

Annual Report & Accounts

Year Ending 31st December 2021



"Give thanks to the Lord, for he is good;

His love endures for ever."

Psalm 118:1

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Section 1: Summary of 2021

The 2021 Annual Report provides an overview of our church – the people, Sunday services, the midweek groups, the PCC, missions, the finances and buildings and much more. We hope that as you read the report, you will get a sense of the joy of our church family meeting together and serving the Lord.

2021 was again an unusual year due to the pandemic. We met in person when we were able to do so, but held services and meetings on Zoom and/or Teams when we could not.

Some of the regular activities included

- People met to hear God's word and worship him at our 8am, 9.15am, 11am, 4pm and 6.30pm Sunday services.
- 31 Growth Groups met in the evenings or during the day.
- A full program of meetings and fun for the youth including a Senior Youth Weekend Away.
- Many children's activities on Sundays and during the week.
- Christianity Explored and Christian Foundations.
- Gospel and Race meetings and prayer meetings.
- Third Thursday Table lunches.

When the regulations required it, we held services on Zoom which, although they had significant limitations, enabled us to meet together virtually and, by going into break out rooms after services, to catch up and pray for one another.

It was a great joy to be able to meet again in person for much of the year. Socially distanced seating was provided for those requesting it.

Christmas Unwrapped on site was a great success. We had more children participating than previous years. The carol services in the church and on Zoom were good times to meet over Christmas.

Christianity Explored and Christian Foundations online benefited as people from far and wide could join us on Zoom and later in the year, they were held in hybrid form with some in person and some on Zoom.

Growth Groups, St Mary's evening, 20s and 30s and the APCM on Zoom were all successful with more people attending than normal. It was special to have our mission partners join us on Zoom at St Mary's evening and in some services. These are some of the good things to come out of the pandemic and we retained some of these benefits when we were able to meet again in person.

Other highlights for the year were:

- The joy of sharing as a church family in the baptisms of Theodore Eves and Flora Chisholm.
- The joy of celebrating the wedding of Kimberley Williams and James Thomas.
- Supporting our mission partners at home and around the world.

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

Section 2: Reports by Church Groups

CONGREGATIONS

8am Communion

There were a number of changes at the 8 o'clock communion over the course of 2021. The first change took place in the middle of the year and involved me taking over leadership from Will to free him up to lead the 6.30 with Tom. The second change involved a transition from meeting in the Church Hall (which interfered with setting up for children's work at the 9.15) to meeting in the lower lounge (which is a more intimate venue). Amidst the change we have continued to enjoy our strong bonds of fellowship, using the BCP in contemporary language and are grateful for all whom God has used to nourish us with the preaching of his word (preachers for the most part also preach at the 6.30). Although a small number who attended pre-Covid have found it hard to return, we have continued to enjoy the in-person attendance of a solid core group and a number on Zoom (including Victor and Sheila in Portugal). We are in good heart and were delighted recently to have our first post-service breakfast together since the pandemic began. Thanks to Robert Weeks for being such a reliable sidesman and to Bernard Obi for his pastoral care.

Ian Miller

9.15am Congregation

It has been a joy to see God at work in the 9.15am Congregation throughout 2021 despite the challenges of the ongoing COVID pandemic. We have had at least four different patterns of service through the year. From January until the end of March we held services online, live via Zoom, since we were not able to meet in-person. On Easter Sunday, 4th April, it was wonderful to meet physically together again as God's people. From mid-April were able to resume children's groups as part of the Sunday services. We were still not able to sing inside, so in June we began to sing God's praises in the church garden after the service. Finally, at the end of July we rejoiced to be able to sing again inside the church building. We must give thanks for the army of volunteers in Music, AV, Welcome, Children's Ministry and other areas who worked so hard to make these various patterns of service possible, and to the Lord who sustained and encouraged us through it all.

Throughout the year we enjoyed a varied diet of preaching from Exodus 15-40, Philippians and Mark 1-5, together with topical series on *Power Plays* and *Learning from COVID*.

It has been wonderful to have a number of new people join the congregation since we were able to open our doors again in April. It was also tremendous to see a growing number of congregation members returning to church in-person as the year went on. Truly, there is no substitute for meeting physically with Christian brothers and sisters to hear God's word, sing his praises and encourage each other in our walk with him. We continue to pray for and keep in touch with a handful of congregation members we are yet to see back at St Mary's since we have reopened.

