the groups to ask questions and discuss the Living in Love and Faith topic which followed.

Afterchurch has been a source of real encouragement as the young people have shown a hunger for understanding God's word and knowing him more deeply. The Afterchurch team has grown too which means these older teens have more faithful adults guiding them. A highlight of the year was the three teens who were baptised and the four who were confirmed in September.

Growth Groups

In January all the Youth Growth Groups studied a topical series on Gender Roles in the Church. After that we came inline with the adult growth groups and so then studied Jonah and Philippians. Our prayer has been that the young people talk about the studies with their parents between Growth Group meetings. These groups have continued to be wonderful places for the year 10s to 13s to study the Bible deeply and we are very blessed with committed and faithful leaders to disciple our young people.

X Focus and Shift Focus

Our two Friday night youth groups, X Focus for years 6-9 and Shift Focus for years 9-13 (the young people can move up to Shift Focus during year 9), have been times of fun and looking at some topical studies. We had an encouraging number of young people from families not connected with St Mary's coming along and some challenging and deep questions about the saving grace of Jesus. In the Autumn term we started a Bible overview, where we managed to work our way through the Old Testament and end with the birth of Jesus at our Christmas party. Our Friday Focus groups are our main outreach activity of the week for our youth and so please do continue to pray for our young people to bring their friends along.

In March we had our Senior Youth Weekend Away at the lovely Woodcroft Christian Centre where Tim Adams helped us see more of Jesus by looking at the character of Peter who failed Jesus, was restored by Jesus and then stood firm as Jesus strengthened him. Then in October we headed back for our Junior Youth Weekend Away. This time Nick McDonald took us through the story of the Exodus and we saw how faithful God was to his people in rescuing them – a rescue that points to our rescue through Jesus.

Summer Camps



Summer camps ran as usual in 2022 and were very popular. We sent leaders and members to over 12 different camps during the holidays. We had far more leaders helping out at the various camps so our prayer from 2021 was answered. Summer Camps are always a time of growth and renewed commitment to our Lord for our young people and a time of great encouragement for leaders as they see our young people's love for Jesus grow.

Student Time Away

In September, those about to set off for university spent a couple of days together looking in the Bible for guidance around issues that affect new students. There was some serious Bible study, fun discussions, competitive Mario Kart and fairly decent food.

Melinda Stylo

SAFEGUARDING

Safeguarding

We are committed to safeguarding children, young people, victims, perpetrators of domestic abuse and vulnerable adults.

All those involved at St Mary's comply with the Church of England's policies and best practice on Safeguarding and are engaging with the relevant training.

I am grateful to everyone for their compliance with the required training courses and especially to Janet Wood for helping with the task of administering the Safeguarding at St Mary's. This is a huge job with over 200 people on our lists as helping in some capacity.

Kate Wheatley

RESOURCES

Library

Have you visited the St Mary's Church Library? It is in the Halls/Kitchen building just down from the kitchen on the right. We have a variety of books on different topics.

Taking books out of the library is easy: you choose the book and then write the details on the sheet in the purple file. When you return the book just place it in the 'Returned Books' box and put the Date returned on the sheet in the file.

If you have borrowed a book this past year and have not returned it please put it in the Returned Books box.

Many of the books have been donated to our library and I would like to thank all those who have donated books this past year, we appreciate your generosity and it helps to boost our book stock.

Do come in and have a look at our books.

Janet Huisman

Books @ St Mary's 2022

The aim of our book work at St Mary's is to recommend and make accessible books that will inspire, encourage and challenge us in our Christian walk.

In 2022 we held 3 book sales, each across all 5 services. 2 (February and June) were St Mary's led, each with a selection of around 15 books chosen by St Mary's staff. Over 400 books were purchased.

The autumn book sale was run by Christian bookseller '10 of Those' who brought along a large selection of books.

In addition devotionals for Lent and Advent were recommended and available for purchase at the appropriate times.

Sarah Hewins

Care Fund

What is the Care Fund?

The aim of the Care Fund is to demonstrate practical Christian care for members of the Church family facing unusual and primarily finance-related difficulties.

The Fund was established in March 1988 in order for financial support to be considered by an independent team and kept separate from pastoral needs referred to the clergy, if this is considered appropriate.

The Fund is topped up to a value of £4,000 at the beginning of each calendar year.

What assistance is provided by the Care Fund?

Assistance is normally provided by one or more of the following means:

- Provision of appropriate funds, by way of a grant or interest-free loan.
- Advice from the trustees, which may include mutually-agreed goal-setting.
- Referral to the staff team for further support.

Suggested referral to outside agencies for further support, such as CAPS, Debt Counselling, Marriage Counselling, or Social Services.

Who administers the Care Fund?

The Fund is administered by four trustees, who are:
Neil McDonald, Jenny Taylor, Janet Wood, David Robinson.

The Fund is operated through a dedicated bank account which is administered by the trustees. The Fund is audited by the same company as the main church accounts.

The trustees meet together at least quarterly and a confidential record is maintained by the trustees listing names of beneficiaries and grants made.

Neill McDonald

Section 3: Attendance

- 3.1 Five in-person services were held each Sunday and were attended by an average of 419 adults and 109 children and young people aged 16 or under. We also streamed services on Zoom for much of the year and those registered about 60 devices per Sunday.
- 3.2 We have had five Christianity Explored courses in 2022 for those wanting to know more about the Christian faith. These were well attended and some, having completed the course, then decided to continue with the Christian Foundation course. There were three well attended Christian Foundation Courses.
- 3.3 31 Growth Groups met regularly during the year. The purpose of these groups is to encourage people in their faith through Bible study and pastoral support.

Jane Thrift

Section 4: Operations and Fabric Report

The areas of church life falling under operations management are the care and management of staff, Health and Safety, legislative compliance, property, change management, communication, security, events, AV, IT, data management, succession planning, setting up and setting down for groups that meet during the week and maintaining administrative systems and controls. We were very well assisted by Jane Thrift, Jan Strydom, Luke Douglas and many volunteers that work so hard to ensure all operations run smoothly and we are very grateful for all they do.

2022 saw the end of Covid restrictions and it was wonderful to be able to hold services in the church again and start up all the other regular activities on the church site.

We are grateful to Jim Beswick, the AV committee, all the AV volunteers, the Welcome teams and the IT committee for the work they have done for us as to keep our systems and processes running well.

We completed the annual update of our terrier and detailed asset register and submitted all the required reports to the diocese and charities commission.

Following extensive refurbishment and maintenance work over the last four years we are now in the fortunate position where we just have smaller maintenance items to complete. With the large increase in energy costs, we worked hard to reduce our energy footprint. The heating system in the church is still fragile and required significant ongoing attention.

We updated policies as necessary and wrote new ones where they were required. We continue to look for the best ways to communicate information to the church family and are currently working on a new website. The blog, Touchline and the weekly church family email have done this effectively and we are very grateful to all those involved in putting them together.

We have ensured that St Mary's remains up to date and compliant with legislation (health and safety, fire, data privacy) and with all safeguarding practices recommended by the diocese.

Dick West & John Blackbeard

Section 5: Churchwardens' Report 2022

2022 was marked by the interregnum and we give great thanks to God for his provision and protection across this period. Our much-loved Vicar Will Stileman left in February for a brief sabbatical ahead of taking up his new post as Associate Vicar at All Souls, Langham Place, leaving St Mary's in great shape following 18 years of loyal and dedicated service. We are particularly grateful for the staff team who worked tirelessly across the subsequent 11 months to shepherd our flock and to keep St Mary's growing, despite being a head count down, which put particular pressure on the ministry team. We are hugely thankful for all the support of the PCC and the church family across this period. We were delighted to appoint Jon Drake as our new Vicar in October, following a rigorous selection process and now we look ahead with great hope and expectation for St Mary's as he takes up his new role in February 2023.

Below are a few key areas of focus as we review 2022 and consider the challenges that lie ahead:

Buildings and property

The churchwardens are responsible for the maintenance of the buildings on our church site. Following extensive refurbishments in recent years, we are in the fortunate position where we have just smaller maintenance now to complete. We are grateful to the A&M Trust who allow us to use their buildings (The Old Vic, the garden and 1 Hemsdale) free of charge on condition we maintain them and pay for the running costs. We have undertaken some refurbishment on 1 Hemsdale in 2022. The A&M Trust are in the process of buying a new property which we hope to use to provide accommodation for Ian Miller and his family.

The Church owns the freehold of St Andrew's House, and in 2022 we began negotiations with the various leaseholders who are requesting lease extensions.

All non-residential property is inspected annually, and residential accommodation is inspected twice a year by our tenant support worker, Jenny Taylor.

Church Terrier and Inventory

The Terrier and Record of Inventory have been duly updated.

Finances

We thank God for His continued provision and generosity to us through the last year. Our planned giving, donations and collections income went down slightly from £529,309 in 2021 to £526,312 in 2022. We are truly blessed to receive this income when many churches have faced a significant drop in their income this past year. Most give to St Mary's via standing orders and we are thus not reliant on collections taken at services. We are very grateful that the Lord's people at St Mary's give faithfully and sacrificially and do so via our RGS. This enabled us to end 2022 with a deficit of General Funds of £29,840.

We are grateful to the finance team for all their work, and for the provision of the Care Fund and Vicar's Discretionary Fund to support church members in times of need across this challenging year.

Staffing Changes

Staffing

2022 was a year of change but very few staff changes. Will officially left the church on 9th April 2022 (having been on sabbatical since February).

Jon Drake took over leadership of the staff team from February, ably assisted by Rachel Maynell, John Blackbeard and Dick West. In addition, Jon took on many of the responsibilities of the vicar and also managed the four-yearly re-organisation of the growth groups.

Throughout the year, Jon continued to lead the 9:15 and 11 am congregations, Ian Miller the 8am and 4 pm services with Richard Crane being responsible for the 6:30 service. In September, Richard came on full-time which helped in alleviating some of the workload of the staff team.

In July, the advertising for the new vicar went out. In September, Jon decided that he would apply. He was selected to be our next vicar in October and was instituted and inducted in February 2023.

In August, Patch Crossley got married and left to move north to Stoke. We miss Patch's ready smile, his musical talents and his enthusiasm for children's work. We are still looking for a replacement ministry trainee.

As Kate Wheatley is leaving us in July 2023, Nick McDonald started to take on a more prominent role during the year in our children ministry. We are hugely indebted to Kate for her passionate service across so many years and wish her the very best for her future endeavours.

With Ian Miller's curacy finishing in June 2023, the PCC decided to offer Ian the post of Associate Vicar. We were delighted when Ian accepted as the Miller family is well loved and so much part of the St Mary's church family. In addition, in January 2023, the PCC approved the search for a second Associate Vicar. We await God's provision of a faithful and godly man to be part of our ministry team.

At the April APCM, Rae Binning stepped down as church warden after almost 9 years of service. We would like to thank Rae for her dedicated and faithful service as church warden and to wish her a very happy "retirement". In place of Rae, Lindsay Reisser-Weston was elected to be church warden.

We give thanks to the Lord for our staff team; a group of godly and humble people who love the Lord and their calling to St Mary's to minister to the church family and to make Jesus known to our parish. We thank the Lord too for their unity in supporting one another during the challenges presented by the interregnum.

Administration

We are especially grateful to all the church staff and to our operations managers, John Blackbeard and Dick West, for assuming many of the responsibilities usually falling on the church wardens.

Challenges, opportunities and looking forward

With the lifting of lockdown and the easing of the Covid threat, many who had stayed away returned. This was a particular concern at the start of 2022. We praise the Lord for His safeguarding and protection during the Covid pandemic.

The war in Ukraine brought many fleeing the war to the UK. Some in the church family are involved in ministering to their needs, which has provided an avenue for outreach. 2022 also saw the arrival in Maidenhead of families from different parts of the world; from Hong Kong, South America, Iran and Africa. Many have joined St Mary's which posed a challenge as many are not native English speakers. The Lord has graciously provided Spanish, Farsi, Cantonese and Mandarin speakers in the church family to help with translation and integration.

Diversity continues to be a focus in the church with those involved in the services and events being more ethnically diverse.

With the blessing of same sex married couples being considered by the General Synod, the PCC is considering our suitable response to the bishops' proposals and also the church's continuing interaction with the diocese and the deanery.

With Jon's installation as the new incumbent, we are at the start of a new phase for the church. Our challenge is to prayerfully and humbly seek God's will in the way forward for St Mary's.

Lindsay Reisser-Weston & Anthony Kan

Section 6: Electoral Roll Report

The Electoral Roll was updated in April 2022. At this time there were 30 people resident in the parish, and 471 non-resident. The total was 501.

The following members of the church family died between 1st January and 31st December 2022.

Jean Chant, Sia Schoeman, Sonya van Zyl, Arnold Todd, Roger Baldery, Helen Walker, Chris Khoo
Pat Battye

Section 7: Report on PCC Proceedings 2022

It has been a year of faithfulness and commitment from the Parochial Church Council (PCC) as we have met regularly to discuss and debate the different topics over the past term. In the past term, the PCC consisted of 24-25 people (one stepped down during term), a mix of clergy, wardens, lay and elected members, voted in by the parish or as part of the deanery and general synod (refer to Section 8.2). We are a diverse group, with representatives from all the five congregations. The PCC met every second Tuesday of the month except in August with an average of 17 attendees (refer to Figure 1). Meetings were held in-person, with an option for people to dial-in virtually if an important need arose. There was also an extraordinary meeting for voting a Section 11 in April to set in place the necessary protocols for the recruitment of a new vicar.

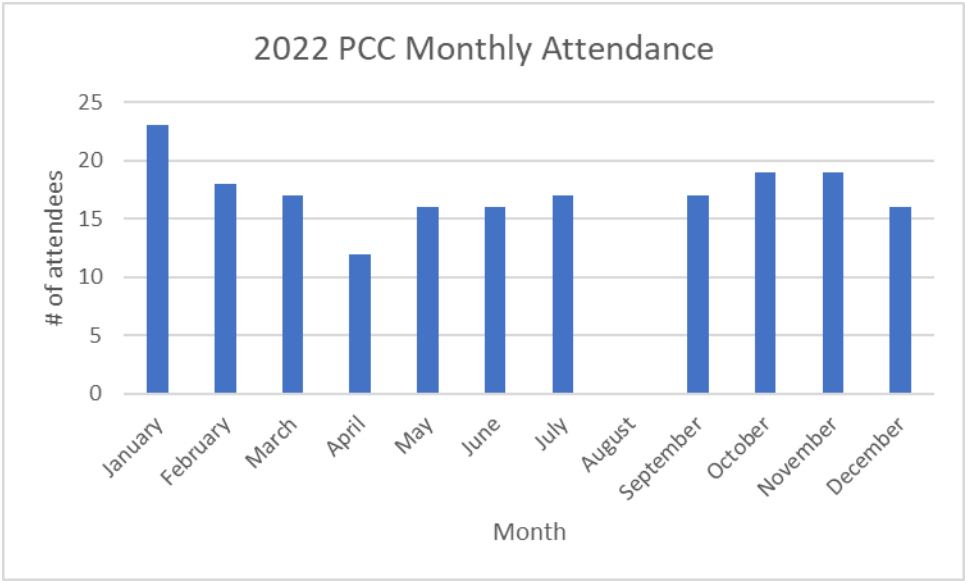


Figure 1: PCC Monthly Attendance in 2022 of a total of 24-25. Note that total reflects 1 guest attendee in January and in November.

This year’s Away Day in June was held in Moor Hall, Cookham, where we reflected on the church Mission Statement of “*Engaging Maidenhead with the Gospel*”, and how as a PCC, we could encourage and steer the church to be more mission minded in its focus to know Jesus and to make him known in the local community. We used the book by John McGinley, *Mission-Shaped Grace*, as a reference.

Some topics of note during the year were the Vicar Selection Process, St Mary’s Staffing, the Director of Music post, Relationship with the Diocese including Parish Share. There were also topics on the Care Fund, General Synod updates and a few guests with Safeguarding and Finances a regular part of the meetings. As a PCC, we thank the Lord for Anthony Kan and Rae Binning who spearheaded the efforts as our Parish Representatives in the search for a new St Mary’s vicar to replace Will Stileman when he left in February. We are thankful too for Jon Drake who has been appointed our new vicar, and for Lindsay Reisser-Weston who has served us so well in her first term as churchwarden alongside Anthony Kan.

For those in the church family who are interested to understand and keep abreast of the topics discussed, minutes of the meetings are available for perusal on the website. If there are any topics which you think the PCC should consider, please do get in touch with me.

As the discussions with same-sex blessings in the Church of England continue, and St Mary’s reflects on the relationship with our Diocese, the greater church and our faithfulness to the Gospel, while continuing to be wise in our stewardship in the face of financial constraints, there is much to look forward to in the coming year. Please continue to pray for the PCC that we will (a) continue in truth and unity of the gospel, (b) keep a consistent, living personal walk with the Lord, (c) make wise decisions for the church and (d) be of one heart and mind, focused on our Lord Jesus Christ in all that we do.

Phebe Tay – PCC Secretary

Section 8: Administrative Details

8.1 Church Details

Parochial Name	St. Andrew and St. Mary Magdalene, Maidenhead, in the Deanery of Maidenhead, Diocese of Oxford
Location	Borough Church of St. Mary’s 14 High Street, MAIDENHEAD, Berkshire
Postal Address	St. Mary’s Church Office St. Mary’s Close, 14 High Street, MAIDENHEAD, Berkshire SL6 1YY Tel. No. 01628 638866

8.2 Membership of the PCC

Clergy, ex-officio and lay: Rev. Jon Drake, Rev. Ian Miller, Rev. Neil Watkinson
Churchwardens: Anthony Kan, Lindsay Reisser-Weston
Elected members: Scott Bedford, John Blackbeard, John Driscoll, Catriona Ketyar, Karnie Sharp, Elna Strydom, Penny Dee, Linsley Green, Sandra Brunt
Co-opted: Rae Binning (April 2022) as a Parish Representative
Deanery Synod: Tanja ten Have (stood down in May 2022), Rob Hurley, Neil McDonald, Rhys Mitchell, Kate Wheatley, Rob Wingfield, Phebe Tay, Sandra Brunt (September 2022)
Diocesan Synod: Thomas Walton
General Synod: Gracey Crane, Daniel Matovu

8.3 Staff Receiving Remuneration

Associate Minister	Rev. Jon Drake
Associate Minister i/c of women’s work and pastoral care	Rachel Meynell
Curate	Rev. Ian Miller
Minister i/c of 6:30 congregation	Richard Crane (from September)

Minister i/c of children's work	Kate Wheatley
Children's minister in training	Nick McDonald
Minister i/c of youth work	Melinda Stylo
Director of music in training	Tom Brewster (until January)
Operations managers	John Blackbeard and Dick West
Administration manager	Jane Thrift
Facilities manager	Jan Strydom

Section 9: Structure, Governance and Management

9.1 Legal Status

The PCC is a corporate body established by the Church of England governed by two pieces of legislation: the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969). It became a registered charity in January 2009 (No. 1127589) and the PCC members are trustees.

9.2 Appointment

Appointment of PCC members is governed by and set out in the Church Representation Rules.

9.3 Recruitment, Training, Induction

Regular church members are encouraged to join the electoral roll, which makes them eligible for PCC membership. People are encouraged to stand for the PCC via the display of a nomination board for six weeks prior to the annual meeting. New PCC members are given a handbook outlining the roles and responsibilities of a PCC member within St Mary's church, and explaining the conduct of business, and trustee responsibilities.

9.4 Monthly Meetings

The PCC meets monthly except during August, with additional meetings as required, including an annual Away day. It has established committees and project teams to help it with its work, and receives regular reports including minutes of meetings from these groups. The committees that helped the PCC discharge its various duties and responsibilities during 2022 were:

9.4.1 Standing Committee is required by law, and has power to transact the business of the PCC between meetings. It also deals on behalf of PCC with detailed matters relating to church assets and confidential matters. Membership in 2022 was the Associate Vicar, Minister in charge of woman and pastoral care, the Operations Managers, chair of the Finance Committee, the Wardens and the PCC Secretary.

9.4.2 The finance committee provides support for the treasurer, helping formulate financial policy and practices, and assisting in budget preparation and monitoring. This committee was chaired by John Blackbeard.

9.4.3 The mission strategy committee has developed a strategy for St. Mary's involvement in world mission. Its role is to review that strategy, consider new requests for support and termination of existing support, encourage greater involvement in mission, and present an annual budget to the PCC. This committee was chaired by Anthony Kan.

9.4.4 The mission partner support group implements the approved strategy and budget through contact with mission partners. It provides financial and other support to them according to agreed plans, and acts as the point of contact between them and the rest of the church, encouraging greater involvement and support. This group was chaired by Jo Jobson.

9.9 Risk Management

9.9.1 Safe Use of the Church Site: Legislative requirements are closely followed in relation to Health & Safety, Fire Safety and Food Hygiene. Any defects are reported to the Operations Managers and remedied quickly according to the level of risk. Appropriate training is given and one-off events are assessed for risk before being run. External organizations using the church site have their attention drawn to the need to follow appropriate practices.

9.9.2 Welfare: At St Mary's we are committed to protect and safeguard all our members and work hard to ensure we are in line with current safeguarding practices recommended by the diocese. These recommendations include creating a safe environment, safe recruitment of staff and volunteers, training and DBS clearance. Assessments are made before events to ensure safeguarding, safety, insurance needs and financial implications have been taken in to account.

9.9.3 Financial: Prudent policies for the handling of money are in place. Major expenditure has to be approved by the PCC, which also approves an annual budget and receives quarterly monitoring reports. Cash flow is carefully managed, bills are paid promptly, and investment of any short-term funds carefully placed to ensure maximum return compatible with appropriate access.

9.9.4 Data: GDPR regulations which became law in 2018 are adhered to.

Section 10: Objectives and Activities

The mission of the church is to know Jesus and to make Jesus known by:

Engaging Maidenhead with the gospel. It is our responsibility to proclaim the good news about the Lord Jesus in such a way that people have the chance to really engage with Him.

Growing mature disciples of Jesus of all ages and backgrounds. It is our ambition to encourage everyone associated with St Mary's to be a wholehearted disciple of Jesus.

Partnering with other churches to make Jesus better known. We recognise our responsibility to work with other churches for the growth of the gospel in our region, the UK and other parts of the world.

The primary objective of the PCC is to work collaboratively with the vicar to direct the church's mission to know Jesus and to make Jesus known by:

- Overseeing the spiritual life of the church;
- Making decisions and plans for the church's current health and future direction;
- Overseeing the church's legal, financial and operational responsibilities, including as an employer.

Lindsay Reisser-Weston & Anthony Kan

Section 11: Financial Review

The work at St Mary's is funded mainly by voluntary donations (90%) plus income from interest, lettings, fees and rent.

Total unrestricted income in 2022 was £689,319 (2021: £699,675) with regular expenditure on the work and ministry of the parish at £761,402 (2021: £733,412) to give a deficit of £72,083 (2021: deficit of £33,737).

John Blackbeard

Section 12: Reserves Policy

PCC policy is to maintain a minimum bank balance equivalent to 3 months of running expenses (about £154,000) plus 12 months of giving to missions (about £96,000) giving a total of £250,000 to cover emergency situations that may arise from time to time.

John Blackbeard

Section 13: Report on PCC Financial Activities for 2022

St Mary's is funded mainly by voluntary donations, including tax recovered on gift aid donations. This made up 90% of the unrestricted income. Other income including interest, lettings and rents make up the balance. Giving for our unrestricted general fund via the Regular Giving Scheme (RGS) in 2022 at £505,006 was £18,358 higher than budget, but £14,129 lower than the RGS giving in 2021 of £519,135. We also thank the Lord for other one-off donations of £17,860.

The budget for 2022 had forecast a deficit of £56,867 on unrestricted general funds but God blessed us once again and we ended the year with a smaller deficit of £29,840 for unrestricted general funds due to income being higher than budget. Collections at services of £3,446 was over budget and exceeded the amount from last year. Income from Ministry events was higher than planned as more events took place after the pandemic. Costs of ministry events at £13,461 was also significantly higher than budget and last year due to more events taking place and more help being provided to those in need via the Care Fund. Hire charges for halls and rooms at £6,331 was more than double the budget. Rental income from our properties at £17,977 was way below last year's value as one of the flats was occupied by the Ministry Trainees, the other flat was rented at a lower rate and the Castle Court property was sold in 2021.

We completed the required maintenance and decoration of our buildings and facilities in 2022 and we again saved a considerable amount by having Jan Strydom and volunteers doing most of the work. We thank them. We spent only £246 on maintaining our rental properties as they were in good condition. Other staff costs were higher due to having to rent a house for our curate for longer than planned but somewhat offset by savings in various areas. Property costs totalled £56,768 compared to a budget of £59,150.

Restricted fund income this year included a donation from the A&M Trust plus amounts received for the Care Fund, various missionaries, an appeal for Ukraine and our regular Harvest and Christmas appeals. There was no Project Connect expenditure in 2022 on building modifications to our main church and Church House but funds of £78,000 were transferred from the A & M Trust in 2022 to refund the PCC for Project Connect costs that had been paid on behalf of the A&M Trust in previous years. The overall surplus on restricted funds of £90,776 is mainly due to the refund from A&M plus timing of gift receipts and timing of paying out Harvest and Christmas gifts. There was a surplus (after fund transfers) for the church groups, excluding the Care Fund, of £2,059 and an overall surplus for unrestricted and restricted funds of £20,095 for 2022 compared to a deficit £49,274 in 2021.

The RGS continues to be central to St Mary's financial income and is very important as our financial needs grow.

In the year, we continued to use 'discretionary funds' that were set aside in previous years to train more Ministry Workers (Nick McDonald) and to help those in need. We still plan to help sponsor another growing church and some other smaller initiatives in future from our 'discretionary funds'.

Looking ahead, the budget for 2023 follows on page 43. We have decided to maintain our diocesan share payments at the same level as last year (£105 640) until we have had time to digest the changes taking place in the Church of England. Ministry staff salary costs are forecast at £208,472 versus actual in 2022 of £217,948. They are lower as Jon Drake is now paid by the diocese and we have not yet appointed a new associate vicar and Richard Crane will be part time for some of the year. Nick McDonald will continue to be funded from the 'discretionary funds' in 2023 until his training is completed. Administration costs at £39,375 will be higher than the £34,614 in 2022 as activity on the church site picks up as Covid restrictions have stopped. Planned giving to missions from unrestricted funds at £86,550 is 10% down on 2022 as two of our missionaries have left the mission field and we are yet to decide what to do with the extra funds. Other costs are increasing with inflation which is currently very high. We have worked hard to keep costs down where possible. The total costs for 2023 from unrestricted funds are budgeted at £851,420 compared to the 2022 actual costs of £761,402 but this includes £106,500 to other churches and missions and a further £52,488 for developing ministry leaders from discretionary funds plus £3,000 from designated funds for AV maintenance.

We were blessed to have 14 new people join RGS and 16 increase their giving during 2022. 15 people stopped giving and 9 people reduced their giving. The net result is that RGS income for 2023 is forecast to be lower than it was in 2022 (£471,832 compared to £505,006). Expenses are forecast to exceed income by £197,739 in 2023, but £106,500 to support other churches and missions and £52,488 for developing ministry leaders will be paid from discretionary funds and the £3,000 for AV from a designated fund. That leaves a budgeted deficit of general funds of £35,751. We have budgeted to fund that deficit from church reserves. It would be wonderful if RGS giving plus Gift Aid was higher by this amount as we would not have to use any of the reserves.

Please note that the official audited accounts are shown on pages 30 to 42. Additional information such as the Budget for 2022 and a Summary of Church Based Organisations on pages 43 and 44 do not form part of the audited accounts.

We pray that God will again be good to us in 2023.

