

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.

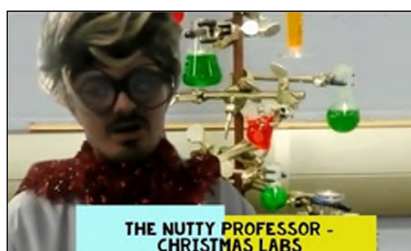
Our weekly kids outreach Club **7up** had to stop because of the COVID restrictions and our annual **Explorers Abroad** week in the Isle of Wight for the children in years 5 and 6 was also cancelled because of the lockdown. At the end of the summer holiday, we usually run our annual **Holiday Club** 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	Total
	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>4,000</u>	<u>6,000</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 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	<u>1,512</u>	<u>85</u>	<u>220</u>	<u>2,000</u>	<u>2,646</u>	<u>721</u>	<u>11,525</u>
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	<u>1,675</u>	<u>54</u>	<u>151</u>	<u>120</u>	<u>2,481</u>	<u>493</u>	<u>8,986</u>
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	<u>2,201</u>	<u>462</u>	<u>9</u>	<u>2,662</u>	<u>4,303</u>	<u>622</u>	<u>11,139</u>
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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