I want to express my appreciation to the Congregation Team (Linsley Green, Marisa Tredoux, Dick & Fiona West, and Rob & Tarryn Wingfield), the Growth Group Leaders, and many others who have worked so lovingly through a challenging year to keep in touch with congregation members and help us encourage one another in Christ.

Jon Drake

11am Congregation

We give thanks to God for his faithfulness to us as an 11am Congregation despite the ongoing disruptions of the COVID pandemic throughout 2021. As with the earlier 9.15am Congregation we had at least four different patterns of service through the year. From January until the end of March we held services online, live via Zoom, since we were not able to meet in-person. On Easter Sunday we began to meet physically together again as God's people. From mid-April were able to resume children's groups as part of the Sunday services. In June we began to sing God's praises in the church garden after the service.

Finally, at the end of July we were able to sing again inside the church building. We thank God for all the volunteers who worked so hard with music, AV, welcome, children's ministry and more besides to make all these services possible.

During 2021 we had preaching from Exodus 15-40, Philippians and Mark 1-5, together with topical series on *Power Plays* and *Learning from COVID*.

One of the challenges for the congregation throughout 2021 has been the smaller number of people attending services in-person compared to before the pandemic. Many 11am Congregation members are vulnerable and were unable to come to church in-person for some or all of the year. We have therefore continued to provide a Zoom service and telephone dial in option. For those who are able to, however, there is no substitute for meeting physically with Christian brothers and sisters to hear God's word, sing his praises and encourage each other in our walk with him. We continue to pray that more and more congregation members will be confident to attend church in-person and able to come regularly.

It has been a joy to see a growing number of families with children aged 0-11 attending the congregation and finding that 11am works well for them. We give thanks for Kate, Nick and their teams for the sterling work they are doing with the children.

I want to express my thanks to the Congregation Team (Robin Aghovia, Yemi Awoyemi, Neil McDonald, Louise Drake and Schona Strange) and Growth Group Leaders have done amazing work though a challenging year keeping in touch with congregation members and encouraging us in Christ.

Jon Drake

4pm Congregation

2021 was an exciting year at the 4pm as we have been blessed by over 40 new members. As a consequence we have become a more diverse congregation in terms of ethnicity, in terms of age (we now have some over 70s!) and in terms of marital status (we now have a significant number of singles). Challenges have included being good at welcoming, getting to know one another, arriving on time and involving newcomers and people from all backgrounds in serving. We have therefore expanded our welcome team (ably led by Chris Roberts), held hospitality Sundays, organised an afternoon of food and fun in Oaken Grove park, put together a team of 12 to organise the Hong Kong Celebration evening, occasionally had prayers and Bible readings in different languages during services, and involved people from different ethnic backgrounds in all aspects of our Sunday gatherings and congregation life.

Our creche has been restarted with a rota of leaders and helpers and we are all thankful to the many who are involved in enabling our children's groups to happen. It has been a joy to welcome Yanzi and Paul Muir onto our congregational oversight team (which continues to be a great source of wise counsel and encouragement). I am so thankful for our Growth Group leaders and all that they do week by week and it has been very encouraging to see the Cantonese Growth Group start and grow under the leadership of Justin Tse, Forrest Yau and Christine Lau. Heather Fielding, Yanzi Muir, Heidi Cooper and Tamsin Miller have put together a good programme of events for the 4pm ladies and sixteen men have just returned from a weekend away at the Pines which was a great blessing.

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

Ian Miller

6.30pm Congregation

The evening congregation experienced a number of changes in leadership during 2021. In July, both Tim Adams (congregational leader) and Simon Eves (youth minister) left to begin their theological training. During the autumn, Tom Brewster took charge of organising the Sunday services, Will Stileman oversaw the growth groups and pastoral care, and Melinda Stylo led the after-church activities for the youth. Tom and Will announced their own departures shortly before Christmas, and Richard Crane began to transition into the congregational leader role.

We praise God for sustaining the faith of many through the disruption of the pandemic, and for the loving care that we've seen among the congregation for those who've struggled with illness, anxiety and unemployment. We're particularly grateful to the Congregational Oversight Team for handling the many practical changes that occurred during the year – not least the Covid-safe Communion services! And for the love and faithfulness of all the growth group leaders who served us during the year - Andrew and Liz Kennedy, Helen Norton, Nick McDonald, Jan and Elna Strydom, Mike and Helen Walker, Callum Patterson, Martin and Elizabeth Rich, and Jeremy and Jo Byfleet. As in previous years, and reflecting the predominant demographic of young adults at the 6.30, there was significant turnover with a number of people joining us as well as leaving Maidenhead. When our in-person services resumed after the Covid lockdowns, a typical Sunday saw 80-100 adults and 20 teenagers in the services, of which 50-60 were also joining midweek growth groups.