John Blackbeard
Chairman of the Finance Committee

Section 14: Financial Report

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Statement of Financial Activities for the year ended 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Income and endowments from:						
Donations and legacies	2a	638,311	124,918	-	763,229	704,435
Investments	2b	24,282	-	133	24,415	36,220
Church activities	2c	26,357	13,212	-	39,569	19,463
Other income	2d	369	-	-	369	-
Total		689,319	138,130	133	827,582	760,118
Expenditure on:						
Raising funds	3a	8,065	-	-	8,065	2,777
Charitable Activities						
Church activities	3b	638,618	12,263	-	650,881	664,325
Mission grants and donations	3c	114,719	35,224	-	149,943	144,935
Total		761,402	47,487	-	808,889	812,037
Net income/(expenditure)		(72,083)	90,643	133	18,693	(51,919)
Transfers between funds	16	78,502	(78,369)	(133)	-	-
		6,419	12,274	-	18,693	(51,919)
Other recognised gains/(losses)						
Gain/(Loss) revaluation of investment assets	6	-	-	(598)	(598)	645
Actuarial profit on defined benefit pension scheme	17	2,000	-	-	2,000	2,000
Net movement in funds		8,419	12,274	(598)	20,095	(49,274)
Total funds brought forward		812,880	1,933,836	5,082	2,751,798	2,801,072
Total funds carried forward		821,299	1,946,110	4,484	2,771,893	2,751,798

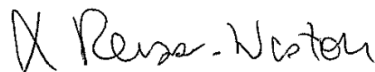
Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Balance sheet as at 31 December 2022

	Note	2022 £	2021 £
FIXED ASSETS			
Tangible assets	5	1,773,347	1,782,728
Investments	6	138,475	139,073
Total fixed assets		1,911,822	1,921,801
CURRENT ASSETS			
Debtors	7	49,786	55,123
Cash at bank and in hand	8	851,178	810,577
Total current assets		900,964	865,700
CURRENT LIABILITIES			
Creditors: Amounts falling due within one year	9	(40,893)	(33,703)
NET CURRENT ASSETS		860,071	831,997
TOTAL ASSETS LESS CURRENT LIABILITIES		2,771,893	2,753,798
Defined Benefit Pension Scheme liability	17	0	(2,000)
TOTAL NET ASSETS		2,771,893	2,751,798
THE FUNDS OF THE CHURCH:			
	10, 11		
Endowment funds		4,484	5,082
Restricted funds		1,946,110	1,933,836
Unrestricted funds		821,299	812,880
		2,771,893	2,751,798

The notes on pages 33 to 42 form part of these accounts.

Approved by the PCC on 28/03/2023 and signed on its behalf by:



Lindsay Reisser-Weston
(Church warden)

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Cashflow Statement for the year ended 31 December 2022

	2022	2021
	£	£
Net Cash generated from operating activities (see below)	17,772	(63,388)
Cash flows from investing activities		
Dividends and interest from investments	4,072	4,976
Rent received from investments	22,365	28,102
Proceeds from the sale of:		
Tangible fixed assets for the use of the PCC	869	-
Purchase of:		
Tangible fixed assets for the use of the PCC (equipment)	(4,610)	(3,210)
Cash received from endowment capital	133	129
Net Cash provided by investing activities	<u>22,829</u>	<u>29,997</u>
Change in cash and cash equivalents in the reporting period	40,601	(33,391)
Cash and cash equivalents at 1 January 2022	810,577	843,968
Cash and cash equivalents at 31 December 2022	<u>851,178</u>	<u>810,577</u>
Reconciliation of net movements in funds to net cash flow from operating activities		
Net income/(expenditure) before investment (losses)/ gains for the year to 31 December 2022	18,693	(51,919)
Adjustments for:		
Depreciation	13,491	14,937
Profit on sale of fixed asset - equipment	(369)	-
Dividends, interest and rent receivable from investments	(24,415)	(36,220)
(Increase)/decrease in debtors	2,283	6,950
Increase/(decrease) in creditors	8,089	2,864
	(921)	(11,469)
Net cash provided by/(used in) operating activities	<u>17,772</u>	<u>(63,388)</u>
Analysis of cash and cash equivalents		
Cash at bank and in hand (note 8)	324,393	287,844
Term and Notice deposits (note 8)	526,785	522,733
	<u>851,178</u>	<u>810,577</u>

Notes to the financial statements for the year ended 31 December 2022

1 Accounting policies

The financial statements have been prepared in accordance with the Church Accounting Regulations together with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) and the Charities Act 2011. The financial statements have been prepared under the historical cost convention except for investments, which are shown at market value where practical to separately value (see note 1h).

The Church constitutes a public benefit entity as defined by FRS 102.

There are no material uncertainties about the Church's ability to continue as a going concern.

1a Funds

Funds "designated by" the PCC for a purpose are unrestricted funds. Restricted funds are those funds that must be expended on a particular purpose specified by the donor. Endowment funds, where the capital must be retained intact, are explained below. All funds which are neither restricted or endowment funds are unrestricted.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law.

1b Incoming resources

Income and endowments

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant or pledge is recognised only when received. Tax recoverable on Gift Aid donations is recognised in the period in which the donations are received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, it is probable that income will be received and the amount of income can be measured reliably.

For legacies, entitlement is taken as the earlier of the date the money is received or the date the Church is aware probate has been granted and notification has been received from the executor(s) that a distribution will be made. Furthermore, legacy income is only regarded as probable once any conditions attached to it have been met or are within the control of the Church.

Other income:

Rental income from the letting of church premises is recognised when the rental is due. Although the PCC treats most church buildings as restricted fund assets, rental income is considered to be unrestricted. Funds raised by church social events and other similar activities and from the sale of books and magazines is accounted for gross.

Income from investments:

Dividends and interest are accounted for when received except for interest arising on fixed rate deposits which is included on an accruals basis.

Gains and losses in investments:

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on each revaluation.

1c Expenditure recognition

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share is accounted for when due and has been paid in full each year.

Governance costs include expenditure on compliance with constitutional and statutory requirements.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligations committing the Church to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure heading. For the information on this attribution refer to note 1d.

Notes to the financial statements for the year ended 31 December 2022 (continued)

1d Allocation of support and governance costs

Support and governance costs have been allocated in their entirety to church activities, as it is the opinion of the trustees', that the majority of the support and governance costs relate to the furtherance of the Church's activities. Governance costs comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to statutory audit and legal fees.

1e Cost of raising funds

The costs of generating funds consists of investment management costs and costs of generating booksales.

1f Charitable activities

Costs of charitable activities include grants made, governance costs, support costs and other costs relating to delivery of various church activities. These activities are further described in the Trustees' report.

1g Fixed assets

Consecrated and beneficed property of any kind is excluded from the financial statements in accordance with s.10 of the Charities Act 2011. Equipment used within the church premises is depreciated on a straight line basis over four years. No depreciation is provided on buildings as the Trustees currently estimate the residual value of the properties (discounted for monetary inflation since their capitalisation) is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial. If the carrying value of the buildings looks greater than their current value on this basis, an impairment review would be carried out and any resultant loss included in expenditure for the year.

1h Assets held for investment

Investments are a form of basic financial instrument and are initially recognised at their transaction value. COIF shares are shown at market value. By virtue of church property being owned in various ways and the property having mixed uses it is not always practical to revalue property held as an investment. Where it is practical, can be accomplished without undue cost and the effect is likely to be significant, investment properties are now stated at valuation. On the basis that it is not practical and the property cannot be valued without undue cost, the property has been valued at cost.

The Church does not acquire put options, derivatives or other complex financial instruments.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their carrying value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised gains and losses are shown separately in the Statement of Financial Activities.

1i Taxation

The Church is a registered charity, and therefore is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

1j Pension costs and other post-retirement benefits

The PCC contributes to defined contribution and defined benefit pension schemes. Contributions to the defined contribution scheme are charged to the SOFA as incurred. The Church of England Funded Pension Scheme is a multi-employer pension scheme and it is not possible to identify the PCC's share of the underlying assets and liabilities so contributions are accounted for as if they were contributions to a defined contribution plan. The amount which an independent actuary has determined is required to make good the PCC's share of the deficit is reflected as a liability and a deficit reduction plan is now underway, as explained in Note 17.

1k Financial assets

Trade and other receivables are measured at transaction price.

1l Financial liabilities

Trade creditors and other payables are measured at transaction price. Liabilities are recognised when there is an obligation to transfer economic benefits.

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2022 (continued)

2	Income and endowments from:	Unrestricted	Restricted	Endowment	Total	Total
		funds	funds	funds	2022	2021
		£	£	£	£	£
2a	Donations and legacies					
	Planned giving:					
	Gift Aid donations	444,895	2,100	-	446,995	456,295
	Tax recoverable	111,999	7,679	-	119,678	124,070
	Other planned giving	60,111	-	-	60,111	62,840
	Collections	3,446	828	-	4,274	2,184
	Donations	17,860	81,710	-	99,570	36,100
	Gift days	-	32,601	-	32,601	20,446
	Legacies	-	-	-	-	2,500
		638,311	124,918	-	763,229	704,435
2b	Investments					
	Rent	17,977	-	-	17,977	32,124
	Dividends and interest	6,305	-	133	6,438	4,096
		24,282	-	133	24,415	36,220
2c	Church activities					
	Outreach events	8,482	-	-	8,482	7,181
	Fees	3,536	-	-	3,536	4,491
	Hire charges	6,331	-	-	6,331	1,884
	Church groups	4,400	13,212	-	17,612	5,243
	Book sales	3,608	-	-	3,608	664
		26,357	13,212	-	39,569	19,463
2d	Other income					
	Profit on sale of equipment	369	-	-	369	-
		689,319	138,130	133	827,582	760,118

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2022 (continued)

3 Expenditure:	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
3a Raising funds					
Cost of generating voluntary income	174	-	-	174	-
Bookstall costs	3,981	-	-	3,981	1,012
Investment management costs:					
Rental property (flat 1, 2 and Castle Court) expenses	3,910	-	-	3,910	1,765
	8,065	-	-	8,065	2,777
3b Church activities					
Diocesan share	105,640	-	-	105,640	101,946
Stipend, NI and pension	39,972	-	-	39,972	39,840
Other staff salary, NI and pension	180,391	-	-	180,391	205,442
Vicar's expenses	1,560	-	-	1,560	5,173
Staff expenses	8,257	-	-	8,257	5,633
Staff accommodation costs	37,824	-	-	37,824	34,490
Upkeep of services	7,630	-	-	7,630	8,610
Church running expenses	10,596	-	-	10,596	9,226
Church maintenance	7,368	-	-	7,368	8,230
Equipment maintenance	1,255	-	-	1,255	1,145
Contribution to vehicle hire costs	1,375	-	-	1,375	-
Garden maintenance	411	-	-	411	671
Catering	4,202	-	-	4,202	1,062
Depreciation	13,491	-	-	13,491	14,937
Admin salaries NI and pension	113,785	-	-	113,785	125,893
Office costs	5,621	-	-	5,621	4,601
Printing postage and stationery	5,347	-	-	5,347	2,659
Bank charges	525	15	-	540	478
Advertising and recruitment expenses	2,045	-	-	2,045	1,589
Legal and accountancy costs	21,024	-	-	21,024	28,105
Hall running costs	18,582	581	-	19,163	13,302
Church House running costs	19,146	-	-	19,146	13,235
Old Vic running costs	7,685	-	-	7,685	7,238
Outreach event costs	8,425	-	-	8,425	10,776
Church groups costs	6,430	9,949	-	16,379	6,135
Other ministry costs (Women, Men, Care, Yth)	5,036	1,718	-	6,754	9,109
Statutory audit fee (excluding VAT)	4,995	-	-	4,995	4,800
	638,618	12,263	-	650,881	664,325
3c Mission grants and donations					
Home mission & church societies	65,262	15,069	-	80,331	69,600
Overseas mission	49,457	20,155	-	69,612	75,335
	114,719	35,224	-	149,943	144,935
Total resources expended	761,402	47,487	-	808,889	812,037

Notes to the financial statements for the year ended 31 December 2022 (continued)

4 Staff costs

	2022	2021
	£	£
Wages and salaries	291,273	323,658
Social security costs	23,412	25,745
Pension costs	19,761	21,772
	334,446	371,175
Average headcount of staff employed by the PCC (including those paid indirectly)	10.1	11.8
Average number of full-time equivalent staff paid directly or indirectly by the PCC	7.9	9.4
No employees received emoluments (excluding employer pension costs) of more than £60,000.		

5 Tangible assets

(All held for Church charitable objectives)

	Freehold land & buildings	Long Leasehold Properties	Plant and Equipment	Total
	£	£	£	£
Cost or valuation				
At beginning of the year	1,759,462	-	181,744	1,941,206
Additions	-	-	4,610	4,610
Disposals	-	-	(999)	(999)
At end of the year	1,759,462	-	185,355	1,944,817
Depreciation and impairments				
At beginning of the year	-	-	158,478	158,478
Charge for year	-	-	13,491	13,491
Eliminated on disposal	-	-	(499)	(499)
At end of the year	-	-	171,470	171,470
Net book value at beginning of the year	1,759,462	-	23,266	1,782,728
Net book value at end of the year	1,759,462	-	13,885	1,773,347

6 Investments

	Long Leasehold Property	Other Investments	Total
	£	£	£
Cost or valuation			
At beginning of the year	133,991	5,082	139,073
Additions	-	-	-
Disposals	-	-	-
Revaluation	-	(598)	(598)
At end of the year	133,991	4,484	138,475
Depreciation and impairments			
At beginning of the year	-	-	-
Charge for year	-	-	-
At end of the year	-	-	-
Net book value at beginning of the year	133,991	5,082	139,073
Net book value at end of the year	133,991	4,484	138,475

Other investments comprise:

217 CBF C of E Investment Fund Income Shares	£
	4,484

7 Debtors

	2022	2021
	£	£
Income tax recoverable	30,179	31,422
Prepayments	7,953	10,599
Accrued income	11,654	13,102
	49,786	55,123

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2022 (continued)

8 Cash at bank and in hand

	2022	2021
	£	£
Immediate access - general funds	141,406	117,951
Immediate access - designated funds	126,995	130,304
Immediate access - restricted funds	55,923	39,508
Cash in hand - general funds	69	81
Term deposits		
Maturing within one year - general funds	200,415	149,733
Maturing within one year - designated funds	238,000	373,000
Maturing within one to two years - general funds	3,370	-
Maturing within one to two years - designated funds	85,000	-
	851,178	810,577

9 Creditors: amounts falling due within one year

	2022	2021
	£	£
Creditors and Accruals	24,442	24,649
Tax and social security	7,760	6,639
Other creditors	8,691	2,415
	40,893	33,703

10 The funds of the Church

	2022	2021
	£	£
Details of particular funds maintained are:		
Endowed Funds		
<i>The Crump Bequest</i>	4,484	5,082
A permanent endowment, the interest from which is to help meet the costs of maintaining church services.		
Restricted funds		
<i>Groups</i>	11,582	9,554
Restricted fund balance for groups within the church who administer their own funds. Total church group income and expenditure is included in these accounts.		
<i>Sunday School</i>	416	610
Gifts donated for use by the Sunday School groups in the church		
<i>The Mark Wheatley Fund</i>	5,504	5,539
Funds given in memory of Mark Wheatley for young people to take non-Christian friends to Summer camps.		
Restricted and Designated funds		
<i>Mission Hardship Funds</i>	2,475	13,963
Designated and restricted funds to meet Mission needs in difficult economic times.		
<i>The Care Fund</i>	4,077	2,313
Designated and restricted funds to meet need in difficult economic times.		

In addition to the above, Gift Days and Special Collections are considered "restricted funds".

Notes to the financial statements for the year ended 31 December 2022 (continued)

11 Summary of assets and liabilities for church funds

	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2022	TOTAL 2021
	£	£	£	£	£
Fixed assets for Church use	17,115	1,756,232	-	1,773,347	1,782,728
Fixed asset investments	-	133,991	4,484	138,475	139,073
Debtors	41,609	8,177	-	49,786	55,123
Cash at bank and in hand	795,255	55,923	-	851,178	810,577
Creditors: Amounts falling due within one year	(32,680)	(8,213)	-	(40,893)	(33,703)
Defined Benefit Pension Scheme liability	-	-	-	-	(2,000)
	821,299	1,946,110	4,484	2,771,893	2,751,798

12 Council members

These council members received payments for their services during the year: Kate Wheatley, Rev Jon Drake and John Blackbeard received remuneration for their duties as employees. Rob Hurley received a payment for audiovisual duties during a church thanksgiving service.

The aggregate remuneration, including employer pension contributions, paid to and on behalf of the above council members was £90,661 (2021, £90,471).

Certain members of the Parochial Church Council are reimbursed expenses they incur in their work for the Church. £9,510 was reimbursed to or paid for five council members during the year (2021, £3,784 for five members)

The council member Rev Neil Watkinson received funding via Crosslinks for his missionary work in Asia as part of our mission funding of £6,873 (2021 £6,872).

The council member Phebe Tay rented our property - Flat 2 St Marys Close up until June 2021. Market rent was paid - the total payable for the year to 31 December 2021 was £5,337.

13 Related party transactions and key management personnel

Related party transactions

One Council member is also a Trustee/Director of the A&M Trust. Donations and grants received for Project Connect from the A&M Trust were £78,059 (2021, £10,000). A donation was made to the A&M Trust for £16,000 during the year (2021, £nil)

Key management personnel

Other than those disclosed in note 12 above, no other key management personnel are remunerated by the Church.

Two members of staff who are considered to be key management personnel are remunerated by the Diocese.

14 Grants made

Of the total grants made from general funds to further the Church's mission work, £38,724 (2021, £21,250) was to various institutions and £75,995 (2021, £71,098) to individuals.

15 Capital commitments

The Parochial Church Council had commitments as at 31 December 2022 relating to refurbishment work on the property 1 Hemsdale and to website improvements amounting to approximately £6,000 and £2,000 respectively. At 31 December 2021 there were commitments relating to the building modifications work on the church under Project Connect amounting to approximately £2,000.

16 Transfers between reserves

The net transfer to General Funds from Project Connect this year to repay Project Connect costs funded from General Funds was £78,059 (2021, £2,939).

Notes to the financial statements for the year ended 31 December 2022 (continued)

17 Church of England Funded Pension Scheme (CEFPS)

St Andrews & St Mary Magdalene PCC participates in the Church of England Funded Pensions Scheme for stipendiary clergy, a defined benefit pension scheme. This scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Responsible Bodies.

Each participating Responsible Body in the Church of England Funded Pensions Scheme pays contributions at a common contribution rate applied to pensionable stipends.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. It is not possible to attribute the Scheme's assets and liabilities to each specific Responsible Body, and this means contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year (2022: £9,266 , 2021: £9,956), plus the figures in relation to the Scheme's deficit highlighted in the table below as being recognised in the SoFA, giving a total charge of £7,266 for 2022 (2021: £7,956).

A valuation of the Scheme is carried out once every three years. The most recent Scheme valuation completed was carried out at as 31 December 2021. The 2021 valuation revealed a surplus of £560m, based on assets of £2,720m and a funding target of £2,160m, assessed using the following assumption:

- An average discount rate of 2.7% p.a.;
- RPI inflation of 3.6% p.a. (and pension increases consistent with this);
- CPIH inflation in line with RPI less 0.8% pre 2030 moving to RPI with no adjustment from 2030 onwards;
- Increase in pensionable stipends in line with CPIH;
- Mortality in accordance with 90% of the S3NA tables, with allowance for improvements in mortality rates in line with the CMI2020 extended model with a long term annual rate of improvement of 1.5%, a smoothing parameter of 7, an initial addition to mortality improvements of 0.5% pa and an allowance for 2020 data of 0% (i.e. w2020 = 0%).

Following the 31 December 2018 valuation, a deficit recovery plan was put in place until 31 December 2022 and the deficit recovery contributions (as a percentage of pensionable stipends) were as set out in the table below. An interim reduction to deficit contributions to 3.2% of pensionable stipends was made with effect from 1 April 2022. Following finalisation of the 31 December 2021 valuation, deficit contributions ceased with effect from 1 January 2023, since the Scheme was in surplus.

As at 31 December 2020 and 31 December 2021 the deficit recovery contributions under the recovery plan in force were as set out in the table below. For senior office holders, pensionable stipends are adjusted in the calculations by a multiple, as set out in the Scheme's rules.

	<u>January 2018 to</u> <u>December 2020</u>	<u>January 2021 to</u> <u>December 2022</u>
% of pensionable stipends		
Deficit repair contributions	11.9%	7.1%

Notes to the financial statements for the year ended 31 December 2022 (continued)

17 Church of England Funded Pension Scheme (CEFPS) cont...

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. However, as there are no agreed deficit recovery payments from 1 January 2023 onwards, the balance sheet liability as at 31 December 2022 is nil. The movement in the balance sheet liability over 2021 and over 2022 is set out in the table below.

	<u>2022</u>	<u>2021</u>
	£	£
Balance sheet liability at 1 January	2,000	4,000
Deficit contribution paid (recognised in SoFA)	(1,000)	(2,000)
Interest cost (recognised in SoFA)	-	-
Remaining change to Balance sheet liability (recognised in SoFA)*	(1,000)	-
Balance sheet liability at 31 December	-	2,000

* Comprises change in agreed deficit recovery plan, and change in discount rate and assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions. No assumptions are needed for December 2022 as there are no agreed deficit recovery payments going forward. No price inflation assumption is needed since pensionable stipends for the remainder of the recovery plan were already known.

	<u>December 2022</u>	<u>December 2021</u>	<u>December 2020</u>
Discount rate	n/a	0.0% pa	0.2% pa
Price inflation	n/a	n/a	3.1% pa
Increase to total pensionable payroll	n/a	-1.5% pa	1.6% pa

During 2022 (and 2021) the deficit contributions paid of £1,000 (2021, £2,000) and the change in the Balance sheet liability of £1,000 (2021, £nil) have been reflected as part of the year's pension charge.

The legal structure of the scheme is such that if another Responsible Body fails, St Andrews & St Mary Magdalene PCC could become responsible for paying a share of that failed Responsible Body's pension liabilities. However the PCC will not have to pay more in any year than the contribution rate set for that year.

In addition, the PCC is classed as a minor body under this scheme and when a minor body ceases to have active members it is not required to pay a debt. Instead its liabilities are apportioned to the major bodies, being in this case the Oxford Diocesan Board of Finance.

Notes to the financial statements for the year ended 31 December 2022 (continued)

18 Statement of Financial Activities for the year ended 31 December 2021 - comparative figures

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021
		£	£	£	£
Income and endowments from:					
Donations and legacies	2a	649,659	54,776	-	704,435
Investments	2b	36,091	-	129	36,220
Church activities	2c	13,925	5,538	-	19,463
Total		699,675	60,314	129	760,118
Expenditure on:					
Raising funds	3a	2,777	-	-	2,777
Charitable Activities					
Church activities	3b	638,287	26,038	-	664,325
Mission grants and donations	3c	92,348	52,587	-	144,935
Total		733,412	78,625	-	812,037
Net income/(expenditure)		(33,737)	(18,311)	129	(51,919)
Transfers between funds		2,849	(2,720)	(129)	-
		(30,888)	(21,031)	-	(51,919)
Other recognised gains/(losses)					
Gain/(Loss) revaluation of investment assets	6	-	-	645	645
Actuarial profit on defined benefit pension scheme	17	2,000	-	-	2,000
Net movement in funds		(28,888)	(21,031)	645	(49,274)
Total funds brought forward		841,768	1,954,867	4,437	2,801,072
Total funds carried forward		812,880	1,933,836	5,082	2,751,798

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Budget for the year ended 31 December 2023

	Total Budget 2023	Total Budget 2022	% increase in 2023 budget figures compared to 2022 budget	Actual 2022
Unrestricted funds				
Incoming Resources				
Planned giving gift aid donations	418,310	432,450	-3.3%	444,895
Tax recoverable	105,078	108,313	-3.0%	111,999
Other planned giving	53,522	54,198	-1.2%	60,111
Collections at services	4,105	1,750	134.6%	3,446
Donations	4,558	5,334	-14.5%	17,860
Grants/Legacies	-	-		0
Ministry events	12,010	4,934	143.4%	8,482
Fees	2,674	4,330	-38.2%	3,536
Hire charges	4,336	2,173	99.5%	6,331
Church groups	6,480	5,000	29.6%	4,400
Bookstall sales	4,000	1,500	166.7%	3,608
Rental income	32,306	17,430	85.3%	17,977
Dividends and interest	6,302	2,963	112.7%	6,305
Surplus on sales fixed assets	-	-		369
Total Incoming Resources	653,681	640,375	2.1%	689,319
Resources Used				
Cost of Generating funds				
Bookstall costs	4,000	1,500	166.7%	3,981
Church Activities				
Diocesan share	106,000	105,640	0.3%	105,640
Ministry staff salary costs	208,472	220,853	-5.6%	217,948
Other staff costs	27,956	31,963	-12.5%	39,536
Church running costs	49,479	41,600	18.9%	48,865
Administration staff salary costs	116,538	113,465	2.7%	113,785
Other administration costs	39,375	40,122	-1.9%	34,614
Property costs	55,233	59,150	-6.6%	56,768
Mission grants and donations	191,770	95,770	100.2%	114,719
Ministry events	21,605	13,294	62.5%	13,461
Church groups costs	6,480	5,220	24.1%	6,430
Governance costs (net of VAT)	5,042	4,850	4.0%	4,995
Investment costs				
Rental property expenses	17,470	1,025	1604.4%	660
Property repairs general budget	2,000	2,000		-
Total Resources used	851,420	736,452	15.6%	761,402
NET INCOMING/(OUTGOING) RESOURCES	(197,739)	(96,077)		(72,083)
BUDGETED DEFICIT COVERED BY:				
Discretionary Funds	(106,500)	-		-
Ministry Leaders Fund	(52,488)	(39,210)		(42,243)
AV Fund	(3,000)	(5,000)	AV Fund	(811)
General Fund	(35,751)	(51,867)	General Fund	(29,029)
	(197,739)	(96,077)	Net income/ (expenditure) per SOFA	(72,083)

Parochial Church Council of St Andrew & Mary Magdalene, Maidenhead

Summary of accounts of Church Based Organisations

For the year ended 31 December 2022

This sheet is not intended as a comparison of the organisations represented. It provides a summary of their financial activity during the year. The summary is drawn from the detailed accounts submitted by the treasurers and checked by independent examiners. If any reader would like to see any of the detailed accounts, please ask the treasurer of the

	Mother & Toddlers	7-Up	Allsorts	Focus Groups	Flower Ministry	Care Fund
Balance of funds b/fwd	2,585	545	2,345	3,484	595	2,313
Income						
Fees, subs, charges, sales	3,443	988	-	2,350	-	-
Weekend Away		-	-	4,675	-	-
Donations	72	-	-	64	1,709	250
Gift Aid on donations				16	6	63
Total income	<u>3,515</u>	<u>988</u>	<u>0</u>	<u>7,105</u>	<u>1,715</u>	<u>313</u>
Expenses						
Running expenses	2,207	814	329	1,500	838	-
Weekend Away costs	-	-	-	4,336	-	-
Donations/gifts	1,115	-	-	-	-	-
Care Fund payments	-	-	-	-	-	6,049
Total expenditure	<u>3,322</u>	<u>814</u>	<u>329</u>	<u>5,836</u>	<u>838</u>	<u>6,049</u>
Excess of incoming resources over expenditure	193	174	(329)	1,269	877	(5,736)
Transfer (to)/from other funds	-	-	-	(125)	-	7,500
Balance of funds c/fwd	<u>2,778</u>	<u>719</u>	<u>2,016</u>	<u>4,628</u>	<u>1,47</u>	<u>4,077</u>
Comprising:						
PCC Bank account	-	681	2,016	694	31 1,44	313
Organisation accounts/cash	3,321	38	-	40	1	2,424
Loans made	-	-	-	-	-	1,400
Prepayment/(accrual/creditor)	<u>(543)</u>	<u>-</u>	<u>-</u>	<u>3,894</u>	<u>-</u>	<u>(60)</u>
At 31 December 2022	2,778	719	2,016	4,628	1,47 2	4,077

Section 15: Auditor's Report



Chartered Accountants | Registered Auditors

Independent auditor's report to the Parochial Church Council and members of the Church of St Andrew and St Mary Magdalene, Maidenhead.

Opinion

We have audited the financial statements of the Church of St Andrew and St Mary Magdalene (PCC), Maidenhead (the 'charity') for the year ended 31 December 2022 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2022, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Parish in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Charities Act 2011

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees' Report prepared for the purposes of charity law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees responsibilities, the PCC are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the PCC determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the PCC are responsible for assessing the Parish's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the PCC either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Fraud and breaches of laws and regulations - ability to detect

Identifying and responding to risks of material misstatement due to fraud

To identify risks of material misstatement due to fraud ("fraud risks") we assessed events or conditions that could indicate an incentive or pressure to commit fraud or provide an opportunity to commit fraud or provide an opportunity to commit fraud. Our risk assessment procedures included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims.
- Enquiry of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Using analytical procedures to identify any unusual or unexpected relationships.
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the rationale of significant transactions outside the charitable objectives of the charity.

We communicated identified fraud risks throughout the audit team and remained alert to any indications of fraud throughout the audit.

As required by auditing standards, and taking into account our overall knowledge of the control environment, we perform procedures to address the risk of management override of controls, in particular the risk that management may be in a position to make in appropriate accounting entries.

We did not identify any additional fraud risks.

We performed procedures including identifying journal entries to test based on risk criteria and comparing identified entries to supporting documentation. These included those posted to unrelated accounts, those posted containing key words, and those posted to an account linked to a fraud risk.

Identifying and responding to risks of material misstatement due to non-compliance with laws and regulations

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience, and through discussions with the trustees and other management (as required by auditing standards), and from inspection of the Charity's regulatory and legal correspondence and discussed with the trustees and other management the policies and procedures regarding compliance with laws and regulations.

We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

The Charity is subject to laws and regulations that directly affect the financial statements including financial reporting legislation (including related charities legislation) and tax legislation, and we assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.

We did not identify any others where the consequences of non-compliance alone could have a material effect on amounts or disclosures in the financial statements.

Context of the ability of the audit to detect fraud or breaches of law or regulation

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it.

In addition, as with any audit, there remained a higher risk of non-detection of fraud, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. Our audit procedures are designed to detect material misstatement. We are not responsible for preventing non-compliance or fraud and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's Trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Paul Fagan FCCA (Senior Statutory Auditor)
for and on behalf of Craufurd Hale Audit Services Limited

.....

Chartered Accountants
Statutory Auditor

Ground Floor, Arena Court
Crown Lane
MAIDENHEAD
SL6 8QZ

Accounts

Annual Report & Accounts

Year Ending 31st December 2021



"Give thanks to the Lord, for he is good;

His love endures for ever."

Psalm 118:1

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Section 1: Summary of 2021

The 2021 Annual Report provides an overview of our church – the people, Sunday services, the midweek groups, the PCC, missions, the finances and buildings and much more. We hope that as you read the report, you will get a sense of the joy of our church family meeting together and serving the Lord.

2021 was again an unusual year due to the pandemic. We met in person when we were able to do so, but held services and meetings on Zoom and/or Teams when we could not.

Some of the regular activities included

- People met to hear God's word and worship him at our 8am, 9.15am, 11am, 4pm and 6.30pm Sunday services.
- 31 Growth Groups met in the evenings or during the day.
- A full program of meetings and fun for the youth including a Senior Youth Weekend Away.
- Many children's activities on Sundays and during the week.
- Christianity Explored and Christian Foundations.
- Gospel and Race meetings and prayer meetings.
- Third Thursday Table lunches.

When the regulations required it, we held services on Zoom which, although they had significant limitations, enabled us to meet together virtually and, by going into break out rooms after services, to catch up and pray for one another.

It was a great joy to be able to meet again in person for much of the year. Socially distanced seating was provided for those requesting it.

Christmas Unwrapped on site was a great success. We had more children participating than previous years. The carol services in the church and on Zoom were good times to meet over Christmas.

Christianity Explored and Christian Foundations online benefited as people from far and wide could join us on Zoom and later in the year, they were held in hybrid form with some in person and some on Zoom.

Growth Groups, St Mary's evening, 20s and 30s and the APCM on Zoom were all successful with more people attending than normal. It was special to have our mission partners join us on Zoom at St Mary's evening and in some services. These are some of the good things to come out of the pandemic and we retained some of these benefits when we were able to meet again in person.

Other highlights for the year were:

- The joy of sharing as a church family in the baptisms of Theodore Eves and Flora Chisholm.
- The joy of celebrating the wedding of Kimberley Williams and James Thomas.
- Supporting our mission partners at home and around the world.

Please give thanks to God for the time, energy and effort of so many that together make up the ministry of St Mary's, and thank God for his continual blessing of both willing servants and financial provision that enable us to serve God and His people.

Section 2: Reports by Church Groups

CONGREGATIONS

8am Communion

There were a number of changes at the 8 o'clock communion over the course of 2021. The first change took place in the middle of the year and involved me taking over leadership from Will to free him up to lead the 6.30 with Tom. The second change involved a transition from meeting in the Church Hall (which interfered with setting up for children's work at the 9.15) to meeting in the lower lounge (which is a more intimate venue). Amidst the change we have continued to enjoy our strong bonds of fellowship, using the BCP in contemporary language and are grateful for all whom God has used to nourish us with the preaching of his word (preachers for the most part also preach at the 6.30). Although a small number who attended pre-Covid have found it hard to return, we have continued to enjoy the in-person attendance of a solid core group and a number on Zoom (including Victor and Sheila in Portugal). We are in good heart and were delighted recently to have our first post-service breakfast together since the pandemic began. Thanks to Robert Weeks for being such a reliable sidesman and to Bernard Obi for his pastoral care.

Ian Miller

9.15am Congregation

It has been a joy to see God at work in the 9.15am Congregation throughout 2021 despite the challenges of the ongoing COVID pandemic. We have had at least four different patterns of service through the year. From January until the end of March we held services online, live via Zoom, since we were not able to meet in-person. On Easter Sunday, 4th April, it was wonderful to meet physically together again as God's people. From mid-April were able to resume children's groups as part of the Sunday services. We were still not able to sing inside, so in June we began to sing God's praises in the church garden after the service. Finally, at the end of July we rejoiced to be able to sing again inside the church building. We must give thanks for the army of volunteers in Music, AV, Welcome, Children's Ministry and other areas who worked so hard to make these various patterns of service possible, and to the Lord who sustained and encouraged us through it all.

Throughout the year we enjoyed a varied diet of preaching from Exodus 15-40, Philippians and Mark 1-5, together with topical series on *Power Plays* and *Learning from COVID*.

It has been wonderful to have a number of new people join the congregation since we were able to open our doors again in April. It was also tremendous to see a growing number of congregation members returning to church in-person as the year went on. Truly, there is no substitute for meeting physically with Christian brothers and sisters to hear God's word, sing his praises and encourage each other in our walk with him. We continue to pray for and keep in touch with a handful of congregation members we are yet to see back at St Mary's since we have reopened.

I want to express my appreciation to the Congregation Team (Linsley Green, Marisa Tredoux, Dick & Fiona West, and Rob & Tarryn Wingfield), the Growth Group Leaders, and many others who have worked so lovingly through a challenging year to keep in touch with congregation members and help us encourage one another in Christ.

Jon Drake

11am Congregation

We give thanks to God for his faithfulness to us as an 11am Congregation despite the ongoing disruptions of the COVID pandemic throughout 2021. As with the earlier 9.15am Congregation we had at least four different patterns of service through the year. From January until the end of March we held services online, live via Zoom, since we were not able to meet in-person. On Easter Sunday we began to meet physically together again as God's people. From mid-April were able to resume children's groups as part of the Sunday services. In June we began to sing God's praises in the church garden after the service.

Finally, at the end of July we were able to sing again inside the church building. We thank God for all the volunteers who worked so hard with music, AV, welcome, children's ministry and more besides to make all these services possible.

During 2021 we had preaching from Exodus 15-40, Philippians and Mark 1-5, together with topical series on *Power Plays* and *Learning from COVID*.

One of the challenges for the congregation throughout 2021 has been the smaller number of people attending services in-person compared to before the pandemic. Many 11am Congregation members are vulnerable and were unable to come to church in-person for some or all of the year. We have therefore continued to provide a Zoom service and telephone dial in option. For those who are able to, however, there is no substitute for meeting physically with Christian brothers and sisters to hear God's word, sing his praises and encourage each other in our walk with him. We continue to pray that more and more congregation members will be confident to attend church in-person and able to come regularly.

It has been a joy to see a growing number of families with children aged 0-11 attending the congregation and finding that 11am works well for them. We give thanks for Kate, Nick and their teams for the sterling work they are doing with the children.

I want to express my thanks to the Congregation Team (Robin Aghovia, Yemi Awoyemi, Neil McDonald, Louise Drake and Schona Strange) and Growth Group Leaders have done amazing work though a challenging year keeping in touch with congregation members and encouraging us in Christ.

Jon Drake

4pm Congregation

2021 was an exciting year at the 4pm as we have been blessed by over 40 new members. As a consequence we have become a more diverse congregation in terms of ethnicity, in terms of age (we now have some over 70s!) and in terms of marital status (we now have a significant number of singles). Challenges have included being good at welcoming, getting to know one another, arriving on time and involving newcomers and people from all backgrounds in serving. We have therefore expanded our welcome team (ably led by Chris Roberts), held hospitality Sundays, organised an afternoon of food and fun in Oaken Grove park, put together a team of 12 to organise the Hong Kong Celebration evening, occasionally had prayers and Bible readings in different languages during services, and involved people from different ethnic backgrounds in all aspects of our Sunday gatherings and congregation life.

Our creche has been restarted with a rota of leaders and helpers and we are all thankful to the many who are involved in enabling our children's groups to happen. It has been a joy to welcome Yanzi and Paul Muir onto our congregational oversight team (which continues to be a great source of wise counsel and encouragement). I am so thankful for our Growth Group leaders and all that they do week by week and it has been very encouraging to see the Cantonese Growth Group start and grow under the leadership of Justin Tse, Forrest Yau and Christine Lau. Heather Fielding, Yanzi Muir, Heidi Cooper and Tamsin Miller have put together a good programme of events for the 4pm ladies and sixteen men have just returned from a weekend away at the Pines which was a great blessing.

My prayer is that we will continue to grow in love for God, in spiritual maturity, in love for one another and in number – all for God's glory.

Ian Miller

6.30pm Congregation

The evening congregation experienced a number of changes in leadership during 2021. In July, both Tim Adams (congregational leader) and Simon Eves (youth minister) left to begin their theological training. During the autumn, Tom Brewster took charge of organising the Sunday services, Will Stileman oversaw the growth groups and pastoral care, and Melinda Stylo led the after-church activities for the youth. Tom and Will announced their own departures shortly before Christmas, and Richard Crane began to transition into the congregational leader role.

We praise God for sustaining the faith of many through the disruption of the pandemic, and for the loving care that we've seen among the congregation for those who've struggled with illness, anxiety and unemployment. We're particularly grateful to the Congregational Oversight Team for handling the many practical changes that occurred during the year – not least the Covid-safe Communion services! And for the love and faithfulness of all the growth group leaders who served us during the year - Andrew and Liz Kennedy, Helen Norton, Nick McDonald, Jan and Elna Strydom, Mike and Helen Walker, Callum Patterson, Martin and Elizabeth Rich, and Jeremy and Jo Byfleet. As in previous years, and reflecting the predominant demographic of young adults at the 6.30, there was significant turnover with a number of people joining us as well as leaving Maidenhead. When our in-person services resumed after the Covid lockdowns, a typical Sunday saw 80-100 adults and 20 teenagers in the services, of which 50-60 were also joining midweek growth groups.

We're enormously grateful for the Lord for raising up so many servant-hearted volunteers, particularly in our music, AV and welcome teams, and for the technical expertise of Tom Brewster who enabled us to deliver services online. As we look ahead to 2022, please pray for an increasing focus on outreach, and for deepening relationships among the congregation. We pray that we would remain in the vine and bear much fruit (John 15).

Richard Crane

ADULT ACTIVITIES

20-30s Review 2021

Praise God that the group has continued to maintain good relationships this year, adapting with the pandemic, organising virtual gatherings when appropriate. A whatsapp group is new for this year and has enabled more immediate sharing of encouragements, prayers and organisational stuff with the group. We were thankful for Richard and Gracy Crane supporting us with a virtual evening looking at what God wants from our work. Many of the group have opened their gardens to the group allowing us to meet safely for BBQs and housewarmings. We have resumed our trips to the pub after church allowing further fellowship and aiming to welcome new people. Please pray for all of us that we would encourage each other to grow in our faith and form deep friendships where we are open about our faith struggles and go further than superficial conversations, keeping Jesus in the centre. Pray that new people would continue to come and feel welcomed whatever their faith journey and that we would invite non-Christian friends.

Ruth McElhone

ALLsorts

This has been a difficult year for us all, and especially for our friends who are particularly vulnerable and have therefore been under extra restrictions. We have been unable to meet in person but have had some monthly zoom meetings, which have proved especially problematic for our members, their carers and staff in the group homes. However we did manage a zoom Nativity story, complete with costumes and carols at Christmas. Otherwise we have tried to keep in touch with phone calls.

We hope and pray for better things this year – that this group will be able to continue and that St Mary's will be able to help us to bring Jesus' love to these special friends.

Sue Nordberg

Audio, Visual & Lighting

Following on from last year, the aim of the AV team has been to deliver a high-quality audio and visual experience for both in-person and online services during the varying Covid-19 restrictions that impacted the church. The current AV equipment continues to function well for the needs within the church building and has only required minor expenditures for general replacements. The online performance has been significantly improved with the addition of new cameras and a simplified controller.

As ever, a special word of thanks to the many volunteers that operate the AV equipment from week to week and especially Adam Stylo who has again dedicated a huge amount of time and effort this year to AV technical support and training.

Jim Beswick

Careers Advice

Work, in all its forms matters to God and it's a key part of all of our lives. For many, the last year has meant that lots of aspects of our working lives have changed to some degree or not. At St. Mary's we believe supporting our members and friends outside the church in this area of their lives is important.

Through referrals to the staff team, we have supported people returning to work from illness and moving into a new job and our support has ranged from practical advice on how to write a CV to how to use social media more effectively. This year we have also added extensive support material on our website under the 'work matters' section covering a range of issues from being made redundant, thinking about retirement and how to find deal with stress in the workplace and we hope that this provides another means to support members and friends whenever they need.

The service relies on active support from those with professional HR experience so if you have this experience and would like to get more involved, please contact Liz Tolcher.

Liz Tolcher

Christianity Explored

Thanks to God, we were able to run Christianity Explored courses three times during the year. It was wonderful to see the church family inviting their friends, and then joining them in attending the course. Whilst in each nine-week course a number dropped out, the majority completed it, and it was encouraging to see the Lord at work in people's lives.

In the spring and summer terms, led by Ian Miller, groups of nine and five people met online due to the ongoing Covid-19 restrictions. But this enabled some to participate from further afield, in locations ranging from Devon to India! In the autumn, led by Richard Crane and Will Stileman, we were able to open our doors and meet in a hybrid fashion, with a group of sixteen meeting either in person or online. We give particular thanks for Maggi Richards and her team of volunteers providing a Covid-safe hot meal service in the parish hall each week.

Ian Miller and Richard Crane

Christian Foundations

As with Christianity Explored, the Christian Foundations course continued to run on Monday evenings though the year, initially online led by Richard Crane, and then in a hybrid in-person/online fashion led by Ian Miller in the autumn term. The content of the course continued as in previous years; Philippians in the spring, the doctrine of God in the summer, and the doctrine of the church in the autumn. New members joined the group at the beginning of each term, most having recently completed Christianity Explored. Due to the large numbers at Christianity Explored in 2020, the Foundations group was unusually in the spring and summer terms with 24 and 29 members respectively. This included a number living far from Maidenhead who would not have been able to attend had we met in person. Given the size of the group, three breakout discussion groups were ably led by Jess Lehane, Chris Roberts, Scott and Sharon Bedford, Will Stileman and Lindsay Reisser-Weston. We thank God that this format provided leadership training as well as benefitting the group members.

Ian Miller and Richard Crane

Deanery Synod

St Mary's is part of the Maidenhead and Windsor Deanery Synod, which met (virtually) three times during 2021.

The February meeting considered the new Deanery Mission Action Plan and active initiatives in the Deanery. The May meeting heard from Ian Macdonald from the Diocese of Oxford about reaching out, particularly towards young people. The September meeting heard from Rev Polly Falconer (UK Minority Ethnic Discipleship Enabler) about understanding and celebrating diversity in the diocese, including her personal experiences of prejudice. In addition, the September meeting discussed and approved a change in allocation of parish share amongst parishes in the Deanery, which will likely result in an increased request for parish share from St Mary's starting in 2023. Sensitive discussions about how this is implemented and how much is paid when will take place in 2022. Please pray for wisdom for the Finance Committee and PCC as they discuss this amidst other financial pressures. 2021 was the first year for many years in which our Deanery as a whole did not pay its full allocation of parish share to the Diocese.

Thomas Walton

Flower Ministry

"The flowers of God's Garden bloom not only double, but sevenfold; they are continually pouring forth fresh fragrance"
CHARLES SPURGEON

Review of the Year

During some months, the church was closed. When attendance was allowed, the flower team decorated the church, and provided fresh flowers in the chapel when it was open for private prayer. The main arrangements have provided a touch of floral colour to Zoom services.

Flower team Members

Our faithful team of five (thank you, Kim Boulter, Donna Stimson, Judy Percy, and Sylvine Andrews) has provided arrangements week by week. But we have been affected by absence and illness and would welcome new helpers.

Thank you, and your help, please

We have been grateful for the congregation's continuing support, though the number of regular contributors has continued to fall. We would love to welcome new interest and support from members of the church family.

Naomi Kate Khoo

Growth Groups

I give joyful thanks to God for the amazing work the Growth Group leaders have done through 2021. For much of the year it was not possible for the groups to meet physically. Nevertheless, all of the Growth Groups have continued to operate either via online video conferencing, or in one case with group members pairing up to do studies on the telephone. From the summer onwards, some groups resumed meeting in-person while others continued online, depending on the needs of the group members. All the leaders have shown wonderful love, perseverance and skill in maintaining the ministry and fellowship of the Growth Groups. The number of Growth Groups increased by two during 2021. We had nine evening groups for the 9.15am Congregation, five for the 11am Congregation, four for the 4pm Congregation and six for the 6.30pm Congregation. There are also two geographic evening groups meeting in Marlow and the Windsor & Eton area and one Cantonese speaking Growth Group meeting onsite at St Mary's. In addition to these groups we have a four daytime groups for women, one for men, one mixed daytime group, and the Tuesday morning women's groups.

During 2021 the Growth Groups have studied a topical series on 'The Whole of Life for Christ' and the books of James and 2 Timothy.

In a difficult year for many the Growth Groups have been a life-line and blessing for God's people, underlining how important it is for us to feed together on God's word and build each other up in our knowledge and love of Christ.

Although the Men's Daytime Bible study group has had some turmoil this year as far as leaders are concerned, they have been meeting regularly. Roger Hines has taken on the role of leader and is currently fulfilling that role very well. The group is still meeting remotely but hope to be meeting in person very soon. The core of the group is very strong and are attending regularly. The last few meetings were on the Sermon Series from Isaiah, "The Servant King", which is a blessing to study.

Pastoral Care

Sending out fortnightly mailings with sermons and other church news for those who cannot come or access services online.

A monthly lunch (Third Thursday Table) for those who would like company during the day-including a testimony and singing a hymn.

The staff team prays through the pastoral list about 5 times a year and follows up those who have not been at church or who are undergoing hard times.

Home communion offered to those who cannot get out at Christmas and Easter.

Meals and emergency funds were provided for those in particular need.

Our 'Life Matters' programme has continued to give teaching on specific topics. Retirement Matters happened in November-with about 12 attending- and Anger Matters will happen in the growth groups in March.

A monthly support group for those who are same sex attracted and find it helpful to meet with others for mutual encouragement and support.

Rachel Meynell

This group continues to meet monthly and is now going through the Living in Love and Faith series. New members are always welcome, please feel free to contact me. This group is confidential and your identity will be kept confidential.

Rachel Meynell

In 2021, 46 different authors wrote 64 different articles for the Blog. As the word cloud below shows the most frequent words are God, church, Jesus, St Mary's and people - an apt synopsis of the blog.



The blog is kept going by church family members contributing articles all year round about issues, events and updates from St Mary's mission partners and staff. The different writers and articles reflect the variety of people and activities at St Mary's - thank you for contributing.

All the articles and photos on the blog are collated and published as Touchline, the regular church magazine. Special thanks to the proof reader and Touchline compiler for their work through the year behind the scenes. If you would like to find out more, or help with the blog, proof reading or compiling Touchline, please do contact me.

Women's ministry

We long to see each woman in the church growing in her relationship with Jesus and living a godly life, whatever God has called her to. This happens as we study God's word together, and as we build encouraging and godly friendships.

To this end we run:

Women's growth groups (about 60 women in all) continued to meet on zoom and are now back to meeting in person -4 meet at Church on a Tuesday morning with a creche, and 4 meet at other times around Maidenhead. All with the aim of understanding God's word better and supporting and praying for one another.

We were able to have one women's breakfast in October where we looked at John 15-Jesus saying that He is the Vine. About 90 women came along.

Covid has limited some of our activities but the women's book group has continued on zoom, and other gatherings have helped to encourage friendships including walks and informal socials.

We enjoyed getting together and inviting friends to the Willow Wreath evening before Christmas as a way of reaching other women with the gospel.

Thank you so much to those who have made all these events possible.

Rachel Meynell

MISSION

Mission Strategy Committee

The purpose of the Mission Strategy Committee [MSC] is to devise a strategy for our support of missions and to bring to the PCC recommendations of which Christian organisations and individuals we should support. The committee meets around 3 times a year. Current members are: Anthony Kan (who has taken over from me as Chair), Peter Crossley (Mission Treasurer), Damian Eustace (PCC representative), Jo Jobson, Jennie Kemp (Secretary of the Mission Strategy Committee), Rose Matovu and Adam Stylo. Last year as a church we gave £96,248 towards the support of mission partners and gospel charities, of which £4,900 came from the Mission Hardship Fund which was established last year (2020) to support a number of Mission Partners and Gospel organisations with whom we have had dealings who have experienced financial difficulties because of the global pandemic. A particular highlight of the year was recommissioning of Steven and Jo Wheatley as one of our Mission Partners and their heading out to Malawi. I would like to take this opportunity to thank Jo Jobson for heading up the Support Group. Thanks must also go to Peter Crossley for all the research he does in administering the Mission Budget.

Will Stileman

Mission Partner Support Group

The Mission Partner Support Group (MPSG) is the main contact between St Mary's and our mission partners in the UK and overseas. We keep in touch with the mission partners, praying for them, encouraging them and passing their prayer requests and news to the church family. Our World Focus Sunday occurred during lockdown, so we took the opportunity to invite our mission partners to join us by Zoom in each of the services and also to stay around for the breakout groups afterwards, for further chat. Most of our mission partners were able to join us for one or more of the services, which was a great joy. At the St Mary's Evenings, we have continued to invite mission partners to join us to make their own presentations and it has been wonderful to hear from them, either in person or from around the world. We also had visits during the year from the Greens (SE Asia) and the Vines (Uganda).

It is a great privilege to share with our mission partners in the spreading of the Gospel and to see close-up how God is working in such a huge variety of mission fields. Please continue to pray for the partners & their ministries in many areas still badly affected by the pandemic. If you would like to learn more about an individual mission partner, please go to the church website, or speak to their mission link or me.

Jo Jobson (Chair)

CHILDREN'S AND YOUTH WORK

Children's Work

Kate and I are very thankful to God that we were able to restart all of our children's work in 2021. We saw a return to Sunday School in person after being on zoom for a while, a return to 'normal' 7UP (our mid-week children's club), and returning to in-person assemblies too. We have been reminded how exciting it is to teach the good news to children from both Christian and non-Christian families. At Christmas, we held Luke 2:10 very dear, which says:

But the angel said to them, "Do not be afraid, I bring you good news that will cause great joy for all the people. Luke 2:10

We were truly reminded how great the good news of Jesus really is, and how it is for *all the people*, which includes children. We were greatly encouraged to see children getting excited for Christmas because of what they had heard in the Bible.

We are also so thankful to all of the parents at St Mary's who have continued to faithfully and patiently teach these wonderful truths to their children by encouraging them to attend Sunday School and by reading God's word with them. It has been wonderful to see the church family working together for God's glory.

While we had been meeting to pray on zoom during the lockdown, it was wonderful to see a good group of people attending the **Youth & Children's Prayer Meeting** in person back in November. We were encouraged as we saw parents and other children's work leaders coming together in prayer, relying on the Lord for his sustaining power as we seek to continue his work.

Children's Sunday work

At the start of 2021, it seemed to be that Sunday School would have to go back online as restrictions were re-introduced. This was a hugely disappointing time as we had seen glimpses of in-person children's work previously, however we had to go back to zoom. While we were disappointed, we continued to be encouraged in the way that God brought more and more children onto Sunday School Online, and we had genuine engagement with them over zoom.

Since April however, Sunday School has been back in person and has been so encouraging. We have slowly seen many families returning to church, and more and more children taking part in the sessions. We started with many restrictions, however we are now back to normal, able to have games and crafts and interactive Bible teaching.

Within the main service, whether in person or online, we have continued to have a Family Focus slot where a topic is explained for the benefit of the whole family. This year we have learnt about God's Word, we have seen how the Old Testament points to Jesus, and we have learnt Bible verses to help us stand firm in difficult times.

Our weekly kids outreach Club **7up** has also resumed, where we have seen many children returning and bringing their friends too! The children learnt the gospel and used a colour system to help memorise it:

- YELLOW** – God loves us and wants his people to be with him in perfect heaven
- But there is a problem, our sin means that we cannot be friends with God and live with him
- RED** – Jesus died on the cross and took the punishment for our sins

WHITE – When we believe in Jesus we will be made clean from sin and can now be friends with God

GREEN – So now we need to grow in our love for Jesus

Each week we looked at a different colour and had a different activity to go with it. The children also dressed up in that colour and painted it onto the garden wall, creating a 'gospel rainbow'.

More recently, they have been learning about how God created them and why he did so.

Holiday Club also returned last summer! For 2021, we went on Safari, so the church site was decorated to look like a safari site in the Savannah. We had meerkats, warthogs, lions, zebras, and monkeys. Safari Cedric (me in a silly costume) even made an appearance, taking everyone on a rather disastrous safari, learning about how Jesus is the most powerful and the most trustworthy person.



Schools Work

Christmas Unwrapped also returned in 2021! While some schools still used the virtual presentation that we had created the year before, we had 10 schools in person over two weeks at St Mary's Maidenhead and White Waltham. We had many excited children come into the church to hear about why Christmas truly is exciting. They made mince pies, did quizzes, and learnt a silly song, but most importantly they got to read the Bible for themselves, finding out what really happened on that very first Christmas.



School assemblies have also resumed in person, although some have gone back to being online. We have been really grateful to God for the provision of zoom and Teams, as we were still able to provide our teaching to Primary schools around Maidenhead. We have been working through the Bible, teaching stories from the Old Testament, and some about Jesus' life. These are taught through scripted drama with a short explanation afterwards, which the children always really enjoy.



Nick McDonald

Minor Key

Minor Key is our young people's music group for those in school years 6-13 (aged 10-18) running on a Friday night alongside X and Shift Focus. We lead music for various all age services at both St. Mary's and White Waltham churches and the group is a wonderful opportunity for the young people to develop their skills and grow in their ability to lead music and serve their church family. It also serves as an opportunity for outreach as we welcome non-churched friends along too.

Covid restrictions meant that Minor Key was only able to restart last September for the first time in 18 months. We were thrilled to have a big influx of new young people keen to sing and play their instruments and they were able to lead music at various services last term. The broad age range of the group provides a great opportunity for the older members to help the younger ones and develop their leadership skills.

We have been grateful for the support of James Ainscough, Tom Brewster and Patch Crossley in the running of the group this last year. Please pray for us as we seek God's guidance on new leaders with Tom having moved away and Patch moving on this coming September.

Katie and John Croft

Toddler Ministry

St Mary's runs toddler groups two mornings a week as a way of reaching out to the community with the gospel, and also providing support for young families. The mornings consist of time to play, refreshments for adults and toddlers, a time of singing with a Bible story, and a craft themed to go with the Bible story. We also run a weekly New Parent's support group on Thursday mornings for new mums to find friends and help for the early days.

The groups restarted as soon as rules would allow and attendance has been growing across the groups, with about 60 families now coming on site each week. Our aim is to build relationships with the families, so that through our actions we can demonstrate the love of Christ and through our words to share the good news of Jesus.

We have run some other events, where we have been able to explain the gospel. Some of the mums came to the Willow wreath evening, and a few families to the toddler Christingle service on Christmas eve.

We praise God for these opportunities, and continue to pray that he would raise up more workers for this harvest field.

Rachel Meynell

Youth Work

2021 was a year of constant change and Simon worked especially hard to figure out new ways of continuing with the teaching of God's word while keeping in line with the various government, Church of England and National Youth Agency guidelines. We were very encouraged at how many church families were faithfully teaching Gospel truths to their teenagers during the various lockdowns, and by the leaders who were so flexible with taking on different ways to study God's word with the youngsters. But we are most grateful to God for his continuing provision and faithful work in all of us, both leaders and young people.

Growth Groups

Growth groups have also had a varied time, sometimes being in person, sometimes on Zoom and, at the end of the Autumn term, being stopped quite abruptly. These groups have been a wonderful place for the year 10s to 13s to study the Bible deeply and we are very blessed with committed and faithful leaders to disciple our young people.