We're enormously grateful for the Lord for raising up so many servant-hearted volunteers, particularly in our music, AV and welcome teams, and for the technical expertise of Tom Brewster who enabled us to deliver services online. As we look ahead to 2022, please pray for an increasing focus on outreach, and for deepening relationships among the congregation. We pray that we would remain in the vine and bear much fruit (John 15).

Richard Crane

ADULT ACTIVITIES

20-30s Review 2021

Praise God that the group has continued to maintain good relationships this year, adapting with the pandemic, organising virtual gatherings when appropriate. A whatsapp group is new for this year and has enabled more immediate sharing of encouragements, prayers and organisational stuff with the group. We were thankful for Richard and Gracy Crane supporting us with a virtual evening looking at what God wants from our work. Many of the group have opened their gardens to the group allowing us to meet safely for BBQs and housewarmings. We have resumed our trips to the pub after church allowing further fellowship and aiming to welcome new people. Please pray for all of us that we would encourage each other to grow in our faith and form deep friendships where we are open about our faith struggles and go further than superficial conversations, keeping Jesus in the centre. Pray that new people would continue to come and feel welcomed whatever their faith journey and that we would invite non-Christian friends.

Ruth McElhone

ALLsorts

This has been a difficult year for us all, and especially for our friends who are particularly vulnerable and have therefore been under extra restrictions. We have been unable to meet in person but have had some monthly zoom meetings, which have proved especially problematic for our members, their carers and staff in the group homes. However we did manage a zoom Nativity story, complete with costumes and carols at Christmas. Otherwise we have tried to keep in touch with phone calls.

We hope and pray for better things this year – that this group will be able to continue and that St Mary's will be able to help us to bring Jesus' love to these special friends.

Sue Nordberg

Audio, Visual & Lighting

Following on from last year, the aim of the AV team has been to deliver a high-quality audio and visual experience for both in-person and online services during the varying Covid-19 restrictions that impacted the church. The current AV equipment continues to function well for the needs within the church building and has only required minor expenditures for general replacements. The online performance has been significantly improved with the addition of new cameras and a simplified controller.

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

Jim Beswick

Careers Advice

Work, in all its forms matters to God and it's a key part of all of our lives. For many, the last year has meant that lots of aspects of our working lives have changed to some degree or not. At St. Mary's we believe supporting our members and friends outside the church in this area of their lives is important.

Through referrals to the staff team, we have supported people returning to work from illness and moving into a new job and our support has ranged from practical advice on how to write a CV to how to use social media more effectively. This year we have also added extensive support material on our website under the 'work matters' section covering a range of issues from being made redundant, thinking about retirement and how to find deal with stress in the workplace and we hope that this provides another means to support members and friends whenever they need.

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

Liz Tolcher

Christianity Explored

Thanks to God, we were able to run Christianity Explored courses three times during the year. It was wonderful to see the church family inviting their friends, and then joining them in attending the course. Whilst in each nine-week course a number dropped out, the majority completed it, and it was encouraging to see the Lord at work in people's lives.

In the spring and summer terms, led by Ian Miller, groups of nine and five people met online due to the ongoing Covid-19 restrictions. But this enabled some to participate from further afield, in locations ranging from Devon to India! In the autumn, led by Richard Crane and Will Stileman, we were able to open our doors and meet in a hybrid fashion, with a group of sixteen meeting either in person or online. We give particular thanks for Maggi Richards and her team of volunteers providing a Covid-safe hot meal service in the parish hall each week.

Ian Miller and Richard Crane

Christian Foundations

As with Christianity Explored, the Christian Foundations course continued to run on Monday evenings though the year, initially online led by Richard Crane, and then in a hybrid in-person/online fashion led by Ian Miller in the autumn term. The content of the course continued as in previous years; Philippians in the spring, the doctrine of God in the summer, and the doctrine of the church in the autumn. New members joined the group at the beginning of each term, most having recently completed Christianity Explored. Due to the large numbers at Christianity Explored in 2020, the Foundations group was unusually in the spring and summer terms with 24 and 29 members respectively. This included a number living far from Maidenhead who would not have been able to attend had we met in person. Given the size of the group, three breakout discussion groups were ably led by Jess Lehane, Chris Roberts, Scott and Sharon Bedford, Will Stileman and Lindsay Reisser-Weston. We thank God that this format provided leadership training as well as benefitting the group members.

Ian Miller and Richard Crane

Deanery Synod

St Mary's is part of the Maidenhead and Windsor Deanery Synod, which met (virtually) three times during 2021.

The February meeting considered the new Deanery Mission Action Plan and active initiatives in the Deanery. The May meeting heard from Ian Macdonald from the Diocese of Oxford about reaching out, particularly towards young people. The September meeting heard from Rev Polly Falconer (UK Minority Ethnic Discipleship Enabler) about understanding and celebrating diversity in the diocese, including her personal experiences of prejudice. In addition, the September meeting discussed and approved a change in allocation of parish share amongst parishes in the Deanery, which will likely result in an increased request for parish share from St Mary's starting in 2023. Sensitive discussions about how this is implemented and how much is paid when will take place in 2022. Please pray for wisdom for the Finance Committee and PCC as they discuss this amidst other financial pressures. 2021 was the first year for many years in which our Deanery as a whole did not pay its full allocation of parish share to the Diocese.

Thomas Walton

Flower Ministry

"The flowers of God's Garden bloom not only double, but sevenfold; they are continually pouring forth fresh fragrance"
CHARLES SPURGEON

Review of the Year

During some months, the church was closed. When attendance was allowed, the flower team decorated the church, and provided fresh flowers in the chapel when it was open for private prayer. The main arrangements have provided a touch of floral colour to Zoom services.

Flower team Members

Our faithful team of five (thank you, Kim Boulter, Donna Stimson, Judy Percy, and Sylvine Andrews) has provided arrangements week by week. But we have been affected by absence and illness and would welcome new helpers.

Thank you, and your help, please

We have been grateful for the congregation's continuing support, though the number of regular contributors has continued to fall. We would love to welcome new interest and support from members of the church family.

Naomi Kate Khoo

Growth Groups

I give joyful thanks to God for the amazing work the Growth Group leaders have done through 2021. For much of the year it was not possible for the groups to meet physically. Nevertheless, all of the Growth Groups have continued to operate either via online video conferencing, or in one case with group members pairing up to do studies on the telephone. From the summer onwards, some groups resumed meeting in-person while others continued online, depending on the needs of the group members. All the leaders have shown wonderful love, perseverance and skill in maintaining the ministry and fellowship of the Growth Groups. The number of Growth Groups increased by two during 2021. We had nine evening groups for the 9.15am Congregation, five for the 11am Congregation, four for the 4pm Congregation and six for the 6.30pm Congregation. There are also two geographic evening groups meeting in Marlow and the Windsor & Eton area and one Cantonese speaking Growth Group meeting onsite at St Mary's. In addition to these groups we have a four daytime groups for women, one for men, one mixed daytime group, and the Tuesday morning women's groups.

During 2021 the Growth Groups have studied a topical series on 'The Whole of Life for Christ' and the books of James and 2 Timothy.

In a difficult year for many the Growth Groups have been a life-line and blessing for God's people, underlining how important it is for us to feed together on God's word and build each other up in our knowledge and love of Christ.

Men’s Daytime Bible Study

Although the Men’s Daytime Bible study group has had some turmoil this year as far as leaders are concerned, they have been meeting regularly. Roger Hines has taken on the role of leader and is currently fulfilling that role very well. The group is still meeting remotely but hope to be meeting in person very soon. The core of the group is very strong and are attending regularly. The last few meetings were on the Sermon Series from Isaiah, “The Servant King”, which is a blessing to study.

Jan Strydom

Pastoral Care

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

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

A team of people visiting the elderly in their homes to encourage them-when rules allow.

A monthly lunch (Third Thursday Table) for those who would like company during the day-including a testimony and singing a hymn.

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

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

Meals and emergency funds were provided for those in particular need.

Our ‘Life Matters’ programme has continued to give teaching on specific topics. Retirement Matters happened in November-with about 12 attending- and Anger Matters will happen in the growth groups in March.