Sunday Youth Ministry

In January, Monday Night Pathfinders continued on Zoom with some games, a talk from the Bible and then discussion in small breakout groups. The older teenagers joined up on Zoom before the 6:30pm service for some fun and games, then joined the service with everyone else, and then went back to their own Zoom call for Afterchurch.

In late April, Sunday Pathfinders was finally back up and running, although it was a bit strange to be in the hall - all set out like an exam hall due to the need for social distancing. It was nevertheless a blessing to be with each other in person again and the Pathfinders slowly got used to it and began participating more and more with questions and comments on what we were studying. The older teens still mostly joined the service on Zoom and much prayer went into asking God to bring our teens back into the church family. God answered our prayers - restrictions were eased, allowing the teens to sit together in church and Afterchurch to happen in person, and more and more teens came back to church.

Since September we have been able to hold almost normal Pathfinders and Afterchurch and, praise God, we have seen the faith of some of our young people grow and deepen.

Summer Camps

There was a mixed bag of Summer Camps in 2021 with some camps being cancelled, some running shorter versions and some almost being back to normal. Many of our young people went along and we are so grateful to God for the teaching and care they received. Summer Camps are always a time of growth and renewed commitment to our Lord for our young people. We had fewer leaders than usual go along to the Summer Camps that we support, so please do pray for more people from St Mary's to be willing to lead on camps.

X and Shift Focus

After May half-term we decided to move our Monday Night Pathfinder group to a Friday in-person X Focus activity, providing dinner before but otherwise keeping the format very similar. We used the church in order to maximise ventilation and social distancing and when the weather was good we did as much as possible outside. Praise God for the lovely garden we have! In October we were able to go away to Chepstow for our Junior Youth Weekend Away. We had a wonderful time of worshiping God together as Patch Crossley led us in song worship and then Ross Mugavin from St James', Gerrards Cross, taught us from the story of Samson about the God who prepares, delivers and remembers.

Shift Focus also restarted after May half-term, held completely outdoors, slightly shorter and only cancelled once due to bad weather. From September we were able to go back to more usual forms of X and Shift Focus and it has been wonderful to see the young people having fun together, building relationships with each other and the leaders, and bringing their friends along. Our Friday Focus groups are our main outreach activity of the week for our youth and so please do continue to pray for our young people to bring their friends along.

Melinda Stylo

SAFEGUARDING

We are committed to safeguarding children, young people, victims, perpetrators of domestic abuse and vulnerable adults.

All those involved at St Mary's comply with the Church of England's policies and best practice on Safeguarding and are engaging with the relevant training.

I am grateful to Janet Wood for helping with the task of administering the Safeguarding at St Mary's. This is a huge job with over 250 people on our lists as helping in some capacity.

Kate Wheatley

Parish Safeguarding Officer

RESOURCES

Books @ St Mary's

The aim of Books @ St Mary's is to recommend and make accessible books that will inspire, encourage and challenge us in our Christian journey. During 2021 we were unable to have our usual 2 sales of staff recommended books but we promoted and sold Lent and Advent devotionals for adults and for use as a family. In November we again welcomed Christian bookseller '10 of Those' who brought along a large selection of books.

Sarah Hewins

Care Fund

What is the Care Fund?

The aim of the Care Fund is to demonstrate practical Christian care for members of the Church family facing unusual and primarily finance-related difficulties.

The Fund was established in March 1988 in order for financial support to be considered by an independent team and kept separate from pastoral needs referred to the clergy, if this is considered appropriate.

The Fund is topped up to a value of £5,000 at the beginning of each calendar year.

What assistance is provided by the Care Fund?

Assistance is normally provided by one or more of the following means:

- Provision of appropriate funds, by way of a grant or interest-free loan.
- Advice from the trustees, which may include mutually-agreed goal-setting.
- Referral to the staff team for further support.

Suggested referral to outside agencies for further support, such as CAPS, Debt Counselling, Marriage Counselling, or Social Services.

Who administers the Care Fund?

The Fund is administered by four trustees, who are:

Neil McDonald, Jenny Taylor, Janet Wood, David Robinson.

The Fund is operated through a dedicated bank account which is administered by the trustees. The Fund is audited by the same company as the main church accounts.

The trustees meet together at least quarterly and a confidential record is maintained by the trustees listing names of beneficiaries and grants made.

Neil McDonald

Library

In spite of the Covid Lockdowns St. Mary's library has continued to be used. A new way of using the library is the Book Trolley in the hall during Coffee times after the services. People who stay for coffee can browse and borrow the books on the trolley. The books are regularly changed. The library is also open after the services and books can be borrowed.

We have had many book donations this past year and thank you to all those who have donated books, we appreciate you thinking to donate them to our library.

There is a simple 'signing out' procedure which is explained on the notice in the library and on the Book trolley. If books are not returned after a few weeks a gentle reminder by phone or email is given.

We praise our Lord that in spite of the difficult year the library has still been used.

Janet Huisman

Section 3: Attendance

- 3.1 Five in-person services offering socially distanced sections of seating were held when possible each Sunday and were attended by an average of 355 adults and 86 children and young people aged 16 or under. We also held services on Zoom for much of the year and those registered about 181 devices per Sunday.
- 3.2 We have had three Christianity Explored courses were in 2021 for those wanting to know more about the Christian faith. These were well attended and some, having completed the course, then decided to continue with the Christian Foundation course. There were three well attended Christian Foundation Courses
- 3.3 31 Growth Groups met regularly during the year. The purpose of these groups is to encourage people in their faith through Bible study and pastoral support.

Jane Thrift

Section 4: Operations and Fabric Report

The areas of church life falling under operations management are the care and management of staff, Health and Safety, legislative compliance, property, change management, communication, security, events, AV, IT, data management, succession planning, setting up and setting down for groups that meet during the week and maintaining administrative systems and controls. We were very well assisted by Jane Thrift and Steven Wheatley and after Steven left to return to the mission field in Africa, by Ben Raymond and many volunteers that work so hard to ensure all operations run smoothly and we are very grateful for all they do.

2021 was again an unusual year due to the pandemic. We were not always able to hold in-person services or other meetings and some were continued on Zoom and Teams.

Keeping up to date with the government's regularly changing COVID 19 guidance and ensuring we had processes in place to keep everyone safe, continued to be a challenge for most of the last 12 months. It is great now to be able to get back to some normality. We continue to provide socially distanced seats to everyone who want them at our Sunday services.

We are grateful to Jim Beswick, the AV committee, all the AV volunteers, the Welcome Teams, Steven, Ben and Jane who rose to these challenges and put in many hours to ensure things worked well as we had to adapt to changing regulations. We are also grateful to the IT committee for the work they have done for us as we updated some of our IT systems and improved the use of Video Conferencing.

We updated our terrier and detailed asset register, so we can more easily keep a track of our equipment.

On Project Connect, we are still waiting for the liquidation of Westco to be completed and our contract to be finally closed.

We worked with three other churches to set up the Oxford Good Stewards Trust. We hope and pray that other evangelical churches will join the Trust as this will enable us to work together more effectively to advance the gospel. Following extensive refurbishment and maintenance work over the last three years we are now in the fortunate position where we just have smaller maintenance to complete. We welcomed Jan Strydom to the staff team at the start of this year. He joins us as Facilities Manager. He is doing a great job and we are really pleased to have him on the team.

We are renting out one of our two flats above Church House and the Ministry Trainees are living in the other one. The A&M Trust sold 9 Castle Court last year and are in the process of buying a larger property. We have an arrangement whereby we can use their properties which include The Old Vic, the garden and 1 Hemsdale free of charge as long as we maintain the properties and pay the running costs. We are grateful to the trust for this and plan to use their new property to accommodate a staff member and their family.

The staff continue to be positive about the performance review processes. The induction program and probationary review process are also proving beneficial. We are now using a more structured recruitment process for all vacancies and ensuring we encourage applicants from all ethnic backgrounds. We have updated all our HR, IT, and social media policies.

We continue to look for the best ways to communicate information to the church family. The blog, Touchline and the weekly church family email have done this effectively and we are very grateful to all those involved in putting them together.

We have ensured that St Mary's remains up to date and compliant with legislation (health and safety, fire, data privacy) and with all safeguarding practices recommended by the diocese.

Dick West & John Blackbeard

Section 5: Church Wardens' Report

Covid has continued to be the backdrop to 2021, but we give great thanks to God for his provision of technology, to continue serving Him and making Him known in Maidenhead and further afield. Once lockdown was eased, we were able to worship together again, and this has wonderfully continued for much of the year, with options for hybrid services/participation where necessary. We praise God for His ongoing provision for all our needs. We are grateful for the staff team who have worked tirelessly to keep things going, along with operations and administration, and all the volunteers who give up their time so generously. We now need to look ahead to how we continue our mission "post-covid" with a key priority to keep vulnerable members safe and included over this period. We thank God for His continued protection of our church family.

Below are a few key areas of focus as we review 2021 and consider the challenges that lie ahead:

Buildings and property

The churchwardens are responsible for the maintenance of the buildings on our church site. Following extensive refurbishments over the last three years, we are in the fortunate position where we have just smaller maintenance now to complete. We are grateful to the A&M Trust who allow us to use their buildings (The Old Vic, the garden and 1 Hemsdale) free of charge on condition we maintain them and pay for the running costs. We plan to undertake some refurbishment on 1 Hemsdale in 2022. The A&M Trust sold 9 Castle Court in May last year and they are in the process of buying a new larger property which we hope to use to provide accommodation for Ian Miller and his family.

The Church owns the freehold of St Andrew's House, and in 2022 we will begin negotiations with the various leaseholders who are requesting lease extensions.

All non-residential property is inspected annually, and residential accommodation is inspected twice a year by our Tenant support worker, Jenny Taylor.

Church Terrier and Inventory

The Terrier and Record of Inventory have been duly updated.

Finances

We thank God for His continued provision and generosity to us through the last year. Our planned giving, donations and collections income went up from £476,406 in 2020 to £529,309 in 2021. We are truly blessed to receive this increase when many churches have faced a drop in their income this past year. Most give to St Mary's via standing orders and we are thus not reliant on collections taken at services. We are very grateful that the Lord's people at St Mary's give faithfully and sacrificially and do so via our RGS. This enabled us to end 2021 with a surplus of General Funds of £53 000. £30,000 of this surplus has been used to replenish our provision for deficits in future years and the other £23,000 is a good start to reduce the budgeted deficit for 2022 from £48,000 to £25,000.

We are grateful to the finance team for all their work, and for the provision of the Care Fund and Vicar's Discretionary Fund to support church members in times of need across this challenging year.

Staffing Changes

2021 has been a year of staff changes. In June, we said goodbye to Simon Eves and Tim Adams as they headed off with families to start training for Ordination at Oakhill. We are enormously grateful to both for their commitment and service to St Mary's. We said goodbye to Ben Raymond in November who left us to become a full-time dad. We also said goodbye to Tom Brewster in January this year, and thank him for steering us so magnificently through the pandemic as Director of Music in Training. Tom's departure leaves us with a gap, which we will seek to cover on an interim basis through the leadership of the Congregational Teams working alongside the gifted musicians who so willingly volunteer their time to this important ministry.

2021 has also seen the addition of four new faces to the staff team. We welcome Luke Douglas and Patch Crossley as our two new Ministry Trainees, as well as Sharon Bedford, as our new Pastoral Intern and Jan Strydom who has joined us as Facilities Manager.

Outside of the staff team, Steven and Jo Wheatley have returned to Malawi to continue the Lord's work. We are enormously grateful for their service while in the UK and particularly for Steven's work as Facilities Manager for 3 years. We also give great thanks to God for the faithful service of Damian Eustace as Churchwarden across the last 2 years. Damian stepped down from his role in November to support his family, and was ably replaced by Anthony Kan.

Last, but not least, in December, our Vicar Will announced he would be leaving St Mary's after 18.5 years of devoted service, to take up the position of Associate Rector at All Soul's, Langham Place. Will and Becca will be sorely missed. We are hugely grateful to both of them for their service to our Church, as well as to Jon Drake who will step up to lead the staff team during the interregnum ably supported by Rachel Meynell, Dick West and John Blackbeard.

We know that in all these changes God will never leave us, and we give all praise and glory to our Lord Jesus as our eternal shepherd and head of our church.

Administration

We are especially grateful to all the church staff and to our operations managers, John Blackbeard and Dick West, for assuming many of the responsibilities usually falling on the churchwardens.

Challenges and Opportunities

In the year ahead, we as a church will face many challenges. Scripture tells us that we are to address these with pure joy (James 1:2); an opportunity to be tested in our faith and to grow. Like many other churches, we long to reinvigorate our growth post-Covid, to attract back those who have drifted or have been slow or anxious to return to a face-to-face church setting. We long to reach out to other communities and new generations in Maidenhead, with the good news about Jesus. We also continue to recognise the need for diversity within our church family. The apostle Paul reminds us that from one man, God made every nation of men (Acts 17), that whatever our racial background, we share the same ancestor and a common human dignity, created in the image of God. It is our desire that St Mary's more fully reflects God's love and purpose for his people, to be a diverse, inclusive church, for every individual, whatever their background or race, to feel equally valued, loved and able to flourish in their walk with Christ. We recognise this is unlikely to be achieved in a short time. We must continue to listen to the experiences of our BAME brothers and sisters, and to actively engage with dedicated effort and much prayer.

Looking Ahead

Please pray as we enter 2022 and start the process of looking for our new vicar. It is vital that the PCC and churchwardens follow the Lord's will every step of the way, as we seek to grow His kingdom in Maidenhead and around the world.

Anthony Kan & Rae Binning

Section 6: Electoral Roll Report

The Electoral Roll was updated in April 2021. At this time there were 30 people resident in the parish, and 471 non-resident. The total was 501.

The following members of the church family between 1st Jan and 31st Dec 2021:

Evelyn McGrath

Stella Leggett

Norma Gutteridge

Brian Battye

Jean Elton

Ernest Allen

Elizabeth Reynolds

Winifred Jenner

Patricia Jones

Derek Hill

Section 7: Report on PCC Proceedings

Praise the Lord for the faithfulness of the PCC over the past year and for the unity within the group. The PCC consists of 25 people, a mix of clergy, wardens, lay and elected members, voted in by the parish or as part of the deanery and general synod (refer to Section 8.2). We are a diverse group, with representatives from all the five congregations. The PCC met every second Tuesday of the month except in August with an average of 20-23 attendees. Meetings were held virtually, in person and a couple of times through a hybrid due to COVID infections.

The preference in general was that in person was the best, however we are currently looking into better hybrid options for the future.

This year's Away Day was held in June on the church site. The PCC, led by Ian Miller, reviewed the Living in Love and Faith (LLF) material released by the Anglican Diocese, resulting in feedback at the end which Ian compiled to share with the diocese.

During the year, there were reports and presentations on music ministry, women in ministry, gospel and race, parish share increases, local Slough partnerships with vicars from the Slough area who attended one PCC to share about their congregations, joys and needs. There is an intentional safeguarding slot in each meeting where Kate Wheatley updates the PCC on the volunteers who completed their DBS checks and trainings. This was very encouraging to know that safeguarding is taken seriously by all with procedures in place for accountability and reporting of any incidences, and that St Mary's should be a safe place for children, young people and vulnerable adults.

Damian Eustace stepped down in October as churchwarden due to family commitments, and there were a couple of candidates interviewed by the PCC with Anthony Kan stepping up to the role for the rest of the term. With Will Stileman stepping down as Vicar, the PCC has been busy finalising the Parish Profile which is key to the recruitment of the next incumbent and navigating through the legal proceedings required during this *interregnum*. In February, the PCC agreed to pass again the motion for the House of Bishops Declaration which means that St Mary's will be able to recruit a male incumbent and have a male bishop oversight in pastoral matters.

For those in the church family who are interested to understand and keep abreast of the topics discussed, minutes of the meetings are available for perusal on the website.

As we face part of next year without a vicar, do pray for the PCC in the coming year that we will (a) continue in truth and unity of the gospel, (b) keep a consistent, living personal walk with the Lord, (c) make wise decisions for the church and (d) be of one heart and mind, focused on our Lord Jesus Christ in all that we do.

Phebe Tay – PCC Secretary

Section 8: Administrative Details

8.1 Church Details

Parochial Name	St. Andrew and St. Mary Magdalene, Maidenhead, in the Deanery of Maidenhead, Diocese of Oxford
Location	Borough Church of St. Mary's 14 High Street, MAIDENHEAD, Berkshire
Postal Address	St. Mary's Church Office St. Mary's Close, 14 High Street, MAIDENHEAD, Berkshire SL6 1YY Tel. No. 01628 638866

Email : office@stmarysmaidenhead.org

Website : www.stmarysmaidenhead.org

Bankers	National Westminster Bank High Street, MAIDENHEAD, Berkshire
Auditor	Craufurd Hale Audit Services Limited

8.2 Membership of the PCC

Clergy, ex-officio and lay: Will Stileman, Jon Drake, Ian Miller, Neil Watkinson

Wardens: Rae Binning, Damian Eustace (resigned October 2021), Anthony Kan (elected November 2021)

Elected members: Scott Bedford, John Blackbeard, John Driscoll, Catriona Ketyar, Karnie Sharp, Elna Strydom, Phebe Tay (PCC Secretary), Penny Dee, Linsley Green

Co-opted: Anthony Kan (October 2021), Lindsay Reisser-Weston (October 2021)

Deanery Synod: Tanja ten Have, Rob Hurley, Daniel Matovu, Neil McDonald, Rhys Mitchell, Kate Wheatley, Rob Wingfield

Diocesan Synod: Thomas Walton

General Synod: Gracey Crane (October 2021), Daniel Matovu (also on Deanery Synod)

8.3 Staff Receiving Remuneration

Incumbent	Rev. Will Stileman
Associate Minister	Rev. Jon Drake
Associate Minister i/c of women's work and pastoral care	Rachel Meynell
Curate	Rev. Ian Miller
Minister i/c of 6:30 congregation	Tim Adams (until June) Tom Brewster (from July)
Minister i/c of children's work	Kate Wheatley
Children's minister in training	Nick McDonald
Minister i/c of youth work	Simon Eves (until July) Melinda Stylo (from June)
Director of music in training	Tom Brewster
Operations managers	John Blackbeard and Dick West
Administration manager	Jane Thrift
Facilities manager	Steven Wheatley (until July) Ben Raymond (from June to November) Jan Strydom (from November)

Section 9: Structure, Governance and Management

9.1 Legal Status

The PCC is a corporate body established by the Church of England governed by two pieces of legislation: the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969). It became a registered charity in January 2009 (No. 1127589) and the PCC members are trustees.

9.2 Appointment

Appointment of PCC members is governed by and set out in the Church Representation Rules.

9.3 Recruitment, Training, Induction

Regular church members are encouraged to join the electoral roll, which makes them eligible for PCC membership. People are encouraged to stand for the PCC via the display of a nomination board for six weeks prior to the annual meeting. New PCC members are given a handbook outlining the roles and responsibilities of a PCC member within St Mary's church, and explaining about the conduct of business, and trustee responsibilities.

- 9.4 The PCC meets monthly except during August, with additional meetings as required, including an annual Away day. It has established committees and project teams to help it with its work, and receives regular reports including minutes of meetings from these groups. The committees that helped the PCC discharge its various duties and responsibilities during 2020 were:

Standing Committee is required by law, and has power to transact the business of the PCC between meetings. It also deals on behalf of PCC with detailed matters relating to church assets and confidential matters. Membership in 2020 was the Vicar, the Operations Managers, chair of the Finance Committee, the Wardens and the PCC Secretary.

Finance Committee provides support for the treasurer, helping formulate financial policy and practices, and assisting in budget preparation and monitoring. This committee was chaired by John Blackbeard.

Missionary Strategy Committee has developed a strategy for St. Mary's involvement in world mission. Its role is to review that strategy, consider new requests for support and termination of existing support, encourage greater involvement in mission, and present an annual budget to the PCC. This committee was chaired by the Rev. Will Stileman.

Mission Partner Support Group implements the approved strategy and budget through contact with mission partners. It provides financial and other support to them according to agreed plans, and acts as the point of contact between them and the rest of the church, encouraging greater involvement and support. This group was chaired by Jo Jobson.

9.5 Risk Management

- a) **Safe Use of the Church Site:** Legislative requirements are closely followed in relation to Health & Safety, Fire Safety and Food Hygiene. Any defects are reported to the Operations Managers and remedied quickly according to the level of risk. Appropriate training is given and one-off events are assessed for risk before being run. External organizations using the church site have their attention drawn to the need to follow appropriate practices.
- b) **Welfare:** At St Mary's we are committed to protect and safeguard all our members and work hard to ensure we are in line with current safeguarding practices recommended by the diocese. These recommendations include creating a safe environment, safe recruitment of staff and volunteers, training and DBS clearance. Assessments are made before events to ensure safeguarding, safety, insurance needs and financial implications have been taken into account.

- c) **Financial:** Prudent policies for the handling of money are in place. Major expenditure has to be approved by the PCC, which also approves an annual budget and receives quarterly monitoring reports. Cash flow is carefully managed, bills are paid promptly, and investment of any short-term funds carefully placed to ensure maximum return compatible with ready access.
- d) **Data:** GDPR regulations which became law in 2018 are adhered to.

Section 10: Objectives and Activities

10.1 The mission of the church is to know Jesus and to make Jesus known by:

Engaging Maidenhead with the gospel. It is our responsibility to proclaim the good news about the Lord Jesus in such a way that people have the chance to really engage with Him.

Growing mature disciples of Jesus of all ages and backgrounds. It is our ambition to encourage everyone associated with St Mary's to be a wholehearted disciple of Jesus.

Partnering with other churches to make Jesus better known. We recognise our responsibility to work with other churches for the growth of the gospel in our region, the UK and other parts of the world.

10.2 The primary objective of the PCC is to work collaboratively with the vicar to direct the church's mission to know Jesus and to make Jesus known by:

-  Overseeing the spiritual life of the church;
-  Making decisions and plans for the church's current health and future direction;
-  Overseeing the church's legal, financial and operational responsibilities, including as an employer.

Rae Binning & Anthony Kan

Section 11: Financial Review

The work at St Mary's is funded mainly by voluntary donations (92%) plus income from interest, lettings, fees and rent.

Total unrestricted income in 2021 was £699,675 (2020: £652.119) with regular expenditure on the work and ministry of the parish at £733,412 (2020: £752.848) to give a deficit of £33,737 (2020: deficit of £100,729).

John Blackbeard

Section 12: Reserves Policy

PCC policy is to maintain a minimum bank balance equivalent to 3 months of running expenses (about £160,000) plus 12 months of giving to missions (about £92,000) giving a total of £252,000 to cover emergency situations that may arise from time to time.

John Blackbeard

Section 13: Report on PCC Financial Activities for 2021

St Mary's is funded mainly by voluntary donations, including tax recovered on gift aid donations. This made up 92% of the unrestricted income. Other income including interest, lettings and rents make up the balance. Giving for our unrestricted general fund via the Regular Giving Scheme (RGS) in 2021 at £519,135 was £71,683 higher than budget, and also higher than the RGS giving in 2020 of £471,169. We also thank the Lord for other one-off donations of £7,990 and a legacy of £2,500 that was left to the church.

The budget for 2021 had forecast a deficit of £52,898 for unrestricted general funds but God blessed us once again and we ended the year with a surplus of £53,065 for unrestricted general funds due to income being far higher than budget.

The budget for 2021 had forecast a deficit of £60,661 for unrestricted Discretionary funds but we ended the year with a deficit of £86,802 for unrestricted Discretionary funds due to additional salary costs arising from the staff changes in the year which were met from Discretionary funds.

Collections at services of £2,184 was over budget but lower than the previous year. Income from Ministry events was a bit lower than planned as some events did not take place. Costs of ministry events were significantly higher than budget and last year as more help was provided to those in need via the Care Fund and the Messiah concert costs of £5,100. Hire charges for halls and rooms at £1,884 was slightly up on budget. Rental income from our properties at £32,124 was almost on budget but way below last year's value of £47,461 as one of the flats is occupied by the Ministry Trainees and the other flat was vacant for a period.

We completed the required maintenance and decoration of our buildings and facilities in 2021 and we again saved a considerable amount by having Steven Wheatley and volunteers doing most of the work. We thank them. We spent £1,765 on maintaining our rental properties. Other staff costs were lower than budget thanks to savings in various areas.

Restricted fund income this year included amounts received for the secretary to the vicar, the Care Fund, The Vines 'Feed 5000' project, ALLsorts, the Marces, Wheatleys, iServe Africa and some outreach events. Project Connect expenditure has been funded directly from donations from church members and trusts, given mostly via the A&M Trust. There was no Project Connect expenditure in 2021 on building modifications to our main church and Church House but legal fees of some £7,000 were incurred to progress the wrapping up the project contract. Funds of £10,000 were transferred from the A & M Trust in 2021 to cover the legal costs and some other sundries. Restricted fund income and expenditure also includes special collections for Harvest and Christmas donations plus related gift aid for specific purposes. The overall deficit on restricted funds of £21,031 is mainly due to timing of gift receipts and timing of paying out Harvest and Christmas gifts. There was a deficit (after fund transfers) for the church groups, excluding the Care Fund, of £696 and an overall deficit for unrestricted and restricted funds of £49,274 for 2021 compared to £78,493 in 2020.

The RGS continues to be central to St Mary's financial income and is more important than ever as our financial needs grow.

In the year, we continued to use 'discretionary funds' that were set aside in previous years to train more Ministry Workers (Tom Brewster and Nick McDonald) and to help those in need. We still plan to help sponsor another small but growing church and some other smaller initiatives in future from our 'discretionary funds'.

Looking ahead, the budget for 2022 follows on page 41. Diocesan share will be 3.6% higher than 2021 as requested by the diocese. Ministry staff salary costs are forecast at £220,853 vs actual in 2021 of £244,402. They are lower as we did not replace Tim Adams when he left after the summer in 2021. Tom Brewster and Nick McDonald continued to be funded from the 'discretionary funds' in 2021. Administration costs at £40,122 will be higher than 2021 at £30,637 as activity on the church site picks up as Covid restrictions are eased. Planned giving to missions from unrestricted funds at £95,770 is 4.6% up on 2021. Other costs have increased with inflation. We have worked hard to keep costs down where possible. The total costs for 2022 are budgeted at £736,452 compared to the 2021 actual costs of £733,412.

We were blessed to have 30 new people join RGS and 41 increase their giving during 2021. 14 people stopped giving and 3 people reduced their giving. The net result is that RGS income for 2022 is forecast to be lower than it was in 2021 (£486,648 compared to £519,135). Expenses are forecast to exceed income by £96,077 in 2022, but £5,000 will be transferred from the Mission Hardship Fund to offset the increase in the Missions budget and £43,210 of this will be paid from the 'discretionary' funds. We have budgeted to fund the remaining deficit of £47,867 from church reserves. It would be wonderful if RGS giving plus Gift Aid was higher by this amount as we would not have to use any of the reserves.

Please note that the official audited accounts are shown on pages 28 to 40. Additional information such as the budget for 2022 and a Summary of Church Based Organisations on pages 41 and 42 do not form part of the audited accounts.

We pray that God will again be good to us in 2022.

John Blackbeard
Chairman of the Finance Committee

Section 14: Parochial Church Council of St Andrew & St Mary Magdalene, Maiden-head

Statement of Financial Activities for the year ended 31 December 2021

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
		£	£	£	£	£
Income and endowments from:						
Donations and legacies	2a	649,659	54,776	-	704,435	671,723
Investments	2b	36,091	-	129	36,220	53,506
Church activities	2c	13,925	5,538	-	19,463	15,716
Total		699,675	60,314	129	760,118	740,945
Expenditure on:						
Raising funds	3a	2,777	-	-	2,777	2,160
Charitable Activities						
Church activities	3b	638,287	26,038	-	664,325	667,131
Mission grants and donations	3c	92,348	52,587	-	144,935	145,521
Other, exceptional items	3d	-	-	-	-	6,903
Total		733,412	78,625	-	812,037	821,715
Net income/(expenditure)		(33,737)	(18,311)	129	(51,919)	(80,770)
Transfers between funds	16	2,849	(2,720)	(129)	-	-
		(30,888)	(21,031)	-	(51,919)	(80,770)
Other recognised gains/(losses)						
Gain/(Loss) revaluation of investment as-sets	6	-	-	645	645	277
Actuarial profit on defined benefit pension scheme	17	2,000	-	-	2,000	2,000
Net movement in funds		(28,888)	(21,031)	645	(49,274)	(78,493)
Total funds brought forward		841,768	1,954,867	4,437	2,801,072	2,879,565
Total funds carried forward		812,880	1,933,836	5,082	2,751,798	2,801,072

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Balance sheet as at 31 December 2021

	Note	2021 £	2020 £
FIXED ASSETS			
Tangible assets	5	1,782,728	1,794,455
Investments	6	139,073	138,428
Total fixed assets		1,921,801	1,932,883
CURRENT ASSETS			
Debtors	7	55,123	61,504
Cash at bank and in hand	8	810,577	843,968
Total current assets		865,700	905,472
CURRENT LIABILITIES			
Creditors: Amounts falling due within one year	9	(33,703)	(33,283)
NET CURRENT ASSETS		831,997	872,189
TOTAL ASSETS LESS CURRENT LIABILITIES		2,753,798	2,805,072
Defined Benefit Pension Scheme liability	17	(2,000)	(4,000)
TOTAL NET ASSETS		2,751,798	2,801,072
THE FUNDS OF THE CHURCH:			
	10, 11		
Endowment funds		5,082	4,437
Restricted funds		1,933,836	1,954,867
Unrestricted funds		812,880	841,768
		2,751,798	2,801,072

The notes on pages 31 to 40 form part of these accounts.