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

Rachel Meynell

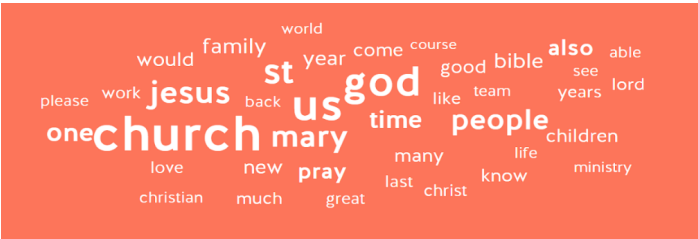
The Same Sex Attracted Support Group

This group continues to meet monthly and is now going through the Living in Love and Faith series. New members are always welcome, please feel free to contact me. This group is confidential and your identity will be kept confidential.

Rachel Meynell

St Mary’s Blog / Touchline

In 2021, 46 different authors wrote 64 different articles for the Blog. As the word cloud below shows the most frequent words are God, church, Jesus, St Mary’s and people - an apt synopsis of the blog.



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

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

Women's ministry

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

To this end we run:

Women's growth groups (about 60 women in all) continued to meet on zoom and are now back to meeting in person -4 meet at Church on a Tuesday morning with a creche, and 4 meet at other times around Maidenhead. All with the aim of understanding God's word better and supporting and praying for one another.

We were able to have one women's breakfast in October where we looked at John 15-Jesus saying that He is the Vine. About 90 women came along.

Covid has limited some of our activities but the women's book group has continued on zoom, and other gatherings have helped to encourage friendships including walks and informal socials.

We enjoyed getting together and inviting friends to the Willow Wreath evening before Christmas as a way of reaching other women with the gospel.

Thank you so much to those who have made all these events possible.

Rachel Meynell

MISSION

Mission Strategy Committee

The purpose of the Mission Strategy Committee [MSC] is to devise a strategy for our support of missions and to bring to the PCC recommendations of which Christian organisations and individuals we should support. The committee meets around 3 times a year. Current members are: Anthony Kan (who has taken over from me as Chair), Peter Crossley (Mission Treasurer), Damian Eustace (PCC representative), Jo Jobson, Jennie Kemp (Secretary of the Mission Strategy Committee), Rose Matovu and Adam Stylo. Last year as a church we gave £96,248 towards the support of mission partners and gospel charities, of which £4,900 came from the Mission Hardship Fund which was established last year (2020) to support a number of Mission Partners and Gospel organisations with whom we have had dealings who have experienced financial difficulties because of the global pandemic. A particular highlight of the year was recommissioning of Steven and Jo Wheatley as one of our Mission Partners and their heading out to Malawi. I would like to take this opportunity to thank Jo Jobson for heading up the Support Group. Thanks must also go to Peter Crossley for all the research he does in administering the Mission Budget.

Will Stileman

Mission Partner Support Group

The Mission Partner Support Group (MPSG) is the main contact between St Mary's and our mission partners in the UK and overseas. We keep in touch with the mission partners, praying for them, encouraging them and passing their prayer requests and news to the church family. Our World Focus Sunday occurred during lockdown, so we took the opportunity to invite our mission partners to join us by Zoom in each of the services and also to stay around for the breakout groups afterwards, for further chat. Most of our mission partners were able to join us for one or more of the services, which was a great joy. At the St Mary's Evenings, we have continued to invite mission partners to join us to make their own presentations and it has been wonderful to hear from them, either in person or from around the world. We also had visits during the year from the Greens (SE Asia) and the Vines (Uganda).

It is a great privilege to share with our mission partners in the spreading of the Gospel and to see close-up how God is working in such a huge variety of mission fields. Please continue to pray for the partners & their ministries in many areas still badly affected by the pandemic. If you would like to learn more about an individual mission partner, please go to the church website, or speak to their mission link or me.

Jo Jobson (Chair)

CHILDREN'S AND YOUTH WORK

Children's Work

Kate and I are very thankful to God that we were able to restart all of our children's work in 2021. We saw a return to Sunday School in person after being on zoom for a while, a return to 'normal' 7UP (our mid-week children's club), and returning to in-person assemblies too. We have been reminded how exciting it is to teach the good news to children from both Christian and non-Christian families. At Christmas, we held Luke 2:10 very dear, which says:

*But the angel said to them, "Do not be afraid, I bring you good news that will cause great joy for all the people."
Luke 2:10*

We were truly reminded how great the good news of Jesus really is, and how it is for *all the people*, which includes children. We were greatly encouraged to see children getting excited for Christmas because of what they had heard in the Bible.

We are also so thankful to all of the parents at St Mary's who have continued to faithfully and patiently teach these wonderful truths to their children by encouraging them to attend Sunday School and by reading God's word with them. It has been wonderful to see the church family working together for God's glory.

While we had been meeting to pray on zoom during the lockdown, it was wonderful to see a good group of people attending the **Youth & Children's Prayer Meeting** in person back in November. We were encouraged as we saw parents and other children's work leaders coming together in prayer, relying on the Lord for his sustaining power as we seek to continue his work.

Children's Sunday work

At the start of 2021, it seemed to be that Sunday School would have to go back online as restrictions were re-introduced. This was a hugely disappointing time as we had seen glimpses of in-person children's work previously, however we had to go back to zoom. While we were disappointed, we continued to be encouraged in the way that God brought more and more children onto Sunday School Online, and we had genuine engagement with them over zoom.

Since April however, Sunday School has been back in person and has been so encouraging. We have slowly seen many families returning to church, and more and more children taking part in the sessions. We started with many restrictions, however we are now back to normal, able to have games and crafts and interactive Bible teaching.

Within the main service, whether in person or online, we have continued to have a Family Focus slot where a topic is explained for the benefit of the whole family. This year we have learnt about God's Word, we have seen how the Old Testament points to Jesus, and we have learnt Bible verses to help us stand firm in difficult times.

Our weekly kids outreach Club **7up** has also resumed, where we have seen many children returning and bringing their friends too! The children learnt the gospel and used a colour system to help memorise it:

- YELLOW** – God loves us and wants his people to be with him in perfect heaven
- But there is a problem, our sin means that we cannot be friends with God and live with him
- RED** – Jesus died on the cross and took the punishment for our sins

WHITE – When we believe in Jesus we will be made clean from sin and can now be friends with God

GREEN – So now we need to grow in our love for Jesus

Each week we looked at a different colour and had a different activity to go with it. The children also dressed up in that colour and painted it onto the garden wall, creating a 'gospel rainbow'.

More recently, they have been learning about how God created them and why he did so.

Holiday Club also returned last summer! For 2021, we went on Safari, so the church site was decorated to look like a safari site in the Savannah. We had meerkats, warthogs, lions, zebras, and monkeys. Safari Cedric (me in a silly costume) even made an appearance, taking everyone on a rather disastrous safari, learning about how Jesus is the most powerful and the most trustworthy person.



Schools Work

Christmas Unwrapped also returned in 2021! While some schools still used the virtual presentation that we had created the year before, we had 10 schools in person over two weeks at St Mary's Maidenhead and White Waltham. We had many excited children come into the church to hear about why Christmas truly is exciting. They made mince pies, did quizzes, and learnt a silly song, but most importantly they got to read the Bible for themselves, finding out what really happened on that very first Christmas.



School assemblies have also resumed in person, although some have gone back to being online. We have been really grateful to God for the provision of zoom and Teams, as we were still able to provide our teaching to Primary schools around Maidenhead. We have been working through the Bible, teaching stories from the Old Testament, and some about Jesus' life. These are taught through scripted drama with a short explanation afterwards, which the children always really enjoy.



Nick McDonald

Minor Key

Minor Key is our young people's music group for those in school years 6-13 (aged 10-18) running on a Friday night alongside X and Shift Focus. We lead music for various all age services at both St. Mary's and White Waltham churches and the group is a wonderful opportunity for the young people to develop their skills and grow in their ability to lead music and serve their church family. It also serves as an opportunity for outreach as we welcome non-churched friends along too.

Covid restrictions meant that Minor Key was only able to restart last September for the first time in 18 months. We were thrilled to have a big influx of new young people keen to sing and play their instruments and they were able to lead music at various services last term. The broad age range of the group provides a great opportunity for the older members to help the younger ones and develop their leadership skills.

We have been grateful for the support of James Ainscough, Tom Brewster and Patch Crossley in the running of the group this last year. Please pray for us as we seek God's guidance on new leaders with Tom having moved away and Patch moving on this coming September.

Katie and John Croft

Toddler Ministry

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

The groups restarted as soon as rules would allow and attendance has been growing across the groups, with about 60 families now coming on site each week. Our aim is to build relationships with the families, so that through our actions we can demonstrate the love of Christ and through our words to share the good news of Jesus.

We have run some other events, where we have been able to explain the gospel. Some of the mums came to the Willow wreath evening, and a few families to the toddler Christingle service on Christmas eve.