Approved by the PCC on 22/03/2022 and signed on its behalf by:



Mrs Rae Binning
(Churchwarden)

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Cashflow Statement for the year ended 31 December 2021

	2021		2020	
	£	£	£	£
Net Cash generated from operating activities (see below)		(63,388)		(110,609)
Cash flows from investing activities				
Dividends and interest from investments	4,976		6,528	
Rent received from investments	28,102		43,138	
Proceeds from the sale of:				
Tangible fixed assets for the use of the PCC (minibus)	-		-	
Purchase of:				
Tangible fixed assets for the use of the PCC (equipment)	(3,210)		(36,290)	
Cash received from endowment capital	129		125	
Net Cash provided by investing activities		29,997		13,501
Change in cash and cash equivalents in the reporting period		(33,391)		(97,108)
Cash and cash equivalents at 1 January 2021		843,968		941,076
Cash and cash equivalents at 31 December 2021		810,577		843,968
Reconciliation of net movements in funds to net cash flow from operating activities				
Net income/(expenditure) before investment (losses)/ gains for the year to 31 December 2021		(51,919)		(80,770)
Adjustments for:				
Depreciation	14,937		31,635	
Loss on sale of fixed asset - equipment	-		525	
Dividends, interest and rent receivable from investments	(36,220)		(53,506)	
(Increase)/decrease in debtors	6,950		(10,252)	
Increase/(decrease) in creditors	2,864		1,759	
		(11,469)		(29,839)
Net cash provided by/(used in) operating activities		(63,388)		(110,609)
Analysis of cash and cash equivalents				
Cash in hand (note 8)		287,844		326,189
Term and Notice deposits (note 8)		522,733		517,779
		810,577		843,968

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2021

1 Accounting policies

The financial statements have been prepared in accordance with the Church Accounting Regulations together with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. The financial statements have been prepared under the historical cost convention except for investments, which are shown at market value where practical to separately value (see note 1h).

The Church constitutes a public benefit entity as defined by FRS 102.

There are no material uncertainties about the Church's ability to continue as a going concern.

1a Funds

Funds "designated by" the PCC for a purpose are unrestricted funds. Restricted funds are those funds that must be expended on a particular purpose specified by the donor. Endowment funds, where the capital must be retained intact, are explained below. All funds which are neither restricted or endowment funds are unrestricted.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law.

1b Incoming resources

Income and endowments

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant or pledge is recognised only when received. Tax recoverable on Gift Aid donations is recognised in the period in which the donations are received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, it is probable that income will be received and the amount of income can be measured reliably.

For legacies, entitlement is taken as the earlier of the date the money is received or the date the Church is aware probate has been granted and notification has been received from the executor(s) that a distribution will be made. Furthermore, legacy income is only regarded as probable once any conditions attached to it have been met or are within the control of the Church.

Other income:

Rental income from the letting of church premises is recognised when the rental is due. Although the PCC treats most church buildings as restricted fund assets, rental income is considered to be unrestricted. Funds raised by church social events and other similar activities and from the sale of books and magazines is accounted for gross.

Income from investments:

Dividends and interest are accounted for when received except for interest arising on fixed rate deposits which is included on an accruals basis.

Gains and losses in investments:

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on each revaluation.

1c Expenditure recognition

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share is accounted for when due and has been paid in full each year.

Governance costs include expenditure on compliance with constitutional and statutory requirements.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligations committing the Church to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure heading. For the information on this attribution refer to note 1d.

Notes to the financial statements for the year ended 31 December 2021 (continued)

1d Allocation of support and governance costs

Support and governance costs have been allocated in their entirety to church activities, as it is the opinion of the trustees', that the majority of the support and governance costs relate to the furtherance of the Church's activities. Governance costs comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to statutory audit and legal fees.

1e Cost of raising funds

The costs of generating funds consists of investment management costs and costs of generating booksales.

1f Charitable activities

Costs of charitable activities include grants made, governance costs, support costs and other costs relating to delivery of various church activities. These activities are further described in the Trustees' report.

1g Fixed assets

Consecrated and beneficed property of any kind is excluded from the financial statements in accordance with s.10 of the Charities Act 2011. Equipment used within the church premises is depreciated on a straight line basis over four years. No depreciation is provided on buildings as the Trustees currently estimate the residual value of the properties (discounted for monetary inflation since their capitalisation) is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial. If the carrying value of the buildings looks greater than their current value on this basis, an impairment review would be carried out and any resultant loss included in expenditure for the year.

1h Assets held for investment

Investments are a form of basic financial instrument and are initially recognised at their transaction value. COIF shares are shown at market value. By virtue of church property being owned in various ways and the property having mixed uses it is not always practical to revalue property held as an investment. Where it is practical, can be accomplished without undue cost and the effect is likely to be significant, investment properties are now stated at valuation. On the basis that it is not practical and the property cannot be valued without undue cost, the property has been valued at cost.

The Church does not acquire put options, derivatives or other complex financial instruments.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their carrying value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised gains and losses are shown separately in the Statement of Financial Activities.

1i Taxation

The Church is a registered charity, and therefore is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

1j Pension costs and other post-retirement benefits

The PCC contributes to defined contribution and defined benefit pension schemes. Contributions to the defined contribution scheme are charged to the SOFA as incurred. The Church of England Funded Pension Scheme is a multi-employer pension scheme and it is not possible to identify the PCC's share of the underlying assets and liabilities so contributions are accounted for as if they were contributions to a defined contribution plan. The amount which an independent actuary has determined is required to make good the PCC's share of the deficit is reflected as a liability and a deficit reduction plan is now underway, as explained in Note 17.

1k Financial assets

Trade and other receivables are measured at transaction price.

1l Financial liabilities

Trade creditors and other payables are measured at transaction price. Liabilities are recognised when there is an obligation to transfer economic benefits.

Notes to the financial statements for the year ended 31 December 2021 (continued)

2	Income and endowments from:	Unrestricted	Restricted	Endowment	Total	Total
		funds	funds	funds	2021	2020
		£	£	£	£	£
2a	Donations and legacies					
	Planned giving:					
	Gift Aid donations	456,295	-	-	456,295	405,738
	Tax recoverable	117,850	6,220	-	124,070	114,881
	Other planned giving	62,840	-	-	62,840	65,476
	Collections	2,184	-	-	2,184	2,391
	Donations	7,990	28,110	-	36,100	39,827
	Gift days	-	20,446	-	20,446	33,410
	Legacies	2,500	-	-	2,500	10,000
		649,659	54,776	-	704,435	671,723
2b	Investments					
	Rent	32,124	-	-	32,124	47,461
	Dividends and interest	3,967	-	129	4,096	6,045
		36,091	-	129	36,220	53,506
2c	Church activities					
	Outreach events	6,886	295	-	7,181	3,477
	Fees	4,491	-	-	4,491	3,144
	Hire charges	1,884	-	-	1,884	3,605
	Church groups	-	5,243	-	5,243	5,185
	Book sales	664	-	-	664	305
		13,925	5,538	-	19,463	15,716
	Total	699,675	60,314	129	760,118	740,945

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2021 (continued)

3 Expenditure:	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021	<i>Total 2020</i>
	£	£	£	£	£
3a Raising funds					
Bookstall costs	1,012	-	-	1,012	684
Investment management costs:					
Rental property (flat 1, 2 and Castle Court) expenses	1,765	-	-	1,765	1,476
	2,777	-	-	2,777	2,160
3b Church activities					
Diocesan share	101,946	-	-	101,946	100,582
Stipend, NI and pension	39,840	-	-	39,840	39,819
Other staff salary, NI and pension	205,442	-	-	205,442	205,727
Vicar's expenses	5,173	-	-	5,173	4,179
Staff expenses	5,599	34	-	5,633	9,297
Staff accommodation costs	34,490	-	-	34,490	34,361
Upkeep of services	8,610	-	-	8,610	7,083
Church running expenses	9,226	-	-	9,226	10,537
Church maintenance	8,230	-	-	8,230	6,844
Equipment maintenance	1,145	-	-	1,145	2,864
Garden maintenance	671	-	-	671	690
Catering	1,062	-	-	1,062	389
Depreciation	14,937	-	-	14,937	31,635
Loss on disposal of fixed assets	-	-	-	-	525
Admin salaries NI and pension	115,162	10,731	-	125,893	121,186
Office costs	4,601	-	-	4,601	6,486
Printing postage and stationery	2,659	-	-	2,659	2,574
Bank charges	478	-	-	478	474
Advertising and recruitment expenses	1,589	-	-	1,589	926
Legal and accountancy costs	21,044	7,061	-	28,105	22,559
Hall running costs	13,302	-	-	13,302	11,116
Church House running costs	13,235	-	-	13,235	11,745
Old Vic running costs	7,238	-	-	7,238	11,643
Outreach event costs	10,161	615	-	10,776	4,771
Church groups costs	85	6,050	-	6,135	4,371
Other ministry costs (Women, Men, Care, Yth)	7,562	1,547	-	9,109	10,098
Statutory audit fee (excluding VAT)	4,800	-	-	4,800	4,650
	638,287	26,038	-	664,325	667,131
3c Mission grants and donations					
Home mission & church societies	47,905	21,695	-	69,600	83,684
Overseas mission	44,443	30,892	-	75,335	61,837
	92,348	52,587	-	144,935	145,521
3d Other, exceptional items					
Project Connect Church building modifications	-	-	-	-	6,903
	-	-	-	-	6,903
Total resources expended	733,412	78,625	-	812,037	821,715

Notes to the financial statements for the year ended 31 December 2021 (continued)

4 Staff costs

	2021	2020
	£	£
Wages and salaries	323,658	320,570
Social security costs	25,745	24,877
Pension costs	21,772	21,285
	371,175	366,732
Average headcount of staff employed by the PCC (including those paid indirectly)	11.8	11.8
Average number of full-time equivalent staff paid directly or indirectly by the PCC	9.4	9.6
No employees received emoluments (excluding employer pension costs) of more than £60,000.		

5 Tangible assets

(All held for Church charitable objectives)

	Freehold land & buildings	Long Leasehold Properties	Plant and Equipment	Total
	£	£	£	£
Cost or valuation				
At beginning of the year	1,759,462	-	178,534	1,937,996
Additions	-	-	3,210	3,210
Disposals	-	-	-	-
At end of the year	1,759,462	-	181,744	1,941,206
Depreciation and impairments				
At beginning of the year	-	-	143,541	143,541
Charge for year	-	-	14,937	14,937
Eliminated on disposal	-	-	-	-
At end of the year	-	-	158,478	158,478
Net book value at beginning of the year	1,759,462	-	34,993	1,794,455
Net book value at end of the year	1,759,462	-	23,266	1,782,728

6 Investments

	Long Leasehold Property	Other Investments	Total
	£	£	£
Cost or valuation			
At beginning of the year	133,991	4,437	138,428
Additions	-	-	-
Disposals	-	-	-
Revaluation	-	645	645
At end of the year	133,991	5,082	139,073
Depreciation and impairments			
At beginning of the year	-	-	-
Charge for year	-	-	-
At end of the year	-	-	-
Net book value at beginning of the year	133,991	4,437	138,428
Net book value at end of the year	133,991	5,082	139,073

Other investments comprise:

217 CBF C of E Investment Fund Income Shares

£

5,082

7 Debtors

	2021	2020
	£	£
Income tax recoverable	31,422	35,140
Prepayments	10,599	13,290
Accrued income	13,102	13,074
	55,123	61,504

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2021 (continued)

8 Cash at bank and in hand

	2021	2020
	£	£
Immediate access - general funds	117,951	51,870
Immediate access - designated funds	130,304	210,322
Immediate access - restricted funds	39,508	63,839
Cash in hand - general funds	81	158
Term deposits		
Maturing within one year - general funds	149,733	134,779
Maturing within one year - designated funds	373,000	383,000
	810,577	843,968

9 Creditors: amounts falling due within one year

	2021	2020
	£	£
Creditors and Accruals	24,649	20,077
Tax and social security	6,639	8,348
Other creditors	2,415	4,858
	33,703	33,283

10 The funds of the Church

	2021	2020
	£	£
Details of particular funds maintained are:		
Endowed Funds		
<i>The Crump Bequest</i>	5,082	4,437
A permanent endowment, the interest from which is to help meet the costs of maintaining church services.		
Restricted funds		
<i>Groups</i>	9,554	10,259
Restricted fund balance for groups within the church who administer their own funds. Total church group income and expenditure is included in these accounts.		
<i>Sunday School</i>	610	548
Gifts donated for use by the Sunday School groups in the church		
<i>The Mark Wheatley Fund</i>	5,539	5,539
Funds given in memory of Mark Wheatley for young people to take non-Christian friends to Summer camps.		
Restricted and Designated funds		
<i>Mission Hardship Funds</i>	13,963	18,700
Designated and restricted funds to meet Mission needs in difficult economic times.		
<i>The Care Fund</i>	2,313	11,139
Designated and restricted funds to meet need in difficult economic times.		

In addition to the above, Gift Days and Special Collections are considered "restricted funds".

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2021 (continued)

11 Summary of assets and liabilities for church funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2021 £	TOTAL 2020 £
Fixed assets for Church use	26,496	1,756,232	-	1,782,728	1,794,455
Fixed asset investments	-	133,991	5,082	139,073	138,428
Debtors	50,910	4,213	-	55,123	61,504
Cash at bank and in hand	771,069	39,508	-	810,577	843,968
Creditors: Amounts falling due within one year	(33,595)	(108)	-	(33,703)	(33,283)
Defined Benefit Pension Scheme liability	(2,000)	-	-	(2,000)	(4,000)
	812,880	1,933,836	5,082	2,751,798	2,801,072

12 Council members

These council members received payments for their services during the year: Kate Wheatley, Rev Jon Drake and John Blackbeard received remuneration for their duties as employees. Phebe Tay received payments for audio-visual duties during some church services.

The aggregate remuneration, including employer pension contributions, paid to and on behalf of the above council members was £90,471 (2020, £89,749).

Certain members of the Parochial Church Council are reimbursed expenses they incur in their work for the Church. £3,784 was reimbursed to or paid for five council members during the year (2020, £3,890 for four members)

The council member Rev Neil Watkinson received funding via Crosslinks for his missionary work in Asia as part of our mission funding of £6,872 (2020 £6,638).

The council member Phebe Tay rented our property - Flat 2 St Marys Close up until June 2021. Market rent was paid but in the year to 31 December 2020 4 months were given a rent discount of £300 per month due to Covid-19.

13 Related party transactions and key management personnel

Related party transactions

One Council member is also a Trustee/Director of the A&M Trust. Donations and grants received for Project Connect from the A&M Trust were £10,000 (2020, nil). Project Connect funds held for the A&M Trust at 31.12.21 amounted to nil (2020, nil). Amounts due to/from the A&M Trust at 31.12.21 were nil (2020, nil).

Key management personnel

Other than those disclosed in note 12 above, no other key management personnel are remunerated by the Church.

Two members of staff who are considered to be key management personnel are remunerated by the Diocese.

14 Grants made

Of the total grants made from general funds to further the Church's mission work, £21,250 (2020, £46,830) was to various institutions and £71,098 (2020, £66,578) to individuals.

15 Capital commitments

The Parochial Church Council had commitments as at 31 December 2021 relating to the building modifications work on the church under Project Connect amounting to approximately £2,000 (2020, £5,000).

16 Transfers between reserves

The net transfer (to)/from General Funds (from)/to Project Connect this year to (repay)/cover ongoing costs was £(2,939)(2020, £20,596).

Notes to the financial statements for the year ended 31 December 2021 (continued)

17 Church of England Funded Pension Scheme (CEFPS)

St Andrews & St Mary Magdalene PCC participates in the Church of England Funded Pensions Scheme for stipendiary clergy, a defined benefit pension scheme. This scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Responsible Bodies.

Each participating Responsible Body in the scheme pays contributions at a common contribution rate applied to pensionable stipends.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This means it is not possible to attribute the Scheme’s assets and liabilities to each specific Responsible Body, and this means contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year (2021: £9,956 , 2020: £9,760), plus the figures highlighted in the table below as being recognised in the SoFA, giving a total deficit overall of £7,956 for 2021 (2020: deficit £7,760).

A valuation of the Scheme is carried out once every three years. The most recent Scheme valuation completed was carried out at 31 December 2018. The 2018 valuation revealed a deficit of £50m, based on assets of £1,818m and a funding target of £1,868m, assessed using the following assumption:

- An average discount rate of 3.2% p.a.;
- RPI inflation of 3.4% p.a. (and pension increases consistent with this);
- Increase in pensionable stipends of 3.4% p.a.;
- Mortality in accordance with 95% of the S3NA_VL tables, with allowance for improvements in mortality rates in line with the CMI2018 extended model with a long term annual rate of improvement of 1.5%, a smoothing parameter of 7 and an initial addition to mortality improvements of 0.5% pa.

Following the 31 December 2018 valuation, a recovery plan was put in place until 31 December 2022 and the deficit recovery contributions (as a percentage of pensionable stipends) are as set out in the table below.

	<u>January 2018 to</u> <u>December 2020</u>	<u>January 2021 to</u> <u>December 2022</u>
% of pensionable stipends		
Deficit repair contributions	11.9%	7.1%

Notes to the financial statements for the year ended 31 December 2021 (continued)

17 Church of England Funded Pension Scheme (CEFPS) continued

As at 31 December 2019, 31 December 2020 and 31 December 2021 the deficit recovery contributions under the recovery plan in force were as set out in the above table.

For senior office holders, pensionable stipends are adjusted in the calculations by a multiple, as set out in the Scheme's rules.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the balance sheet liability over 2020 and over 2021 is set out in the table below.

	<u>2021</u> £	<u>2020</u> £
Balance sheet liability at 1 January	4,000	6,000
Deficit contribution paid (recognised in SoFA)	(2,000)	(3,000)
Interest cost (recognised in SoFA)	-	-
Remaining change to Balance sheet liability (recognised in SoFA)*	-	1,000
Balance sheet liability at 31 December	<u>2,000</u>	<u>4,000</u>

* Comprises change in agreed deficit recovery plan, and change in discount rate and assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions. In general, these are set by reference to the duration of the deficit recovery payments but as at 31 December 2021, under accounting rules the payments are not discounted since the remaining recovery plan is less than 12 months. No price inflation assumption is needed since pensionable stipends for the remainder of the recovery plan are already known.

	<u>December 2021</u>	<u>December 2020</u>	<u>December 2019</u>
Discount rate	0.0% pa	0.2% pa	1.1% pa
Price inflation	n/a	3.1% pa	2.8% pa
Increase to total pensionable payroll	-1.5% pa	1.6% pa	1.3% pa

During 2021 (and 2020) the deficit contributions paid of £2,000 (2020, £3,000) and the interest cost of £nil (2020, £nil) have been reflected as part of the year's pension charge.

The £2,000 Balance Sheet liability at 31 December 2021 (2020, £4,000) is the amount of deficit contributions expected to be payable for the one member of the scheme between 1 January 2022 to 31 December 2022 and it is included in the current 39.9% contribution rate (normal contributions of 32.8% plus deficit repair contributions of 7.1%). The PCC will not have to pay more in any year than the contribution rate set for that year.

In addition, the PCC is classed as a minor body under this scheme and when a minor body ceases to have active members it is not required to pay a debt. Instead its liabilities are apportioned to the major bodies, being in this case the Oxford Diocesan Board of Finance.

Notes to the financial statements for the year ended 31 December 2021 (continued)

18 Statement of Financial Activities for the year ended 31 December 2020 - comparative figures

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2020
		£	£	£	£
Income and endowments from:					
Donations and legacies	2a	588,207	83,516	-	671,723
Investments	2b	53,381	-	125	53,506
Church activities	2c	10,531	5,185	-	15,716
Other income	2d	-	-	-	-
Total		652,119	88,701	125	740,945
Expenditure on:					
Raising funds	3a	2,160	-	-	2,160
Charitable Activities					
Church activities	3b	637,280	29,851	-	667,131
Mission grants and donations	3c	113,408	32,113	-	145,521
Other, exceptional items	3d	-	6,903	-	6,903
Total		752,848	68,867	-	821,715
Net income/(expenditure)		(100,729)	19,834	125	(80,770)
Transfers between funds		(3,027)	3,152	(125)	-
		(103,756)	22,986	-	(80,770)
Other recognised gains/(losses)					
Gain/(Loss) revaluation of investment assets	6	-	-	277	277
Actuarial profit on defined benefit pension	17	2,000	-	-	2,000
Net movement in funds		(101,756)	22,986	277	(78,493)
Total funds brought forward		943,524	1,931,881	4,160	2,879,565
Total funds carried forward		841,768	1,954,867	4,437	2,801,072

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Budget for the year ended 31 December 2022

<u>Unrestricted funds</u>	Total Budget 2022	Total Budget 2021	% increase in 2022 budget figures compared to 2021 budget	Actual 2021
Incoming Resources				
Planned giving gift aid donations	432,450	391,930	10.3%	456,295
Tax recoverable	108,313	98,383	10.1%	117,850
Other planned giving	54,198	55,522	-2.4%	62,840
Collections at services	1,750	1,120	56.3%	2,184
Donations	5,334	1,506	254.2%	7,990
Grants/Legacies	-	-		2,500
Ministry events	4,934	7,134	-30.8%	6,886
Fees	4,330	3,318	30.5%	4,491
Hire charges	2,173	1,086	100.1%	1,884
Church groups	5,000	5,000	0.0%	-
Bookstall sales	1,500	1,500	0.0%	664
Rental income	17,430	32,764	-46.8%	32,124
Dividends and interest	2,963	4,351	-31.9%	3,967
Total Incoming Resources	640,375	603,614	6.1%	699,675
Resources Used				
Cost of Generating funds				
Bookstall costs	1,500	1,500	0.0%	1,012
Church Activities				
Diocesan share	105,640	101,946	3.6%	101,946
Ministry staff salary costs	220,853	228,510	-3.4%	244,402
Other staff costs	31,963	48,738	-34.4%	40,763
Church running costs	41,600	22,737	83.0%	44,495
Administration staff salary costs	113,465	122,084	-7.1%	115,161
Other administration costs	40,122	34,070	17.8%	30,637
Property costs	56,235	43,063	30.6%	38,274
Mission grants and donations	95,770	91,570	4.6%	92,348
Ministry events	13,294	11,457	16.0%	17,724
Church groups costs	5,220	5,490	-4.9%	85
Governance costs (net of VAT)	4,850	4,767	1.7%	4,800
Investment costs				
Rental property expenses	3,940	1,241	217.5%	1,765
Property repairs general budget	2,000	-		-
Total Resources used	736,452	717,173	2.7%	733,412
NET INCOMING/(OUTGOING) RESOURCES	(96,077)	(113,559)		(33,737)
BUDGETED DEFICIT COVERED BY:				
Discretionary Funds	(43,210)	(60,661)		(86,802)
General Funds	(47,867)	(52,898)		53,065
Mission Hardship Funds	(5,000)	-		
	(96,077)	(113,559)		(33,737)
Net income/(expenditure)				(33,737)

Parochial Church Council of St Andrew & Mary Magdalene, Maidenhead

Summary of accounts of Church Based Organisations

For the year ended 31 December 2021

This sheet is not intended as a comparison of the organisations represented. It provides a summary of their financial activity during the year. The summary is drawn from the detailed accounts submitted by the treasurers and checked by independent examiners. If any reader would like to see any of the detailed accounts, please ask the treasurer

	Mother & Toddlers	7-Up	Allsorts	Focus Groups	Flower Ministry	Care Fund
Balance of funds b/fwd	2,201	462	2,662	4,303	622	11,139
Income						
Fees, subs, charges, sales	1,203	476	-	1,069	-	-
Weekend Away	-	-	-	1,980	-	-
Donations	-	-	-	-	515	100
Gift Aid on donations						25
Total income	<u>1,203</u>	<u>476</u>	<u>0</u>	<u>3,049</u>	<u>515</u>	<u>125</u>
Expenses						
Running expenses	554	393	317	1,708	542	-
Weekend Away costs	-	-	-	2,540	-	-
Donations/gifts	265	-	-	-	-	-
Care Fund payments	-	-	-	-	-	8,951
Total expenditure	<u>819</u>	<u>393</u>	<u>317</u>	<u>4,248</u>	<u>542</u>	<u>8,951</u>
Excess of incoming resources over expenditure	384	83	(317)	(1,199)	(27)	(8,826)
Transfer (to)/from other funds	-	-	-	380	-	-
Balance of funds c/fwd	<u>2,585</u>	<u>545</u>	<u>2,345</u>	<u>3,484</u>	<u>595</u>	<u>2,313</u>
Comprising:						
PCC Bank account	-	426	2,345	3,408	-	125
Organisation accounts/cash	2,371	119	-	34	595	2,188
Prepayment/(accrual/creditor)	214	-	-	42	-	-
At 31 December 2021	<u>2,585</u>	<u>545</u>	<u>2,345</u>	<u>3,484</u>	<u>595</u>	<u>2,313</u>

**Independent auditor's report to the Parochial Church Council and members of the
Church of St Andrew and St Mary Magdalene, Maidenhead.**

Opinion

We have audited the financial statements of the Church of St Andrew and St Mary Magdalene, Maidenhead (the 'charity') for the year ended 31 December 2021 which comprise the statement of financial activities, the balance sheet and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland.

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2021, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements, and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Charities Act 2011

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees' Report prepared for the purposes of charity law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Fraud and breaches of laws and regulations - ability to detect

Identifying and responding to risks of material misstatement due to fraud

To identify risks of material misstatement due to fraud ("fraud risks") we assessed events or conditions that could indicate an incentive or pressure to commit fraud or provide an opportunity to commit fraud or provide an opportunity to commit fraud. Our risk assessment procedures included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims.
- Enquiry of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Using analytical procedures to identify any unusual or unexpected relationships.
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the rationale of significant transactions outside the charitable objectives of the charity.

We communicated identified fraud risks throughout the audit team and remained alert to any indications of fraud throughout the audit.

As required by auditing standards, and taking into account our overall knowledge of the control environment, we perform procedures to address the risk of management override of controls, in particular the risk that management may be in a position to make in appropriate accounting entries.

We did not identify any additional fraud risks.

We performed procedures including identifying journal entries to test based on risk criteria and comparing identified entries to supporting documentation. These included those posted to unrelated accounts, those posted containing key words, and those posted to an account linked to a fraud risk.

Identifying and responding to risks of material misstatement due to non-compliance with laws and regulations

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience, and through discussions with the trustees and other management (as required by auditing standards), and from inspection of the Charity's regulatory and legal correspondence and discussed with the trustees and other management the policies and procedures regarding compliance with laws and regulations.

We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

The Charity is subject to laws and regulations that directly affect the financial statements including financial reporting legislation (including related charities legislation) and tax legislation, and we assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.

We did not identify any others where the consequences of non-compliance alone could have a material effect on amounts or disclosures in the financial statements.

Context of the ability of the audit to detect fraud or breaches of law or regulation

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it.

In addition, as with any audit, there remained a higher risk of non-detection of fraud, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. Our audit procedures are designed to detect material misstatement. We are not responsible for preventing non-compliance or fraud and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's Trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Christopher Krol FCA (Senior Statutory Auditor)
for and on behalf of Craufurd Hale Audit Services Limited

.....