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

Rachel Meynell

Youth Work

2021 was a year of constant change and Simon worked especially hard to figure out new ways of continuing with the teaching of God's word while keeping in line with the various government, Church of England and National Youth Agency guidelines. We were very encouraged at how many church families were faithfully teaching Gospel truths to their teenagers during the various lockdowns, and by the leaders who were so flexible with taking on different ways to study God's word with the youngsters. But we are most grateful to God for his continuing provision and faithful work in all of us, both leaders and young people.

Growth Groups

Growth groups have also had a varied time, sometimes being in person, sometimes on Zoom and, at the end of the Autumn term, being stopped quite abruptly. These groups have been a wonderful place for the year 10s to 13s to study the Bible deeply and we are very blessed with committed and faithful leaders to disciple our young people.

Sunday Youth Ministry

In January, Monday Night Pathfinders continued on Zoom with some games, a talk from the Bible and then discussion in small breakout groups. The older teenagers joined up on Zoom before the 6:30pm service for some fun and games, then joined the service with everyone else, and then went back to their own Zoom call for Afterchurch.

In late April, Sunday Pathfinders was finally back up and running, although it was a bit strange to be in the hall - all set out like an exam hall due to the need for social distancing. It was nevertheless a blessing to be with each other in person again and the Pathfinders slowly got used to it and began participating more and more with questions and comments on what we were studying. The older teens still mostly joined the service on Zoom and much prayer went into asking God to bring our teens back into the church family. God answered our prayers - restrictions were eased, allowing the teens to sit together in church and Afterchurch to happen in person, and more and more teens came back to church.

Since September we have been able to hold almost normal Pathfinders and Afterchurch and, praise God, we have seen the faith of some of our young people grow and deepen.

Summer Camps

There was a mixed bag of Summer Camps in 2021 with some camps being cancelled, some running shorter versions and some almost being back to normal. Many of our young people went along and we are so grateful to God for the teaching and care they received. Summer Camps are always a time of growth and renewed commitment to our Lord for our young people. We had fewer leaders than usual go along to the Summer Camps that we support, so please do pray for more people from St Mary's to be willing to lead on camps.

X and Shift Focus

After May half-term we decided to move our Monday Night Pathfinder group to a Friday in-person X Focus activity, providing dinner before but otherwise keeping the format very similar. We used the church in order to maximise ventilation and social distancing and when the weather was good we did as much as possible outside. Praise God for the lovely garden we have! In October we were able to go away to Chepstow for our Junior Youth Weekend Away. We had a wonderful time of worshiping God together as Patch Crossley led us in song worship and then Ross Mugavin from St James', Gerrards Cross, taught us from the story of Samson about the God who prepares, delivers and remembers.

Shift Focus also restarted after May half-term, held completely outdoors, slightly shorter and only cancelled once due to bad weather. From September we were able to go back to more usual forms of X and Shift Focus and it has been wonderful to see the young people having fun together, building relationships with each other and the leaders, and bringing their friends along. Our Friday Focus groups are our main outreach activity of the week for our youth and so please do continue to pray for our young people to bring their friends along.

Melinda Stylo

SAFEGUARDING

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

All those involved at St Mary's comply with the Church of England's policies and best practice on Safeguarding and are engaging with the relevant training.

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

Kate Wheatley

Parish Safeguarding Officer

RESOURCES

Books @ St Mary's

The aim of Books @ St Mary's is to recommend and make accessible books that will inspire, encourage and challenge us in our Christian journey. During 2021 we were unable to have our usual 2 sales of staff recommended books but we promoted and sold Lent and Advent devotionals for adults and for use as a family. In November we again welcomed Christian bookseller '10 of Those' who brought along a large selection of books.

Sarah Hewins

Care Fund

What is the Care Fund?

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

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

The Fund is topped up to a value of £5,000 at the beginning of each calendar year.

What assistance is provided by the Care Fund?

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

- Provision of appropriate funds, by way of a grant or interest-free loan.
- Advice from the trustees, which may include mutually-agreed goal-setting.
- Referral to the staff team for further support.

Suggested referral to outside agencies for further support, such as CAPS, Debt Counselling, Marriage Counselling, or Social Services.

Who administers the Care Fund?

The Fund is administered by four trustees, who are:

Neil McDonald, Jenny Taylor, Janet Wood, David Robinson.

The Fund is operated through a dedicated bank account which is administered by the trustees. The Fund is audited by the same company as the main church accounts.