Chartered Accountants
Statutory Auditor

Ground Floor, Arena Court
Crown Lane
MAIDENHEAD
SL6 8QZ

Accounts

Annual Report & Accounts

Year Ending 31st December 2020



"God is our refuge and strength, an ever-present help in trouble. Therefore we will not fear, though the earth give way and the mountains fall into the heart of the sea, though its waters roar and foam and the mountains quake with their surging. "

Psalm 46:1-3

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Section 1: Summary of 2020

At St. Mary's our mission is to know Jesus and make Him known. We have identified 3 essentials being, Dependent prayer, Biblical teaching and Loving one another. We also have 3 priorities, Engaging Maidenhead with the gospel, Growing mature disciples and Partnering with other churches to make Jesus better known.

This 2020 Annual Report provides an overview of the life of the church – the people, Sunday services, the midweek groups, the PCC, missions, the finances and buildings. We hope that as you read the report, you will get a sense of the joy of our church family meeting together and serving the Lord. This normally happens throughout the week at the regular activities on site, in people's homes, in the town – wherever the church family members meet. This is what makes us a church, the body of Christ at St Mary's Maidenhead, and for which we are thankful to God.

However, 2020 was a very unusual year due to the pandemic. We were not able to hold in-person services or other meetings for much of the year. We all became experts on Zoom and Teams and had to find new ways to do church, and other meetings on line.

Up until the lockdown started in March, the following was taking place:

- ⬆ People came together to hear God's word and worship him at our 8am, 9.15am, 11am, 4pm and 6.30pm Sunday services;
- ⬆ 33 Growth Groups met in the evenings or during the day;
- ⬆ A full programme of meetings and fun for the youth including a Senior Youth Weekend Away;
- ⬆ Many children's activities on Sundays and during the week;
- ⬆ The Allsorts church group for adults with learning disabilities;
- ⬆ Christianity Explored and Christian Foundations;
- ⬆ Real Lives week – a week of outreach events which saw over 1000 attendances.

Once social distancing started we restructured our services to be online, on Zoom or in-person (depending on the regulations in force). During the first lockdown we had pre-recorded online services. When we moved to in-person services, booking, distancing and limitations on meeting with other people had a significant impact on what we could do although it was nonetheless a joy to be together for those who were able. When the regulations changed we moved to Zoom services which, although they had significant limitations, enabled us to meet together virtually and, by going into break out rooms after services, to catch up and pray for one another.

Christmas Unwrapped was done online and was a great success. We had more children participating than previous years. The carol services in the church and on Zoom were good times to meet over Christmas but were different because we had to operate within the parameters of technology and regulations.

Christianity Explored and Christian Foundations online benefited as people from far and wide could join us on Zoom - some even attended from other countries.

Growth Groups, St Mary's evening, 20s and 30s and the APCM on Zoom were all successful with more people attending than normal. It was special to have our mission partners join us on Zoom at St Mary's evening and in some services. These are some of the good things to come out of the pandemic and we hope to retain some of these benefits when life returns to normal.

Other highlights for the year were:

- † The joy of sharing as a church family in the baptism of Briony Moorhouse;
- † The joy of celebrating the weddings of Daniel & Abigail Pierce, Isaac & Abigail Barnes and Samuel & Sarah Chaplain;
- † Growing the links with Muslim communities;
- † Supporting our mission partners around the world.

Please give thanks to God for the time, energy and effort of so many that together make up the ministry of St Mary's, and thank God for his continual blessing of both willing servants and financial provision that enable us to serve God and His people.

Section 2: Reports by Church Groups

8am Congregation

Of all our congregations, the 8am congregation could arguably be said to have experienced the most change. In the last 18 months it has met in the Chapel, in the Parish Hall and in the Church, as well as via Zoom. The core of about a dozen people remains the same, but we have had others join us from time to time. Because the 8am congregation follows the Book of Common Prayer Holy Communion service and we don't normally have singing, it has adapted well to all the restrictions. It has been good that the majority of the congregation have been able to meet physically and even those who are having to shield have been able to keep in touch through Zoom. There are a few who do not cope with technology, but because we are still meeting physically they are not being too isolated. A huge thanks must go to Robert Weeks who serves as sidesman for the 8am congregation and Bernard Obi who does much pastorally in keeping in contact with folk. Since we have moved to the church we have also been hugely blessed by a number of members of the 9:15 congregation who have helped out as sidesmen at the 8 o'clock service.

Will Stileman

9.15am Congregation

Despite all the disruptions of 2020, we give thanks to God for his faithfulness to us in the 9.15am Congregation. God has continued to feed us with his word and enabled us to encourage each other to live for Christ. We have had at least five different patterns of service through 2020. From January to March we met at St Mary's as normal. With the first lockdown, on 22nd March we switched to pre-recorded online services. On 19th July we returned to St Mary's with Worship Together services at 10am, while the online services continued. Then on 25th October we recommenced 9.15am services at St Mary's with Sunday School provision. In November we returned online, but this time with live Zoom services. Throughout the year we have received preaching from Genesis 1-3, Luke, Psalms of Lament, Romans 8, John's Gospel, Exodus, 2 Corinthians 10-13, and Descriptions of Jesus. Since March our sermons have also been sent by post to those who are not able to watch services online.

Our challenge through the year has been keeping in touch with and encouraging those who are not able to attend in-person services or watch online services, or who have got out of the habit of doing so. Our prayers have very much been with these members, as we all need the teaching of God's word and the encouragement of God's people to keep going in our faith. We want to do all we can to provide services everyone can access and to see the whole church family regularly engaging with God in his word.

I have been greatly encouraged by the efforts so many congregation members have made to encourage each other in Christ through the year. I must especially thank the Congregation Team (Linsley Green, Marisa Tredoux, Dick & Fiona West, and Rob & Tarryn Wingfield) who have done so much to keep in touch with everyone, and the Growth Group Leaders who have worked so hard to keep the groups going. It has also been a joy to see congregation members inviting people to join them at Christianity Explored, and a handful of new people joining the congregation.

Jon Drake

11am Congregation

It has been wonderful to see God at work amongst the 11am Congregation, even though all the disruption and difficulty of 2020. As with the earlier 9.15am Congregation, we had at least five different patterns of service throughout the year including normal services at the start of the year, pre-recorded online services, in-person Worship Together services, in-person services with children's groups and live Zoom services. We have received a varied diet of preaching from Genesis 1-3, Luke, Psalms of Lament, Romans 8, John's Gospel, Exodus, 2 Corinthians 10-13, and Descriptions of Jesus.

Through all these changes, it has been a great encouragement to see congregation members working so hard to keep in touch with each other, love each other, and encourage one another in Christ. The Congregation Get Togethers on Zoom and the live Zoom services have been especially well attended. It has also been a joy, in this disrupted year, to have some new members joining us, and others becoming more regular in their attendance, which I trust is a sign of growing love for Christ. A number of congregation members also participated in Christianity Explored online and were greatly helped in their grasp of the gospel and relationship with Jesus.

Throughout 2020 our prayers have been with those who were not able to attend in-person services or watch online services, or who have got out of the habit of doing so. Sermons have been posted on a fortnightly basis to those who do not use the internet. The staff team and Congregation Team have endeavoured to keep in touch with others on the phone. We all need the teaching of God's word and the encouragement of God's people to keep going in our faith. We want to do all we can to provide services everyone can access and to see the whole church family regularly engaging with God in his word.

My thanks go to the Congregation Team who do so much to help me with pastoral work. During 2020 Jeff Branch, Angela McDonald, and Penny Watson retired from the team after several years of faithful ministry. Yemi Awoyemi, Robin Aghovia and Phebe Tay have joined the team and Louise Drake and Neil McDonald continue to serve. I must also thank the Growth Group Leaders for all their ministry in our congregation.

Jon Drake

4pm Congregation

My prayer is that we will grow in love for God, in spiritual maturity, in love for one another and in number. Shortly after I took over the leadership in November 2019 we had a well-attended 4pm men's weekend. 4pm Growth Groups have thrived during lockdown and a new Eton group was formed. Relationships were deepened when we met up on Zoom to chat and pray during March to October. The Buddy Scheme has had good take up and a number of people have met up and encouraged one another. Many have grown but it has been sad that some families have drifted or hardly participated at all. We continue to pray for them and reach out to them. As to growth in numbers, two families have moved to the 6.30pm (Beswicks, Kennedys and Sally Powell) but we have been joined by the Walshes, Tolchers, Brewsters and possibly the Tses, Willers and Collins.

Ian Miller

Worship Together

The Worship Together services were a wonderful expression of God's people joining together for a whole service to worship him in all their diversity. When in-person services resumed on 19th July we were unable to have children's groups and so Will asked me to lead a team running All-Age services which we decided to call "Worship Together." He asked me to "lean" particularly heavily on Simon Eves! Weekly planning meetings were quickly established with a great team which included Simon, Kate Wheatley, Tom Brewster, Melinda Stylo, Scott Bedford and Tamsin Miller. We worked hard to plan well ahead, to be creative and to make sure that each service had something in it for every age group and not just children or adults. The preaching and leading of the services were done not just by team members but by others such as Jon Drake, Will Stileman, Tim Adams and Karen Martin. There were 18 WT services altogether and they focused on meetings with Jesus in John's gospel culminating in "Jesus meets you." We received lovely feedback about the WT services not just from young families but a wide range of the congregation – including older, single members.

Ian Miller

6.30pm Congregation

It has been quite a year, but we continue to see God's hand at work and we trust that, 'in all things God works for the good of those who love him,' Romans 8:28.

There have been obvious challenges for the 6.30pm service - it's been difficult to grow in our love for each other, individuals have experienced personal hardship, and it's been tough for the young people to consistently attend our services. But there have been wonderful signs of God's goodness too. More people have been in Growth Groups than I can remember, we have still been able to welcome a number of newcomers, we have fed deeply on God's word, and we are learning what it means to be purposeful in loving each other even when it's tough.

I am grateful for the service of the whole congregation, and particularly the Congregational Oversight Team and the Growth Group Leaders.

We pray that this year we would continue to know Jesus and make Jesus known.

Tim Adams

Thursday Fellowship

Thursday Fellowship is an informal, mid-week service of hymns, prayers and a bible-based talk, followed by tea and biscuits. It starts at 2.15pm and lasts for about an hour, meeting weekly in term time. For some, Thursday Fellowship is the only church meeting they attend, and it is important that it feels like a church service; for others it is in addition to their Sunday congregation and provides a welcome mid-week boost.

2020 has, of course, been a strange year for Thursday Fellowship. The Spring Term started with a series of talks on the parables of Jesus. There was a special 'Tea at the Ritz' event on 27th February during the mission week, with Glen Scrivener speaking. This was wonderfully well attended with some people coming to St Mary's for the first time. The planned series on 'Jesus Prays' for the weeks before Easter was cancelled due to the end of group meetings, when concerns about Covid-19 were announced. Due to the older average age, vulnerability and dependence on car-sharing for lifts of the Thursday Fellowship congregation, meeting in person has not resumed since. Fellowship has continued through telephone calls, online attendance at other church services and pre-recorded services, printed copies of letters and sermons from the office and visits when these have been allowed. The period of Covid-restrictions has highlighted the importance of in-person congregations like Thursday Fellowship for people who are otherwise getting out rarely or not at all.

Becca Stileman

20-30s Ministry

The 20-30s group aims to support this age group both spiritually and socially. We have had three teaching evenings: 'Engaging with Popular Culture' with Simon Eves; 'The 5 Habits of Deeply Contented People' with Callom Harkrader; and 'Can I really have JOY in the Lord?' with Tim Adams. The smaller group setting has allowed more detailed and honest discussions. On the fellowship side we managed a summer activity day in the woods which was great fun, collecting wood and making fire. Throughout the lockdowns we have held weekly virtual games nights on Zoom which have helped us to keep in touch and get to know and welcome some new members to church. We have also been encouraging people to get involved with handing out cards to church family. The Facebook group continues to be helpful for people to share encouragements, requests or invites with each other.

Ruth McElhone

ALLsorts

Owing to the pandemic, we were not able to enjoy our meetings in person this year. We would have very much liked to hold virtual meetings, but because nearly all of our members are unable to use i-phones and computers, and staff in the homes are hampered by lack of equipment, complicated privacy issues, expertise and internet access this has not been possible.

However, thanks to Debbie Gobbett, we were able to produce two videos in which helpers were able to give the message of God's love, and we have kept in touch with the homes and individuals as much as possible. Our members have been confined to their homes for the most part and they and their helpers tell us how much they miss ALLsorts.

We are liaising with Social Services to try to improve technology issues and would welcome your prayers so that these most vulnerable people are not disadvantaged still further.

We thank God for His love and protection.

Sue Nordberg and the ALLsorts Team

Audio Visual

The focus this year has been on delivering high quality content for both in-person and online services during the varying Covid-19 restrictions that have impacted the church. The current AV equipment functions well for the needs within the church building and with the current low usage has only required minor expenditures for general replacements.

However, with the growing demand to provide live streaming and a better online experience it became apparent that the aging and deteriorating fixed church cameras offered poor picture quality. A detailed study by the AV committee recommended the investment in new cameras and control equipment for purchase and roll out after Christmas. As ever, a special word of thanks to the many volunteers that operate the AV equipment from week to week and especially Adam Stylo who has dedicated a huge amount of time and effort this year to AV technical support and training.

Jim Beswick

CAPS (St Mary's Careers Advice and Prayer Support)

For many years St. Mary's has been able to offer its members and friends outside the church the confidential career support, advice and prayer support, often referred to by the church leadership team. The issues this year have been raised from general employment queries and advice to more long-term career advice and practical help with writing CVs, job search strategy and how to apply for jobs. However, we have seen a sustained drop in take up of the support, even with the impact of the pandemic on employment; perhaps because the church is not an obvious source of support for career related issues and there is obviously a lot of material available online. Many employers provide access to career support to individuals being made redundant as a matter of course. Therefore, it's likely we will need to rethink the support in 2021 and potentially look to provide some core materials online via the church website which might be more accessible and applicable as face to face support continues to be limited. If church members have any feedback or views on the future of this service or have career counselling/ HR experience and would like to get more involved, please contact Liz Tolcher directly.

Liz Tolcher

Christianity Explored

We ran five Christianity Explored courses in 2020 with around 40 attending overall. The first course started in person immediately after Real Lives. With national lockdown imminent and on the assumption that CE would cease we crammed weeks 3-7 into one evening and, in tears, one lady prayed a prayer of commitment at the end. We resumed the course on Zoom and further courses followed in April, July and October. Wonderfully

a number of church family have come with friends. Despite its disadvantages, Zoom can eliminate childcare issues, makes it easier for people who don't want to go out, and enables some who might not want to come to church to explore from the security of their home. We will need to think about the frequency of Zoom courses when we are able to meet in-person. It has been great leading alongside Rachel Meynell, Helen Norton, Heidi Cooper and Tim Adams.

Ian Miller

Christian Foundations

Since its establishment in 2015, over a hundred people have joined our discipleship course at St. Mary's. Over three terms, with a mixture of up-front talks and small group Bible studies, we cover the book of Philippians (spring), the doctrine of God (summer), and the doctrine of the church (autumn). This year the Lord has blessed us with another thriving group.

The pandemic forced us to move online from March onwards, and we missed the social atmosphere of sharing dinner together in the church hall. Building relationships by phone between the meetings has been hard. Nevertheless, new opportunities were created, as a number of people were able to join the course who otherwise would have been deterred by childcare or commuting challenges. We're particularly grateful for our volunteer small group leaders over the year for adapting to the new format: John and Terry Driscoll, Brian and Liz Kershaw, Lindsay Reisser-Weston, Jess Lehane and Will Stileman. Thanks also to David Howse for his technical help as our Zoom host.

Due to a large number attending Christianity Explored courses during the spring and summer, we had a larger than usual influx into Christian Foundations in the autumn, and we currently have over 25 attending the course. Most are professing Christians, but not all. As such, this course continues to be an important part of our outreach, as well as offering firm foundations for new believers and those who have drifted in their faith in the past. Like any other growth group, there have been some pastoral challenges in the groups, and the Lord has been good. Most of all, we give thanks for signs of growing spiritual maturity and commitment to the fellowship of the church.

In Philippians 1:9, the apostle Paul prays for his readers, that their "love may abound more and more in knowledge and depth of insight, so that you may be able to discern what is best and may be pure and blameless until the day of Christ, filled with the fruit of righteousness that comes through Jesus Christ – to the glory and praise of God." This verse neatly sums up our prayer for Christian Foundations. Thank you for praying for us in the year to come.

Richard Crane

Real Lives

Real Lives was a week of evangelistic events (25th February to 1st March 2020). Each of the 14 events involved an interview about the role someone's faith had played in their lives followed by an evangelistic talk. The events covered subjects such as anxiety and depression, religions, science and violence. Our main interviewer and speaker was Glenn Scrivener and the majority of interviewees were from St Mary's. Ten meetings were at the church, one was in Cookham, another in Swift House and two took place during

Toddlers. The week finished with Glenn preaching at each of the Sunday services. A huge amount of effort went into producing publicity and publicising the event at church, on the website, using social media, door knocking, posters and radio interviews. Excellent work was done by Rob Wingfield setting up a booking system online, by our catering team and by staff laying out the church. In fact, it was a great church-family effort! The events were well-attended both in person and via web broadcast (over 1,000 attendances). From the feedback we learned that church members were greatly encouraged and a number of guests went on to do Christianity Explored.

Ian Miller

Flower Ministry

"The grass withers, and the flowers fall, but the word of our God stands forever."

Isaiah 40:8

Review of the year

In these troubled times, we are now in our third lockdown. Services in church are again suspended, but when attendance was allowed, the flower team decorated the church. Fresh flowers were arranged in the chapel each week when it was open for private prayer.

Flower team members

We thank Kim Boulter, Donna Stimson, Judy Percy, and Sylvine Andrews. Special thanks to Shelly Cunliffe who has now stepped down. We are now a team of five, and would welcome new members

Thank you, and your help, please!

During this difficult year, Steven Wheatley has helped tremendously. We have been grateful for the congregations' support, even when lockdowns prevented floral dedications from being fulfilled. (When services in church resumed, photographs were emailed to each contributor who could not attend). We would love to welcome new interest, especially from younger members of the church family.

Naomi Khoo

Growth Groups

I give deep thanks to God for the amazing work the Growth Group leaders have done through 2020. At the start of the year, I reminded leaders of our vision for Growth Groups: growing in knowledge of God; growing in love for God's people; growing in prayer; and growing as witnesses to Jesus. Who would have imagined that we would be doing this without physically meeting? Yet this is what happened. All the Growth Groups have continued to operate either via online video calls, or in one case with group members pairing up to do studies on the telephone. The leaders have shown remarkable resilience, ingenuity and skill in helping members do this.

The number of Growth Groups remains healthy with nine evening groups for the 9.15am Congregation, five for the 11am Congregation, four for the 4pm Congregation and five for the 6.30pm Congregation. There is also an evening group meeting in Marlow and a new group for the Windsor and Eton area. In addition to these groups we have four daytime groups for women, one for men, one mixed daytime group, and the Tuesday morning women's groups. During 2020 the Growth Groups have studied Luke 12-19,

Hebrews and Exodus 1-15. A number of new people joined groups during the year and most groups have reported increased rates of attendance. This underlines how important Growth Groups have been through this difficult year for God's people to feed together on his word and build each other up in our knowledge and love of Christ.

Jon Drake

Men's Daytime Bible Study

The Thursday Men's group started the year well, meeting every week, looking into God's word together, sharing our insights. But, as with all the other Church groups, COVID-19 brought all that to an abrupt end. Thinking that the restrictions would only be in place for a short time, and knowing that some of us are quite challenged when it comes to technology, we didn't meet for some months.

In November, I finally overcame my reservations, and some of us started meeting again, via the ubiquitous Zoom. Although nothing like the real thing, it's been good getting back into the studies again. Numbers are down from the beginning of the year, through technological obstacles, health issues, and the passing of two of our group, but at least some of us are benefiting from being together again, if only virtually.

We look forward to the day when those that come through the pandemic intact will be able to meet face-to-face once more.

Steven Wheatley

Music

Lockdown descended within weeks of the arrival of Tom Brewster, our new Director of Music in Training. The timing was providential indeed, since Tom has been invaluable in our provision of music for both the online service videos (for which he also did much of the video editing - with the generous assistance of Debbie Gobbett and Owen Feetham) and for events on Zoom. Grappling with recording equipment is not everyone's idea of good music-making, so it will be a joy indeed when we can all sing together in person. I am grateful to the numerous members of the music team who have contributed recorded material for our services - not least Minor Key, the Choir, Mina Baba and David Goode for their contributions to the Christmas services, and 60+ members of the St Mary's congregations at Easter. As ever, I am also most grateful for the help and wisdom of James Ainscough, as well as the other congregational music coordinators and leaders, at the ready to jump back into action as soon as they were permitted! We thank the Lord for his provision over this strange year and are grateful for everyone's prayers as we tentatively plan ahead.

Matthew O'Donovan

Pastoral Care

The pastoral care ministry aims to look after those in the congregation who are more vulnerable. This has changed much this past year. With the first lockdown, many people came forward to help to support others where they could, as the church family cared for one another in these hard times. A particular thanks go to congregational teams and Growth Group leaders who have phoned people and made sure that we look out for as

many of our church family as possible. The staff team have continued to pray through the pastoral list about 5 times through the year.

The Care Fund is still supplying emergency funds to those in need and four members of the church are now studying on the Biblical counselling certificate course. Sermons and church news have been posted out fortnightly to those who cannot access the internet to watch the services.

Rachel Meynell

The Same-Sex Attracted Support Group

The Same-Sex Attracted Support Group [SSASG] is a St Mary's church group which exists to support those who are same sex attracted and are wanting to follow Jesus faithfully. Before the pandemic the group met every few months to chat through issues and help one another. It is a great place for fellowship and practical support. SSASG is confidential and no member's details are known outside of the group. All Christians struggle with issues of one kind or another, SSASG is a safe place where those who are same-sex attracted can be open with others who understand and face similar issues. St Mary's is a hospital for sinners, it is not a hotel for saints, and this is one way we seek to be a supportive family to one another. If you want to find out more about SSASG or would like to speak to someone about same sex attraction please get in contact with our vicar, Will.

Will Stileman

St. Mary's Blog / Touchline

God, all, about, you, Jesus and people - these are some of the most common words used on the blog and really sum up what the blog is all about.

This year contributors kept the blog busy, publishing 121 articles over the whole year with a total of 57,604 words. Content is normally church family news, articles about recent events at St Mary's and updates from mission partners. The blog is updated approximately twice a week and all articles from the blog subsequently feature in Touchline - the St Mary's magazine - which was published eight times in 2020. Thank you to all that contribute with articles, photos and news - without you Touchline and the blog would not exist. Thank you too, to the proof reader and Touchline compiler. They work throughout the year making sure that the blog is regularly updated and Touchline is published. If you are interested in helping, please do let me know as the compiler and proof reader do take holidays.

John Furley

Women's ministry

In the women's ministry we long to see each woman in the church family growing in her relationship with Christ and living a godly life to the glory of God. This year eight women's Growth Groups have continued to meet where possible, with some meeting on Zoom, some in pairs when it is allowed, or over the phone. The four groups meeting on a Tuesday morning are now studying 'The Whole of life for Christ' which is already proving very helpful. We are always delighted to have new members join us.

Many women have been involved in mutually supporting one another through this time- with all the added hardships- and also in serving the community in different ways. The friendship seminar in the summer, and blog articles have encouraged us to do this more and more. Eight women have been/continue to be trained in Bible handling skills through the Ministry Training Course in Oxford.

Many of our usual events have been cancelled, and with many women on Zoom much of the week, we have not put on extra events, however the book group has continued to meet on Zoom too, helping to build friendships at this time.

Rachel Meynell

Deanery Synod

The Maidenhead and Windsor Deanery Synod met twice during 2020. A physical meeting in February heard about the Everyday Faith initiative from the Church of England and the work being done in our diocese to support it. This aims to encourage Christians to be confident and equipped to live out the good news of Jesus Monday to Saturday as well as on Sundays. This meeting also heard about the financial challenges facing Quench Christian Bookshops.

A virtual meeting in October welcomed Bishop Olivia, Bishop of Reading, who spoke about her vision for the church in this area, encouraging us to be kingdom-focused, to celebrate what we have been given, and to celebrate all God's people.

A new Deanery Plan has been drafted to describe initiatives taking place in the Deanery. Please pray for wise engagement with this.

Thomas Walton

Mission Strategy Committee

The purpose of the Mission Strategy Committee [MSC] is to devise a strategy for our support of missions and to bring to the PCC recommendations of which Christian organisations and individuals we should support. The committee meets around 3 times a year. Current members are: Will Stileman (Chair), Ann Casey, Peter Crossley (Mission Treasurer), Damian Eustace (PCC representative), Jo Jobson, Jennie Kemp (Secretary of the Mission Strategy Committee), Rose Matovu and Adam Stylo. Last year as a church we gave £137 720 towards the support of mission partners and gospel charities. With the challenges caused by the pandemic we established a Mission Hardship Fund to support a number of Mission Partners and Gospel organisations with whom we have had dealings and who are experiencing financial difficulties. The need for this fund is likely to continue. I would like to take this opportunity in particular to thank Jo Jobson for heading up the Support Group. The Zoom prayer meetings where our Mission Partners across the world have logged in and participated have been a particular highlight. Thanks must also go to Peter Crossley for all the research he does in administering the Mission budget.

Will Stileman

Mission Partner Support Group

The MPSG acts as a link between St Mary's church family and the mission partners we support in the UK and overseas. We started the year with the annual World Focus Sunday in January. Luke and Mary Foster and their family were in the UK on furlough from Chile, and Luke preached at the services. They and some of our local mission partners joined 100 members of the church family for lunch where we learned more about all our mission partners' ministries. Cards were written by the church family and then sent to all our mission partners, to encourage them.

One unexpected blessing of the global lockdowns has been that our relationships with our mission partners have become closer. At every St Mary's Evening we have been able to have a Zoom call or video message from a mission partner. In addition, we have held two meetings (the second included the church family, not just the MPSG), with all the partners around the world, where we have had an opportunity to catch up with each in turn and to pray for them. We have shared in their sorrow and their happiness but have also been reminded repeatedly of God's sovereignty over the whole world and of his great love even in the most challenging circumstances. It is a privilege and joy to share in God's work in the Gospel both in the UK and overseas, and I would encourage you to be an active part of this. Do pray for and write to a mission partner – you will find more information about each of them on the mission section of the church website. If you would like to join the MPSG to care for our partners, do contact me.

Jo Jobson

Safeguarding

We are committed to safeguarding children, young people, victims, perpetrators of domestic abuse and vulnerable adults. All those involved at St Mary's comply with the Church of England's policies and best practice on Safeguarding and are engaging with the relevant training.

I am grateful to Janet Wood for helping with the task of administering the Safeguarding at St Mary's. This is a huge job as we have over 200 people on our lists as helping in some capacity.

Kate Wheatley

Children's Work

The children's work usually takes many forms over the year and for the first couple of months of 2020 everything ran as usual, however sadly because of the COVID-19 virus much of that work had to stop in March when we could no longer meet the children face to face.

This has reminded me that even though our programmes and activities are important, fun and worthwhile, the best and most effective teaching about Jesus is the ongoing teaching that goes on in the homes, day and after day, week after week by the parents.

"Hear, O Israel: The Lord our God, the Lord is one. Love the Lord your God with all your heart and with all your soul and with all your strength. These commandments that I give you today are to be on your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up."

Deut Ch 6 v4-7.

I am so grateful to so many parents within our church family who have faithfully cracked on with that job despite lockdown, home schooling, working from home and so many other things which they have had to do. Knowing how hard this year has been for many parents we have had two **Parenting Evenings** where Mel Lacy, an experienced youth worker, came (via Zoom) to encourage and help us understand many of the issues that our children and young people will face in the world around them. We have also had termly **Prayer Meetings** for the Youth and Children's work where we pray for all those involved in our children's lives both in the home and here at St Mary's.

Children's Sunday work

2020 began with the 12 Sunday School groups running as usual across the 9.15am, 11am and 4pm services. As ever I am incredibly grateful to all those who have worked so hard as helpers and leaders of our groups to teach, encourage, nurture and inspire our children in age-appropriate ways to grow in their knowledge, love and understanding of Jesus.

Since March the weekly Sunday School has been pre-recorded and been available for families to watch via the church website or YouTube. This continues to be the system.

We had a few brief weeks in the summer when we were able to meet in person and teach the whole family through our Worship Together services. In October we were again able to meet briefly in person and we restarted a socially distanced Sunday School for a few more weeks. It was really lovely to actually see and chat with the children again.

Within the main service, whether in person or online, we have continued to have a Family Focus slot where a topic is explained for the benefit of the whole family. This year we have learnt about some of the Promises of God, how God deals with his people through the book of Exodus and the character of God.

Our weekly kids outreach Club **7up** had to stop because of the COVID restrictions and our annual **Explorers Abroad** week in the Isle of Wight for the children in years 5 and 6 was also cancelled because of the lockdown. At the end of the summer holiday, we usually run our annual **Holiday Club** but because of the all the bubbling and people not being allowed to be in groups of more than six we were not able to run this either. However, in September there was good news and we welcomed Nick McDonald as Children's Minister in Training. It has been a huge delight to be working alongside Nick over the last few months and to take advantage of his techy abilities which I really don't have.

Kate Wheatley

Schools Work

We were ready to deliver our **Easter Cracked Presentation** week in person to the 13 local primary schools who attend, just as the first lockdown ban in March was enforced, so sadly that event did not happen at all as the schools were unable to come and it was too late to change our format.

For **Christmas Unwrapped** Nick, Dave Atallah and I prepared two primary school lessons for teachers to use, which included activity sheets and videos, all explaining the true story of Christmas. Making it as exciting as we possibly could, we sent the lessons off to the schools, hoping and praying that they would find it useful. Wonderfully we received fantastic feedback.



After the schools had done both lessons Nick, dressed as 'The Nutty Professor' (a mad scientist who is an expert on all things Christmassy), and I were able to 'zoom in' to the schools to answer their many questions which they had about what they had heard from the Bible. **School assemblies** are another wonderful way of sharing the good news of Jesus and we have teams who used to regularly visit many of our local schools. We hope to be able to restart this work soon.

Kate Wheatley

Minor Key

Minor Key is the youth band for school years 6-13. 2020 has been an unprecedented year in our 33-year history in that we have been unable to meet in person since March. As it is not possible to perform together over video conferencing we have sought to find other ways to keep our young people engaged. In the summer we produced a recorded song that was used in services both in St. Mary's Maidenhead and St Mary's White Waltham, and the autumn term was spent preparing a Christmas anthem. Young people were asked to record themselves playing or singing along to a backing track and sent in their recordings to be put together track by track, to form a cohesive piece. This was a tall order – recording yourself singing or playing alone is not the most comfortable of activities, but we were thrilled that so many endeavoured to do so and that the recordings were a blessing to the congregations in both churches.

We are grateful for the efforts of James Ainscough and Tom Brewster for their input and support. We miss the young people and are looking forward to the day when we can meet together again!

John and Katie Croft

Toddler Ministry

The toddler ministry got off to a good start after a busy Christmas, including the Christingle service in 2019. Sadly, COVID-19 restrictions closed the groups in March. We hoped this would not last, but when the restrictions continued we began producing a weekly singing and Bible story to go out on our Facebook page. These have been watched by many mums in the community, and huge thanks goes to Heidi Cooper for organising it, and to others who have taken part. We also gave out Christmas books to a few families. We are now in the process of starting a new parents' support group to help them through these hard times. We look forward to being able to meet again as soon as it is allowed.

Rachel Meynell

Youth Work

Overall, 2020 was a hard year but with a number of things which testify to God's faithfulness. Cancelled weekends away, summer camps and losing virtually the whole year's worth of meetings at Focus and Pathfinders were tough but it has been brilliant to see a number of Pathfinders, encouraged by their parents, engaging with church Sunday by Sunday. Overall church attendance has been down across the board but we have had continued contact with almost all of our regular members, mostly through their Growth Groups.

Growth Groups

In many ways these groups were the highlight of 2020. The leaders did a brilliant job of adapting and taking groups online and it was hugely encouraging to see that the vast majority of our young people wanted to keep meeting and studying God's word together. In so many ways, in the midst of everything else that was going on this year, these groups have provided consistency for our young people. It has been wonderful to see God keeping hold of these young people and them consistently making the effort to join online for a Bible study. We trust that, even via Zoom, God's word is doing its work in these lives.

We saw a few new faces at times during the pandemic- young people who had previously only been to Shift on a Friday night getting involved and joining the groups. Clearly this has been a real encouragement.

A few new leaders joined during 2020. It has been great to see Hamish Graham, Renee Schalks and Tom Brewster join the team, get stuck in and get to know the young people.

X and Shift Focus

We got off to an encouraging start meeting in person before COVID rather disrupted the year. Shift, particularly, was seeing non-church young people engaging with the Gospel, doing a youth Alpha course and a number also coming to our weekend away. We tried doing a few videos online for the older members. These worked to some extent but weren't a complete success either. A live Summer Party on Zoom featuring James Howick delivering prizes around the town on his motorbike was particularly memorable. That said, it has been a hard year. It has been sad to have little or no contact with some young people who, before the first lockdown, we had seen very regularly. It is a great comfort to know that Jesus is the Good Shepherd and will lose none that are truly his and that, where we feel weak and constrained, he is neither of those things.

Monday Night Pathfinders

In September we began a Monday night service in church for our Pathfinder age members. During the term it moved online due to Lockdown 2 but it has been an enormous encouragement to see significant numbers of young people coming and getting to know one another, developing meaningful relationships with leaders and most importantly thinking about big things in God's word. We had a good series in 1 Peter up to Christmas. We were regularly seeing 25 young people and in total had 40 or 50 individuals come along in the first term.

Simon Eves

Books @ St Mary's

The aim of our book work at St Mary's is to recommend and make accessible books that will inspire, encourage and challenge us in our Christian walk. In 2020 we were able to hold one physical book sale which ran during the Real Lives Event and culminated with a 'Book Sunday' on the last day. We sold over 200 books which were provided by Quench with two titles coming directly from the authors. Instead of our June sale, book reviews were given at the Zoom Congregational Get Togethers. In previous Novembers, Christian bookseller '10 of Those' have visited with a large selection of books. In 2020 they instead sent a video presentation played during services publicising a selection of books together with a link to a St Mary's section on their website.

Sara Hewins

Care Fund

The St Mary's Church Care Fund exists to demonstrate practical Christian care for members of the Church family facing unusual and primarily finance-related difficulties. Financial support is considered by an independent team and kept separate from pastoral needs referred to the clergy where appropriate.

Assistance is normally provided by one or more of the following means:

- † Provision of appropriate funds, by way of a grant or interest-free loan;
- † Advice from the trustees, which may include mutually-agreed goal-setting;
- † Referral to the staff team for further support;
- † Suggested referral to outside agencies for further support, such as CAPS, Debt Counselling, Marriage Counselling, or Social Services.

The Fund is administered by four trustees who have been appointed by the PCC. They are:

- † Neil McDonald
- † Jenny Taylor
- † David Robinson
- † Janet Wood

There are no precise eligibility criteria, as the trustees will always consider each case sympathetically and on its own merits. Cases referred to the Fund have varied considerably over the years and there is no desire to be over-prescriptive. Cases have included financial difficulties related to unemployment, sickness and marriage stability, to name but a few. However, a common denominator would be a finite, short-term, primarily finance-related emergency, with an exit stage foreseeable either by the potential beneficiary themselves, or emerging from discussions with the trustees or other parties. The trustees meet periodically, and a confidential record is maintained listing names of beneficiaries and grants made.

Any pastoral cases which are not primarily finance-related would normally be referred to the vicar, congregational leaders or Women's and Pastoral Care Minister in the first instance.

There is no strict process of engagement; the referral can originate from a number of sources. Whilst some support is provided within Growth Groups without ever being referred to the Fund, Growth Group leaders are good channels for referring people to the

Fund. Alternatively, the Women's and Pastoral Care Minister, members of the clergy, PCC members or indeed the trustees themselves can all be approached in the first instance.

Please contact care.fund@stmarysmaidenhead.org for more information or if we can be of assistance.

Library

We have had a good number of books donated to the library through the past year, which have been added to the shelves. Unfortunately, due to the pandemic and the church having to be closed for much of the year, not as many people as usual have been able to borrow books. When the church is open again, we look forward to the church family making good use of the wide range of books we have.

The library is located in a small room at the far end of the corridor just past the kitchen, on the right side. We have a simple 'signing out' procedure which is on the 'Welcome to the library' notice in the library. So, do come and make use of the St. Mary's Church library once the church is open as usual again.

Janet Huisman

Section 3: Attendance

- 3.1 Five socially distanced in-person services were held when possible each Sunday and were attended by an average of 208 adults and 65 children and young people aged 16 or under. We also held services on Zoom for much of the year and those registered about 270 devices per Sunday.
- 3.2 One Exploring the Life of Jesus course and three Christianity Explored courses were held in 2020 for those wanting to know more about the Christian faith. These were well attended and some, having completed the course, then decided to continue with the Discipleship Course.
- 3.3 26 evening and 7 daytime Growth Groups met regularly during the year. The purpose of these groups is to encourage people in their faith through Bible study and pastoral support.

Section 4: Operations Report (incorporating the site and fabric report)

The areas of church life falling under operations management are the care and management of staff, Health and Safety, legislative compliance, property, change management, communication, security, events, AV, IT, data management, succession planning, setting up and setting down for groups that meet during the week and maintaining administrative systems and controls. We are very well assisted by Jane Thrift and Steven Wheatley and many volunteers that work so hard to ensure all operations run smoothly and we are very grateful for all they do.

2020 was a very unusual year due to the pandemic. We were not able to hold in-person services or other meetings for much of the year. We all became experts on Zoom and

Teams and had to find new ways to have church services and other meetings on line.

Keeping up to date with the government's regularly changing COVID 19 guidance and working out what we were able to do has been a challenge over the last year and resulted in us having to rethink how we meet. During the first lockdown we had pre-recorded online services. When we moved to in-person services, our challenge was how we keep everyone safe. This meant designing socially distanced safe seating in the church and hall, implementing a booking system, deep cleaning the church between services, ensuring people sanitised their hands and maintained social distance. We are very grateful to everyone for following these rules and helping keep everyone safe. We also had to make many changes to AV systems to ensure that those attending in-person, watching the live stream on the website or YouTube or phoning in could all worship as well as possible. To improve the pre-recording of services and sermons, we commissioned a teleprompter. The huge limitations on our ability to mix and worship together have been tough, but nonetheless a joy to be together for those who were able.

For a good part of the year we have had Zoom services which, although they had significant limitations, enabled us to meet together virtually and, by going into break out rooms after services, to catch up and pray for one another.

We are most grateful to Jim Beswick, the AV committee, all the AV volunteers, the Welcome Teams, Steven and Jane who rose to these challenges and put in many hours to ensure things worked well.

We updated our terrier and detailed asset register, so we can more easily keep a track of our equipment. We are grateful to Walter Seymore and the IT committee for the work they have done for us.

As an operational team we have responsibility for the fabric of the church and for the maintenance of the various buildings and properties we own. On Project Connect, we have made good progress on fixing the snags and have now completed all the important items. The new hearing loop in the church was installed early in 2020 and is working well. We are very grateful to Neil McDonald and John Bowen who have provided us with support through these challenges. Having completed all the important items on the snag list, we had to compile our final statement of account to submit to the liquidators handling the Westco case. We had to formulate a list of accounts and back it up with invoices and proof of payment for each item going back 3 years. This has now been done and submitted to our quantity surveyor who is working with our legal advisors to finalise the claim.

The lockdown period has given us the opportunity to complete many maintenance jobs including putting in new lighting in the Old Vic, upgrading the CCTV system (following people accessing the church roof and ringing the bell at night), making general repairs, treating the decking and continued redecoration. These are just a sample of the things that has kept Steven Wheatley busy over the last year and we are hugely grateful to him for his hard work and expertise and for being the man on the ground while the church has been closed. The garden has been well looked after and is looking great. We are grateful to the volunteers who have maintained the garden over the last year. Particular thanks to Jo Wheatley. We continue to rent out our two flats above Church House and are in the process of selling Castle Court.

The staff continue to feel positive about the performance review process we put in place two years ago. The induction programme we introduced last year is going well and we

have now introduced a new probationary review process for newly appointed staff. We have developed a more structured recruitment process and are keen to encourage applicants from all ethnic backgrounds.

We continue to look for the best ways to communicate information to the church family. The blog, Touchline and the weekly church family email have done this effectively and we are very grateful to all those involved in putting them together.

We have ensured that St Mary's remains up to date and compliant with legislation (health and safety, fire, data privacy) and with all safeguarding practices recommended by the diocese.

Dick West & John Blackbeard

Section 5: Churchwardens' Report 2020

Another year has passed, but a year with a difference, and hugely challenging for everyone. We have been greatly blessed by God in terms of our leadership, our staff team, and all the many gifted volunteers who have helped to keep things going during this difficult time. We are grateful that God has given us the resources to keep things functioning with on-line services, the challenges of holding business meetings (PCC, standing committee, etc), outreach and teaching on Zoom and MS teams. As a result of all this hard work we have been able to continue our mission of making Jesus known, but obviously long and look forward to the time when we will be able to meet more generally in person again. It is not clear that things will ever be quite the same as they were prior to the Covid pandemic. The staff team are beginning to consider how we come out of lockdown and how things might be done differently in the future to make sure that we are able to reach as many people as possible with the Gospel as well as providing for the needs of our church family.

The report is hopefully self-explanatory, but as usual we will focus on a few areas.

Church buildings/church office improvements

With the conclusion of Project Connect and the clearing of most of the snags, we have been able to go ahead with the improvements to the Old Vic including the installation of the new windows and a general revamp inside.

Property Maintenance

As Churchwardens we are responsible for the maintenance of the church site including the church, halls, Old Vic, and Church House including Flats 1 & 2, as well as 1 Hemsdale and 9 Castle Court which are owned by the A&M Trust; the PCC is responsible for the upkeep.

Non-residential church property is inspected annually; residential accommodation is inspected twice a year by our Tenant support worker, Jenny Taylor.

The Church Terrier and Inventory have been updated.

Finances

The budget for 2020 had a projected deficit of £56,777. However, as result of various savings and reduced costs in a number of areas, we ended the year with a deficit of £30,331.90 in general funds. Restricted funds ended the year with a surplus of £19,959.25. We believe our relatively good financial state, despite all the pressures of the

Covid pandemic, is a result of God's generosity to us, and His grace in us being able to cut our cloth without an obvious negative effect on our ability as a church to preach His gospel.

As one would expect during a time such as this, the church has seen an increase in the numbers of our church family going through difficult times. We are grateful to God that we have had the resources to help out financially where appropriate through applications to the Care Fund and the Vicar's discretionary fund.

As you will see in the Finance report, we ended the year in a better position than originally forecast. We expect 2021 however, to put greater demands on finance and giving as we come out of lockdown and the national furlough scheme and other aids are reduced or come to an end.

Staffing Changes

James Howick left in August 2020. We had two new members of staff join us during the year with Tom Brewster as a trainee music lead, and Nick McDonald as a trainee for children's ministry working with Kate Wheatley. Both seem to have settled into their roles, particularly with the technology and practicalities of electronic worship on Zoom. Tom will be taking on his new role of leading the 6.30pm congregation in August 2021. This will be as Tim Adams and Simon Eves will both be leaving us to start their ordination training. We will all have been blessed by their hard work, enthusiasm and teaching and wish them both all the best for the future. We look forward to two new apprentices joining us in 2021 in time for holiday club, and we congratulate Melinda Stylo for being appointed as the Youth Minister. Steven Wheatley will be leaving us in 2021 to return to the missionary field abroad. He will be greatly missed for his multiple practical skills, and it is fair to say that the church premises have never been in better overall condition thanks to his hard work.

Administration

As Churchwardens we continue to be especially grateful to the church staff and our two part-time operations managers for assuming many of the responsibilities usually falling on the churchwardens. John Blackbeard and Dick West continue to work very hard to make sure we are up to date with staff appraisals, and of course in compliance with all the various regulations for ensuring safe in-person worship on the premises.

Challenges

As mentioned last year, there are many challenges facing the church nationally and internationally which should not be forgotten during this time of other challenges. We have, as planned, adopted the London Plan model and come under the oversight of the Bishop of Maidstone, and this appears to be working well.

Rae Binning and Damian Eustace

Section 6: Electoral Roll Report

The 2020 Annual Report contains the figures of the partial Electoral Roll update to April 2020. The Electoral Roll was completed in September 2020. At this time, the final total was 499. The following people died before September 2020:

Derek Percy
John Holder

Joyce Pearson
Jill Jones

Ted Roffey
Robbie Rolston

The Electoral Roll was updated in April 2021. At this time there were 30 people resident in the parish, and 471 non-resident. The total was 501.

The following members of the church family have died since September 2020:

Brian Battye
John Chapman
Norma Gutteridge

Stella Leggett
Evelyn McGrath
Carolyn Reynolds

Liz Reynolds

Section 7: Report on PCC Proceedings 2020

The PCC met on the second Tuesday of the month with ten meetings held in 2020 and attendance averaged 79%. From April meetings were held virtually on Microsoft Teams. It is our pattern to meet in June for an Away Day so that we can have fellowship together and take time to consider a topic in depth. This year the Away Day was postponed until September and held virtually. We considered the issue of racial injustice, led by Daniel Matovu and Karnie Sharp.

A Joint PCCs meeting was held in June with vicars and members of PCCs from four other conservative evangelical churches in the Oxford Diocese. The purpose of this meeting was to consider the Oxford Good Stewards Trust. Our informal partnership with White Waltham continues.

In March the PCC began getting regular monthly reports on the processes and requirements to keep our church family COVID safe. The APCM was postponed until September and held as a Zoom meeting.

During the year the PCC had reports and presentations on:

- † Women's Work and Pastoral Care at St Mary's;
- † Policies for Recruitment of ex-offenders and Video Conferencing;
- † An upgrade to our camera system;
- † The various trusts associated with St Mary's;
- † The Hardship Fund for Mission;
- † Gospel uses for our discretionary funds;
- † Future staffing plans.

Throughout the year the PCC committees (Finance, Mission Strategy, Mission Partner Support Group and the Women's Committee) regularly reported the details of their work. We received our usual quarterly finance updates and our annual Mission budget presentation. We heard about the work of the Standing Committee each month.

In March the PCC received a briefing paper from the Evangelical Group of the General Synod about the elections to the General Synod. We were also informed of the Promoting a Safer Church Action Plan and the requirement for all PCC members to complete the safeguarding training E-modules. The PCC were regularly informed of the people cleared through the Disclosure and Barring Service to work with children, young people and vulnerable adults.

Melinda Stylo

Section 8: Administrative Details

8.1 Church Details

Parochial Name	St. Andrew and St. Mary Magdalene, Maidenhead, in the Deanery of Maidenhead, Diocese of Oxford
Location	Borough Church of St. Mary's 14 High Street, MAIDENHEAD, Berkshire
Postal Address	St. Mary's Church Office St. Mary's Close, 14 High Street, MAIDENHEAD, Berkshire SL6 1YY Tel. No. 01628 638866 Email : office@stmarysmaidenhead.org Website : www.stmarysmaidenhead.org
Bankers	National Westminster Bank High Street, MAIDENHEAD, Berkshire
Auditor	Craufurd Hale Audit Services Limited

8.2 Membership of PCC

January 2020 – April 2020

Clergy, wardens and lay: Rev. Will Stileman (chair), Rae Binning (churchwarden and vice-chair), Damian Eustace (churchwarden and vice-chair), Rev. Jon Drake (Associate Minister), Rev. Ian Miller (curate), Rev. Neil Watkinson and Jill Palfrey

Elected members: John Blackbeard, John Driscoll, Jon Harris, Catriona Khetyar, Neil McDonald, Melinda Stylo, Phebe Tay, Fiona West (PCC Secretary)

Deanery Synod: Rob Hurley, Rhys Mitchell, Amy O'Donovan, Tanya ten Have, Thomas Walton, Kate Wheatley, Rob Wingfield

April 2020 – September 2020

Clergy, wardens and lay: Rev. Will Stileman (chair), Rae Binning (churchwarden and vice-chair), Damian Eustace (churchwarden and vice-chair), Rev. Jon Drake (Associate Minister), Rev. Ian Miller (curate) and Rev. Neil Watkinson

Elected members: John Blackbeard, John Driscoll, Jon Harris, Catriona Khetyar, Neil McDonald, Melinda Stylo (PCC Secretary), Phebe Tay

Deanery Synod: Rob Hurley, Rhys Mitchell, Tanya ten Have, Thomas Walton, Kate Wheatley, Rob Wingfield

September 2020 – December 2020

Clergy, wardens and lay: Rev. Will Stileman (chair), Rae Binning (churchwarden and vice-chair), Damian Eustace (churchwarden and vice-chair), Rev. Jon Drake (Associate Minister), Rev. Ian Miller (curate) and Rev. Neil Watkinson

Elected members: Scott Bedford, John Blackbeard, John Driscoll, Jon Harris, Catriona Khetyar, Karnie Sharp, Elna Strydom, Melinda Stylo (PCC Secretary), Phebe Tay

Deanery Synod: Rob Hurley, Daniel Matovu, Neil McDonald, Rhys Mitchell, Tanya ten Have, Thomas Walton, Kate Wheatley, Rob Wingfield

8.3 Staff Receiving Remuneration

Incumbent	Rev. Will Stileman
Associate Minister	Rev. Jon Drake
Associate Minister i/c of women's work and pastoral care	Rachel Meynell
Curate	Rev. Ian Miller
Minister i/c of 6:30 congregation	Tim Adams
Minister i/c of Children's Work	Kate Wheatley
Minister i/c of Youth Work	Simon Eves
Director of Music in training	Tom Brewster (From February)
Children's Minister in training	Nick McDonald (From August)
Operations Managers	John Blackbeard and Dick West
Administration Manager	Jane Thrift
Site Manager	Steven Wheatley
Secretary to the Vicar	Val Sanderson

Section 9: Structure, Governance and Management

9.1 Legal Status

The PCC is a corporate body established by the Church of England governed by two pieces of legislation: the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969). It became a registered charity in January 2009 (No. 1127589) and the PCC members are trustees.

9.2 Appointment

Appointment of PCC members is governed by and set out in the Church Representation Rules.

9.3 Recruitment, Training, Induction

Regular church members are encouraged to join the electoral roll, which makes them eligible for PCC membership. People are encouraged to stand for the PCC via the display of a nomination board for six weeks prior to the annual meeting. New PCC members are given a handbook outlining the roles and responsibilities of a PCC member within St Mary's church, and explaining about the conduct of business, and trustee responsibilities.

9.4 The PCC meets monthly except during August, with additional meetings as required, including an annual Away day. It has established committees and project teams to help it with its work, and receives regular reports including minutes of

meetings from these groups. The committees that helped the PCC discharge its various duties and responsibilities during 2020 were:

Standing Committee is required by law, and has power to transact the business of the PCC between meetings. It also deals on behalf of PCC with detailed matters relating to church assets and confidential matters. Membership in 2020 was the Vicar, the Operations Managers, chair of the Finance Committee, the Wardens and the PCC Secretary.

Finance Committee provides support for the treasurer, helping formulate financial policy and practices, and assisting in budget preparation and monitoring. This committee was chaired by John Blackbeard.

Missionary Strategy Committee has developed a strategy for St. Mary's involvement in world mission. Its role is to review that strategy, consider new requests for support and termination of existing support, encourage greater involvement in mission, and present an annual budget to the PCC. This committee was chaired by the Rev. Will Stileman.

Mission Partner Support Group implements the approved strategy and budget through contact with mission partners. It provides financial and other support to them according to agreed plans, and acts as the point of contact between them and the rest of the church, encouraging greater involvement and support. This group was chaired by Jo Jobson.

9.5 Risk Management

- a) **Safe Use of the Church Site:** Legislative requirements are closely followed in relation to Health & Safety, Fire Safety and Food Hygiene. Any defects are reported to the Operations Managers and remedied quickly according to the level of risk. Appropriate training is given and one-off events are assessed for risk before being run. External organizations using the church site have their attention drawn to the need to follow appropriate practices.
- b) **Welfare:** At St Mary's we are committed to protect and safeguard all our members and work hard to ensure we are in line with current safeguarding practices recommended by the diocese. These recommendations include creating a safe environment, safe recruitment of staff and volunteers, training and DBS clearance. Assessments are made before events to ensure safeguarding, safety, insurance needs and financial implications have been taken into account.
- c) **Financial:** Prudent policies for the handling of money are in place. Major expenditure has to be approved by the PCC, which also approves an annual budget and receives quarterly monitoring reports. Cash flow is carefully managed, bills are paid promptly, and investment of any short-term funds carefully placed to ensure maximum return compatible with ready access.
- d) **Data:** GDPR regulations which became law in 2018 are adhered to.

Section 10: Objectives and Activities

10.1 The mission of the church is to know Jesus and to make Jesus known by:

Engaging Maidenhead with the gospel. It is our responsibility to proclaim the good news about the Lord Jesus in such a way that people have the chance to really engage with Him.

Growing mature disciples of Jesus of all ages and backgrounds. It is our ambition to encourage everyone associated with St Mary's to be a wholehearted disciple of Jesus.

Partnering with other churches to make Jesus better known. We recognise our responsibility to work with other churches for the growth of the gospel in our region, the UK and other parts of the world.

10.2 The primary objective of the PCC is to work collaboratively with the vicar to direct the church's mission to know Jesus and to make Jesus known by:

- † Overseeing the spiritual life of the church;
- † Making decisions and plans for the church's current health and future direction.;
Overseeing the church's legal, financial and operational responsibilities, including as an employer.

Section 11: Financial Review

The work at St Mary's is funded mainly by voluntary donations (89%) plus income from interest, lettings, fees and rent.

Total unrestricted income in 2020 was £652,119 (2019: £895,010 but that included some large one-off donations) with regular expenditure on the work and ministry of the parish at £752,848 (2019: £705,833) to give a deficit of £100,729 but £70,397 was paid from 'discretionary funds' (2019: surplus of £189,177) and a deficit after transfer between funds of £78,493 for the year.

John Blackbeard

Section 12: Reserves Policy

PCC policy is to maintain a minimum bank balance equivalent to 3 months of running expenses (about £160,000) plus 12 months of giving to missions (about £93,000) giving a total of £253,000 to cover emergency situations that may arise from time to time.

John Blackbeard

Section 13: Report on Financial Activities for 2020

St Mary's is funded mainly by voluntary donations, including tax recovered on gift aid donations. This made up 89% of the unrestricted income. Other income including interest, lettings and rents make up the balance. Giving for our unrestricted general fund via the Regular Giving Scheme (RGS) in 2020 at £471,169 was £14,810 lower than budget, but slightly higher than the RGS giving in 2019 of £470,332. We also thank the Lord for a legacy of £10,000 that was left to the church.

The budget for 2020 had forecast a deficit of £56,777 but God blessed us once again and we ended the year with a deficit of only £30,332 for unrestricted general funds largely due to the legacy and reduced costs. Collections at services of £2,351 was only 30% of budget and £5,494 lower than the previous year as there were far fewer in-person services in 2020 due to the pandemic. Income from Ministry events was lower than planned as most events did not take place, but associated costs were also lower. Hire charges for halls and rooms at £3,605 was way down on the previous year due to the pandemic. Rental income from our properties was good at £47,461.

We completed a lot more maintenance and decoration of our buildings and facilities in 2020 and we again saved a considerable amount by having Steven Wheatley and volunteers help redecorate and maintain our facilities. We thank them. We spent £1,476 on maintaining our rental properties, specifically 9 Castle Court and flats 1 and 2. Other staff costs were lower than budget thanks to savings in various areas. Property costs totalled £38,609.

Restricted fund income this year included amounts received for the secretary to the vicar, the Care Fund, The Vines 'Feed 5000' project, ALLsorts, Missions, the Marces and iServe Africa. Project Connect expenditure has been funded directly from donations from church members and trusts, given mostly via the A&M Trust. The Project Connect expenditure in 2020 on building modifications to our main church and Church House improvements amounted to £6,903 but no funds were transferred from the A & M Trust in 2020, but they are expected to follow. Restricted fund income and expenditure also includes special collections for Harvest and Christmas donations plus related gift aid for specific purposes. The overall surplus on restricted funds of £19,834 is mainly due to timing of gift receipts and timing of paying out Harvest and Christmas gifts. There was a deficit (after fund transfers) for the church groups, excluding the Care Fund, of £2,210 and an overall deficit for unrestricted and restricted funds of £78,493 for 2020 compared to a surplus of £182,769 in 2019.

The RGS continues to be central to St Mary's financial income and is more important than ever as our financial needs grow.

In the year, we continued to use 'discretionary funds' that were set aside in previous years to train more Ministry Workers (Tom Brewster and Nick McDonald) for the future, donate £20,000 to White Waltham for their heating project and to help those in need. We still plan to help sponsor another small but growing church and some other smaller initiatives in future from our 'discretionary funds'.

Looking ahead, the budget for 2021 follows on page 44. Diocesan share will be higher as requested by the diocese. Ministry staff salary costs are forecast at £228,510 vs actual in 2020 of £244,494. They are lower as we no longer have James Howick with us and we will not replace Tim Adams when he leaves after the summer in 2021. Tom Brewster and Nick McDonald continue to be funded from the 'discretionary funds'. Administration costs will be similar to 2020. Planned giving to missions is similar to 2020. Other costs have increased with inflation. We have worked hard to keep costs down where possible. The total costs for 2021 are budgeted at £717,173 which is a bit lower than they were in 2020 at £752,848.

We were blessed to have 11 new people join RGS and 11 increase their giving during 2020. 11 people stopped giving and 4 people reduced their giving. The net result is that RGS income for 2021 is forecast to be a bit lower than it was in 2020 (£447,452 compared to £471,169). Expenses are forecast to exceed income by £113,559 in 2021, but £60,661 of this will be paid from the 'discretionary' funds. We have budgeted to fund the remaining deficit of £52,898 from church reserves. It would be wonderful if RGS giving plus Gift Aid was higher by this amount as we would not have to use any of the reserves.

Please note that the official audited accounts are shown on pages 31 to 43. Additional information such as the budget for 2020 and a Summary of Church Based Organisations on pages 44 and 45 do not form part of the audited accounts.

We pray that God will again be good to us in 2021.

John Blackbeard
Chairman of the Finance Committee

Section 14: Financial Reports

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Statement of Financial Activities for the year ended 31 December 2020

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2020	Total 2019
		£	£	£	£	£
Income and endowments from:						
Donations and legacies	2a	588,207	83,516	-	671,723	859,530
Investments	2b	53,381	-	125	53,506	51,715
Church activities	2c	10,531	5,185	-	15,716	48,161
Other income	2d	-	-	-	-	3,900
Total		652,119	88,701	125	740,945	963,306
Expenditure on:						
Raising funds	3a	2,160	-	-	2,160	6,259
Charitable Activities						
Church activities	3b	637,280	29,851	-	667,131	638,809
Mission grants and donations	3c	113,408	32,113	-	145,521	115,455
Other, exceptional items	3d	-	6,903	-	6,903	33,670
Total		752,848	68,867	-	821,715	794,193
Net income/(expenditure)		(100,729)	19,834	125	(80,770)	169,113
Transfers between funds	16	(3,027)	3,152	(125)	-	-
		(103,756)	22,986	-	(80,770)	169,113
Other recognised gains/(losses)						
Gain/(Loss) revaluation of investment assets	6	-	-	277	277	656
Actuarial profit on defined benefit pension scheme	17	2,000	-	-	2,000	13,000
Net movement in funds		(101,756)	22,986	277	(78,493)	182,769
Total funds brought forward		943,524	1,931,881	4,160	2,879,565	2,696,796
Total funds carried forward		841,768	1,954,867	4,437	2,801,072	2,879,565

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Balance sheet as at 31 December 2020

	Note	2020 £	2019 £
FIXED ASSETS			
Tangible assets	5	1,794,455	1,790,325
Investments	6	138,428	138,151
Total fixed assets		1,932,883	1,928,476
CURRENT ASSETS			
Debtors	7	61,504	48,478
Cash at bank and in hand	8	843,968	941,076
Total current assets		905,472	989,554
CURRENT LIABILITIES			
Creditors: Amounts falling due within one year	9	(33,283)	(32,465)
NET CURRENT ASSETS		872,189	957,089
TOTAL ASSETS LESS CURRENT LIABILITIES		2,805,072	2,885,565
Defined Benefit Pension Scheme liability	17	(4,000)	(6,000)
TOTAL NET ASSETS		2,801,072	2,879,565
THE FUNDS OF THE CHURCH:			
	10, 11		
Endowment funds		4,437	4,160
Restricted funds		1,954,867	1,931,881
Unrestricted funds		841,768	943,524
		2,801,072	2,879,565

The notes on pages 33 to 43 form part of these accounts.

Approved by the PCC on March 26th, 2021 and signed on its behalf by:



Mrs Rae Binning
(Churchwarden)

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Cashflow Statement for the year ended 31 December 2020

	2020		2019	
	£	£	£	£
Net Cash generated from operating activities (see below)		(110,609)		167,842
Cash flows from investing activities				
Dividends and interest from investments	6,528		1,300	
Rent received from investments	43,138		52,491	
Proceeds from the sale of:				
Tangible fixed assets for the use of the PCC (minibus)	-		3,900	
Purchase of:				
Tangible fixed assets for the use of the PCC (equipment)	(36,290)		(11,394)	
Cash received from endowment capital	125		121	
Net Cash provided by investing activities		13,501		46,418
Change in cash and cash equivalents in the reporting period		(97,108)		214,260
Cash and cash equivalents at 1 January 2020		941,076		726,816
Cash and cash equivalents at 31 December 2020		843,968		941,076
Reconciliation of net movements in funds to net cash flow from operating activities				
Net income/(expenditure) before investment (losses)/ gains for the year to 31 December 2020		(80,770)		169,113
Adjustments for:				
Depreciation	31,635		25,964	
Loss on sale of fixed asset - equipment	525		740	
Profit on sale of fixed asset - minibuss	-		(3,900)	
Dividends, interest and rent receivable from investments	(53,506)		(51,715)	
(Increase)/decrease in debtors	(10,252)		22,705	
Increase/(decrease) in creditors	1,759		4,935	
		(29,839)		(1,271)
Net cash provided by/(used in) operating activities		(110,609)		167,842
Analysis of cash and cash equivalents				
Cash in hand (note 8)		326,189		429,811
Term and Notice deposits (note 8)		517,779		511,265
		843,968		941,076

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2020

1 Accounting policies

The financial statements have been prepared in accordance with the Church Accounting Regulations together with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. The financial statements have been prepared under the historical cost convention except for investments, which are shown at market value where practical to separately value (see note 1h).

The Church constitutes a public benefit entity as defined by FRS 102.

There are no material uncertainties about the Church's ability to continue as a going concern.

1a Funds

Funds "designated by" the PCC for a purpose are unrestricted funds. Restricted funds are those funds that must be expended on a particular purpose specified by the donor. Endowment funds, where the capital must be retained intact, are explained below. All funds which are neither restricted or endowment funds are unrestricted.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law.

1b Incoming resources

Income and endowments

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant or pledge is recognised only when received. Tax recoverable on Gift Aid donations is recognised in the period in which the donations are received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, it is probable that income will be received and the amount of income can be measured reliably.

For legacies, entitlement is taken as the earlier of the date the money is received or the date the Church is aware probate has been granted and notification has been received from the executor(s) that a distribution will be made. Furthermore, legacy income is only regarded as probable once any conditions attached to it have been met or are within the control of the Church.

Other income:

Rental income from the letting of church premises is recognised when the rental is due. Although the PCC treats most church buildings as restricted fund assets, rental income is considered to be unrestricted. Funds raised by church social events and other similar activities and from the sale of books and magazines is accounted for gross.

Income from investments:

Dividends and interest are accounted for when received except for interest arising on fixed rate deposits which is included on an accruals basis.

Gains and losses in investments:

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on each revaluation.

1c Expenditure recognition

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share is accounted for when due and has been paid in full each year.

Governance costs include expenditure on compliance with constitutional and statutory requirements.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligations committing the Church to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure heading. For the information on this attribution refer to note 1d.

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2020 (continued)

1d Allocation of support and governance costs

Support and governance costs have been allocated in their entirety to church activities, as it is the opinion of the trustees', that the majority of the support and governance costs relate to the furtherance of the Church's activities. Governance costs comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to statutory audit and legal fees.

1e Cost of raising funds

The costs of generating funds consists of investment management costs and costs of generating book sales.

1f Charitable activities

Costs of charitable activities include grants made, governance costs, support costs and other costs relating to delivery of various church activities. These activities are further described in the Trustees' report.

1g Fixed assets

Consecrated and beneficed property of any kind is excluded from the financial statements in accordance with s.10 of the Charities Act 2011. Equipment used within the church premises is depreciated on a straight line basis over four years. No depreciation is provided on buildings as the Trustees currently estimate the residual value of the properties (discounted for monetary inflation since their capitalisation) is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial. If the carrying value of the buildings looks greater than their current value on this basis, an impairment review would be carried out and any resultant loss included in expenditure for the year.

1h Assets held for investment

Investments are a form of basic financial instrument and are initially recognised at their transaction value. COIF shares are shown at market value. By virtue of church property being owned in various ways and the property having mixed uses it is not always practical to revalue property held as an investment. Where it is practical, can be accomplished without undue cost and the effect is likely to be significant, investment properties are now stated at valuation. On the basis that it is not practical and the property cannot be valued without undue cost, the property has been valued at cost.

The Church does not acquire put options, derivatives or other complex financial instruments.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their carrying value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised gains and losses are shown separately in the Statement of Financial Activities.

1i Taxation

The Church is a registered charity, and therefore is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

1j Pension costs and other post-retirement benefits

The PCC contributes to defined contribution and defined benefit pension schemes. Contributions to the defined contribution scheme are charged to the SOFA as incurred. The Church of England Funded Pension Scheme is a multi-employer pension scheme and it is not possible to identify the PCC's share of the underlying assets and liabilities so contributions are accounted for as if they were contributions to a defined contribution plan. The amount which an independent actuary has determined is required to make good the PCC's share of the deficit is reflected as a liability and a deficit reduction plan is now underway, as explained in Note 17.

1k Financial assets

Trade and other receivables are measured at transaction price.

1l Financial liabilities

Trade creditors and other payables are measured at transaction price. Liabilities are recognised when there is an obligation to transfer economic benefits.

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2020 (continued)

2 Income and endowments from:	Unrestricted funds	Restricted funds	Endowment funds	Total 2020	Total 2019
	£	£	£	£	£
2a Donations and legacies					
Planned giving:					
Gift Aid donations	405,738	-	-	405,738	406,165
Tax recoverable	101,801	13,080	-	114,881	154,006
Other planned giving	65,431	45	-	65,476	64,917
Collections	2,351	40	-	2,391	8,733
Donations	2,886	36,941	-	39,827	204,990
Grants	-	-	-	-	250
Gift days	-	33,410	-	33,410	13,869
Legacies	10,000	-	-	10,000	6,600
	588,207	83,516	-	671,723	859,530
2b Investments					
Rent	47,461	-	-	47,461	47,374
Dividends and interest	5,920	-	125	6,045	4,341
	53,381	-	125	53,506	51,715
2c Church activities					
Outreach events	3,477	-	-	3,477	10,443
Fees	3,144	-	-	3,144	5,790
Hire charges	3,605	-	-	3,605	11,183
Church groups	-	5,185	-	5,185	18,327
Book sales	305	-	-	305	2,418
	10,531	5,185	-	15,716	48,161
2d Other income					
Profit on sale of minibus	-	-	-	-	3,900
Total	652,119	88,701	125	740,945	963,306

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2020 (continued)

3 Expenditure:	Unrestricted	Restricted	Endowment	Total	<i>Total</i>
	Funds	Funds	Funds	2020	2019
	£	£	£	£	£
3a Raising funds					
Bookstall costs	684	-	-	684	2,750
Investment management costs:					
Rental property (flat 1, 2 and Castle Court) expenses	1,476	-	-	1,476	3,509
	2,160	-	-	2,160	6,259
3b Church activities					
Diocesan share	100,582	-	-	100,582	98,129
Stipend, NI and pension	39,819	-	-	39,819	39,213
Other staff salary, NI and pension	205,727	-	-	205,727	145,947
Vicar's expenses	4,179	-	-	4,179	6,352
Staff expenses	9,297	-	-	9,297	12,788
Staff accommodation costs	34,361	-	-	34,361	18,104
Upkeep of services	7,083	-	-	7,083	4,936
Church running expenses	10,537	-	-	10,537	5,892
Church maintenance	6,844	-	-	6,844	5,886
Equipment maintenance	2,864	-	-	2,864	3,604
Vehicle running costs	-	-	-	-	2,811
Garden maintenance	690	-	-	690	93
Catering	389	-	-	389	2,754
Depreciation	31,635	-	-	31,635	25,964
Loss on disposal of fixed assets	525	-	-	525	740
Admin salaries NI and pension	108,863	12,323	-	121,186	117,675
Office costs	6,486	-	-	6,486	15,601
Printing postage and stationery	2,574	-	-	2,574	6,519
Bank charges	474	-	-	474	530
Advertising and recruitment expenses	926	-	-	926	1,249
Legal and accountancy costs	18,966	3,593	-	22,559	19,134
Hall running costs	11,116	-	-	11,116	16,190
Church House running costs	11,745	-	-	11,745	18,723
Old Vic running costs	11,643	-	-	11,643	35,052
Outreach event costs	4,771	-	-	4,771	10,937
Church groups costs	3	4,368	-	4,371	15,896
Other ministry costs (Women, Men, Care, Yth)	531	9,567	-	10,098	3,620
Statutory audit fee (excluding VAT)	4,650	-	-	4,650	4,470
	637,280	29,851	-	667,131	638,809
3c Mission grants and donations					
Home mission & church societies	71,550	12,134	-	83,684	47,073
Overseas mission	41,858	19,979	-	61,837	68,382
	113,408	32,113	-	145,521	115,455
3d Other, exceptional items					
Project Connect Church building modifications	-	6,903	-	6,903	33,670
	-	6,903	-	6,903	33,670
Total resources expended	752,848	68,867	-	821,715	794,193

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2020 (continued)

4 Staff costs

	2020	2019
	£	£
Wages and salaries	320,570	262,644
Social security costs	24,877	20,826
Pension costs	21,285	19,365
	366,732	302,835
Average headcount of staff employed by the PCC (including those paid indirectly)	11.8	10.2
Average number of full-time equivalent staff paid directly or indirectly by the PCC	9.6	7.7
No employees received emoluments (excluding employer pension costs) of more than £60,000.		

5 Tangible assets

(All held for Church charitable objectives)

	Freehold land & buildings	Long Leasehold Properties	Plant and Equipment	Total
	£	£	£	£
Cost or valuation				
At beginning of the year	1,759,462	-	152,904	1,912,366
Additions	-	-	36,290	36,290
Disposals	-	-	(10,660)	(10,660)
At end of the year	1,759,462	-	178,534	1,937,996
Depreciation and impairments				
At beginning of the year	-	-	122,041	122,041
Charge for year	-	-	31,635	31,635
Eliminated on disposal	-	-	(10,135)	(10,135)
At end of the year	-	-	143,541	143,541
Net book value at beginning of the year	1,759,462	-	30,863	1,790,325
Net book value at end of the year	1,759,462	-	34,993	1,794,455

6 Investments

	Long Leasehold Property	Other Investments	Total
	£	£	£
Cost or valuation			
At beginning of the year	133,991	4,160	138,151
Additions	-	-	-
Disposals	-	-	-
Revaluation	-	277	277
At end of the year	133,991	4,437	138,428
Depreciation and impairments			
At beginning of the year	-	-	-
Charge for year	-	-	-
At end of the year	-	-	-
Net book value at beginning of the year	133,991	4,160	138,151
Net book value at end of the year	133,991	4,437	138,428
Other investments comprise:	£		
217 CBF C of E Investment Fund Income Shares	4,437		

7 Debtors

	2020	2019
	£	£
Income tax recoverable	35,140	24,379
Prepayments	13,290	11,576
Accrued income	13,074	12,523
	61,504	48,478

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2020 (continued)

8 Cash at bank and in hand

	2020	2019
	£	£
Immediate access - general funds	51,870	186,518
Immediate access - designated funds	210,322	205,017
Immediate access - restricted funds	63,839	38,192
Cash in hand - general funds	158	84
Term deposits		
Maturing within one year - general funds	134,779	128,265
Maturing within one year - designated funds	383,000	383,000
	843,968	941,076

9 Creditors: amounts falling due within one year

	2020	2019
	£	£
Creditors and Accruals	20,077	18,551
Tax and social security	8,348	7,937
Other creditors	4,858	5,977
	33,283	32,465

10 The funds of the Church

	2020	2019
	£	£

Details of particular funds maintained are:

Endowed Funds

The Crump Bequest

4,437 4,160

A permanent endowment, the interest from which is to help meet the costs of maintaining church services.

Restricted funds

Groups

10,259 9,143

Restricted fund balance for groups within the church who administer their own funds. Total church group income and expenditure is included in these accounts.

Sunday School

548 225

Gifts donated for use by the Sunday School groups in the church

The Mark Wheatley Fund

5,539 5,114

Funds given in memory of Mark Wheatley for young people to take non-Christian friends to Summer camps.

Restricted and Designated funds

Mission Hardship Funds

18,700 -

Designated and restricted funds to meet Mission needs in difficult economic times.

The Care Fund

11,139 512

Designated and restricted funds to meet need in difficult economic times.

In addition to the above, Gift Days and Special Collections are considered "restricted funds".

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2020 (continued)

11 Summary of assets and liabilities for church funds

	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2020	TOTAL 2019
	£	£	£	£	£
Fixed assets for Church use	38,223	1,756,232	-	1,794,455	1,790,325
Fixed asset investments	-	133,991	4,160	138,151	138,151
Debtors	54,012	7,493	-	61,505	48,478
Cash at bank and in hand	780,128	63,839	-	843,967	941,076
Creditors: Amounts falling due within one year	(26,595)	(6,688)	-	(33,283)	(32,465)
Defined Benefit Pension Scheme liability	(4,000)	-	-	(4,000)	(6,000)
	841,768	1,954,867	4,160	2,800,795	2,879,565

12 Council members

The Children's Worker, Kate Wheatley, Rev Jon Drake and John Blackbeard receive remuneration for their duties as employees. They are also council members.

The aggregate remuneration, including employer pension contributions, paid to and on behalf of the above council members was £89,689 (2019, £88,117).

Certain members of the Parochial Church Council are reimbursed expenses they incur in their work for the Church. £3,890 was reimbursed to or paid for four council members during the year (2019, £9,281)

13 Related party transactions and key management personnel

Related party transactions

One Council member is also a Trustee/Director of the A&M Trust. Donations and grants received for Project Connect from the A&M Trust were nil (2019, nil). Project Connect funds held for the A&M Trust at 31.12.20 amounted to nil (2019, nil). Amounts due to/from the A&M Trust at 31.12.20 were nil (2019, nil).

Key management personnel

Other than those disclosed in note 12 above, no other key management personnel are remunerated by the Church.

Two members of staff who are considered to be key management personnel are remunerated by the Diocese.

14 Grants made

Of the total grants made from general funds to further the Church's mission work, £46,830 (2019, £23,530) was to various institutions and £66,578 (2019, £62,206) to individuals.

15 Capital commitments

The Parochial Church Council had commitments as at 31 December 2020 relating to the building modifications work on the church under Project Connect amounting to approximately £5,000 (2019, £20,000).

16 Transfers between reserves

The net transfer from General Funds to Project Connect this year to cover ongoing costs was £20,596 (2019, £31,568).

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2020 (continued)

17 Church of England Funded Pension Scheme (CEFPS)

St Andrews & St Mary Magdalene PCC participates in the Church of England Funded Pensions Scheme for stipendiary clergy, a defined benefit pension scheme. This scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Responsible Bodies.

Each participating Responsible Body in the scheme pays contributions at a common contribution rate applied to pensionable stipends.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This means it is not possible to attribute the Scheme's assets and liabilities to each specific Responsible Body, and this means contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year (2020: £9,760, 2019: £9,567), plus the figures highlighted in the table below as being recognised in the SoFA, giving a total deficit overall of £7,760 for 2020 (2019: credit £(3,433)).

A valuation of the Scheme is carried out once every three years. The most recent Scheme valuation completed was carried out at as 31 December 2018. The 2018 valuation revealed a deficit of £50m, based on assets of £1,818m and a funding target of £1,868m, assessed using the following assumption:

·An average discount rate of 3.2% p.a.;

·RPI inflation of 3.4% p.a. (and pension increases consistent with this);

·Increase in pensionable stipends of 3.4% p.a.;

·Mortality in accordance with 95% of the S3NA_VL tables, with allowance for improvements in mortality rates in line with the CMI2018 extended model with a long term annual rate of improvement of 1.5%, a smoothing parameter of 7 and an initial addition to mortality improvements of 0.5% pa.

Following the 31 December 2018 valuation, a recovery plan was put in place until 31 December 2022 and the deficit recovery contributions (as a percentage of pensionable stipends) are as set out in the table below.

	<u>January 2018 to</u> <u>December 2020</u>	<u>January 2021 to</u> <u>December 2022</u>
% of pensionable stipends		
Deficit repair contributions	11.9%	7.1%

Parochial Church Council of St Andrew and St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2020 (continued)

17 Church of England Funded Pension Scheme (CEFPS) cont...

As at 31 December 2018 the deficit recovery contributions under the recovery plan in force at that time were 11.9% of pensionable stipends until December 2025.

As at 31 December 2019 and 31 December 2020 the deficit recovery contributions under the recovery plan in force were as set out in the above table.

For senior office holders, pensionable stipends are adjusted in the calculations by a multiple, as set out in the Scheme's rules.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the balance sheet liability over 2019 and over 2020 is set out in the table below.

	<u>2020</u> £	<u>2019</u> £
Balance sheet liability at 1 January	6,000	19,000
Deficit contribution paid (recognised in SoFA)	(3,000)	(3,000)
Interest cost (recognised in SoFA)	-	-
Remaining change to Balance sheet liability (recognised in SoFA)*	1,000	(10,000)
Balance sheet liability at 31 December	<u><u>4,000</u></u>	<u><u>6,000</u></u>

* Comprises change in agreed deficit recovery plan, and change in discount rate and assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

	<u>December 2020</u>	<u>December 2019</u>	<u>December 2018</u>
Discount rate	0.2% pa	1.1% pa	2.1% pa
Price inflation	3.1% pa	2.8% pa	3.1% pa
Increase to total pensionable payroll	1.6% pa	1.3% pa	1.6% pa

During 2020 (and 2019) the deficit contributions paid of £3,000 (2019, £3,000) and the interest cost of £nil (2019, £nil) have been reflected as part of the year's pension charge.

The £4,000 Balance Sheet liability at 31 December 2020 (2019, £6,000) is the amount of deficit contributions expected to be payable for the one member of the scheme between 1 January 2021 to 31 December 2022 and it is included in the current 39.9% contribution rate (normal contributions of 32.8% plus deficit repair contributions of 7.1%). The PCC will not have to pay more in any year than the contribution rate set for that year.

In addition, the PCC is classed as a minor body under this scheme and when a minor body ceases to have active members it is not required to pay a debt. Instead its liabilities are apportioned to the major bodies, being in this case the Oxford Diocesan Board of Finance.

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Notes to the financial statements for the year ended 31 December 2020 (continued)

18 Statement of Financial Activities for the year ended 31 December 2019 - comparative figures

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2019 £
Income and endowments from:					
Donations and legacies	2a	804,832	54,698	-	859,530
Investments	2b	51,594	-	121	51,715
Church activities	2c	34,684	13,477	-	48,161
Other income	2d	3,900	-	-	3,900
Total		895,010	68,175	121	963,306
Expenditure on:					
Raising funds	3a	6,259	-	-	6,259
Charitable Activities					
Church activities	3b	613,838	24,971	-	638,809
Mission grants and donations	3c	85,736	29,719	-	115,455
Other, exceptional items	3d	-	33,670	-	33,670
Total		705,833	88,360	-	794,193
Net income/(expenditure)		189,177	(20,185)	121	169,113
Transfers between funds		(40,074)	40,195	(121)	-
		149,103	20,010	-	169,113
Other recognised gains/(losses)					
Gain/(Loss) revaluation of investment assets	6	-	-	656	656
Actuarial profit on defined benefit pension scheme	17	13,000	-	-	13,000
Net movement in funds		162,103	20,010	656	182,769
Total funds brought forward		781,421	1,911,871	3,504	2,696,796
Total funds carried forward		943,524	1,931,881	4,160	2,879,565

Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead
Budget for the year ended 31 December 2021

	Total Budget 2021	Total Budget 2020	% increase in 2021 budget figures compared to 2020 budget	Actual 2020
Unrestricted funds				
Incoming Resources				
Planned giving gift aid donations	391,930	425,272	-7.8%	405,738
Tax recoverable	98,383	107,318	-8.3%	101,801
Other planned giving	55,522	60,707	-8.5%	65,431
Collections at services	1,120	7,736	-85.5%	2,351
Donations	1,506	2,495	-39.6%	2,886
Grants/Legacies	-	-		10,000
Ministry events	7,134	10,150	-29.7%	3,477
Fees	3,318	5,751	-42.3%	3,144
Hire charges	1,086	8,183	-86.7%	3,605
Church groups	5,000	5,000	0.0%	-
Bookstall sales	1,500	1,500	0.0%	305
Rental income	32,764	45,181	-27.5%	47,461
Dividends and interest	4,351	6,843	-36.4%	5,920
Total Incoming Resources	603,614	686,136	-12.0%	652,119
Resources Used				
Cost of Generating funds				
Bookstall costs	1,500	1,500	0.0%	684
Church Activities				
Diocesan share	101,946	100,582	1.4%	100,582
Ministry staff salary costs	228,510	268,983	-15.0%	244,494
Other staff costs	48,738	53,340	-8.6%	43,732
Church running costs	22,737	40,775	-44.2%	57,176
Administration staff salary costs	122,084	109,612	11.4%	108,863
Other administration costs	34,070	53,916	-36.8%	33,869
Property costs	43,063	48,422	-11.1%	38,609
Old Vic Refurbishment	-	-		-
Mission grants and donations	91,570	93,903	-2.5%	113,408
Ministry events	11,457	15,830	-27.6%	5,302
Church groups costs	5,490	5,525	-0.6%	3
Governance costs (net of VAT)	4,767	4,675	2.0%	4,650
Investment costs				
Rental property expenses	1,241	16,579	-92.5%	1,476
Property repairs general budget	-	4,000		-
Total Resources used	717,173	817,642	-12.3%	752,848
NET INCOMING/(OUTGOING) RESOURCES	(113,559)	(131,506)		(100,729)
BUDGETED DEFICIT COVERED BY:				
Discretionary Funds	(60,661)	(74,729)		(70,397)
General Funds	(52,898)	(56,777)		(30,332)
	(113,559)	(131,506)		(100,729)
		Net income/(expenditure) per SOFA		(100,729)

Parochial Church Council of St Andrew & Mary Magdalene, Maidenhead
Summary of accounts of Church Based Organisations
For the year ended 31 December 2020

This sheet is not intended as a comparison of the organisations represented. It provides a summary of their financial activity during the year. The summary is drawn from the detailed accounts submitted by the treasurers and checked by independent examiners. If any reader would like to see any of the detailed accounts, please ask the treasurer of the relevant organisation.

	Mother & Toddlers	7-Up	Thursday Fellowship	Allsorts	Focus Groups	Flower Ministry	Care Fund
Balance of funds b/fwd	2,364	431	1,154	782	4,018	394	512
Income							
Fees, subs, charges, sales	1,512	85	-	-	466	-	-
Weekend Away	-	-	-	-	1,680	-	-
Donations	-	-	220	2,000	500	721	9,900
Gift Aid on donations							1,625
Total income	1,512	85	220	2,000	2,646	721	11,525
Expenses							
Running expenses	1,170	54	51	120	702	493	-
Weekend Away costs	-	-	-	-	1,779	-	-
Donations/gifts	505	-	100	-	-	-	-
Care Fund payments	-	-	-	-	-	-	8,986
Total expenditure	1,675	54	151	120	2,481	493	8,986
Excess of incoming resources over expenditure	(163)	31	69	1,880	165	228	2,539
Transfer (to)/from other funds	-	-	(1,214)	-	120	-	8,088
Balance of funds c/fwd	2,201	462	9	2,662	4,303	622	11,139
Comprising:							
PCC Bank account	-	407	-	2,662	3,851	-	-
Organisation accounts/cash	2,201	55	9	-	302	622	8,904
Prepayment/(accrual/creditor)	-	-	-	-	150	-	2,235
At 31 December 2020	2,201	462	9	2,662	4,303	622	11,139

Section 15: Auditors' Report



Independent auditor's report to the Parochial Church Council and members of the Church of St Andrew and St Mary Magdalene, Maidenhead.

Opinion

We have audited the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St Andrew and St Mary Magdalene, Maidenhead (the 'charity') for the year ended 31 December 2020 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (as amended for accounting periods commencing from 1 January 2016).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2020, and of its incoming
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements, and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Charities Act 2011

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees' Report prepared for the purposes of charity law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's Trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Christopher Rayner FCA (Senior Statutory Auditor)
for and on behalf of Craufurd Hale Audit Services Limited

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Chartered Accountants
Statutory Auditor

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