The trustees meet together at least quarterly and a confidential record is maintained by the trustees listing names of beneficiaries and grants made.

Neil McDonald

Library

In spite of the Covid Lockdowns St. Mary's library has continued to be used. A new way of using the library is the Book Trolley in the hall during Coffee times after the services. People who stay for coffee can browse and borrow the books on the trolley. The books are regularly changed. The library is also open after the services and books can be borrowed.

We have had many book donations this past year and thank you to all those who have donated books, we appreciate you thinking to donate them to our library.

There is a simple 'signing out' procedure which is explained on the notice in the library and on the Book trolley. If books are not returned after a few weeks a gentle reminder by phone or email is given.

We praise our Lord that in spite of the difficult year the library has still been used.

Janet Huisman

Section 3: Attendance

- 3.1 Five in-person services offering socially distanced sections of seating were held when possible each Sunday and were attended by an average of 355 adults and 86 children and young people aged 16 or under. We also held services on Zoom for much of the year and those registered about 181 devices per Sunday.
- 3.2 We have had three Christianity Explored courses were in 2021 for those wanting to know more about the Christian faith. These were well attended and some, having completed the course, then decided to continue with the Christian Foundation course. There were three well attended Christian Foundation Courses
- 3.3 31 Growth Groups met regularly during the year. The purpose of these groups is to encourage people in their faith through Bible study and pastoral support.

Jane Thrift

Section 4: Operations and Fabric Report

The areas of church life falling under operations management are the care and management of staff, Health and Safety, legislative compliance, property, change management, communication, security, events, AV, IT, data management, succession planning, setting up and setting down for groups that meet during the week and maintaining administrative systems and controls. We were very well assisted by Jane Thrift and Steven Wheatley and after Steven left to return to the mission field in Africa, by Ben Raymond and many volunteers that work so hard to ensure all operations run smoothly and we are very grateful for all they do.

2021 was again an unusual year due to the pandemic. We were not always able to hold in-person services or other meetings and some were continued on Zoom and Teams.

Keeping up to date with the government's regularly changing COVID 19 guidance and ensuring we had processes in place to keep everyone safe, continued to be a challenge for most of the last 12 months. It is great now to be able to get back to some normality. We continue to provide socially distanced seats to everyone who want them at our Sunday services.

We are grateful to Jim Beswick, the AV committee, all the AV volunteers, the Welcome Teams, Steven, Ben and Jane who rose to these challenges and put in many hours to ensure things worked well as we had to adapt to changing regulations. We are also grateful to the IT committee for the work they have done for us as we updated some of our IT systems and improved the use of Video Conferencing.

We updated our terrier and detailed asset register, so we can more easily keep a track of our equipment.

On Project Connect, we are still waiting for the liquidation of Westco to be completed and our contract to be finally closed.

We worked with three other churches to set up the Oxford Good Stewards Trust. We hope and pray that other evangelical churches will join the Trust as this will enable us to work together more effectively to advance the gospel. Following extensive refurbishment and maintenance work over the last three years we are now in the fortunate position where we just have smaller maintenance to complete. We welcomed Jan Strydom to the staff team at the start of this year. He joins us as Facilities Manager. He is doing a great job and we are really pleased to have him on the team.

We are renting out one of our two flats above Church House and the Ministry Trainees are living in the other one. The A&M Trust sold 9 Castle Court last year and are in the process of buying a larger property. We have an arrangement whereby we can use their properties which include The Old Vic, the garden and 1 Hemsdale free of charge as long as we maintain the properties and pay the running costs. We are grateful to the trust for this and plan to use their new property to accommodate a staff member and their family.

The staff continue to be positive about the performance review processes. The induction program and probationary review process are also proving beneficial. We are now using a more structured recruitment process for all vacancies and ensuring we encourage applicants from all ethnic backgrounds. We have updated all our HR, IT, and social media policies.

We continue to look for the best ways to communicate information to the church family. The blog, Touchline and the weekly church family email have done this effectively and we are very grateful to all those involved in putting them together.

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

Dick West & John Blackbeard

Section 5: Church Wardens' Report

Covid has continued to be the backdrop to 2021, but we give great thanks to God for his provision of technology, to continue serving Him and making Him known in Maidenhead and further afield. Once lockdown was eased, we were able to worship together again, and this has wonderfully continued for much of the year, with options for hybrid services/participation where necessary. We praise God for His ongoing provision for all our needs. We are grateful for the staff team who have worked tirelessly to keep things going, along with operations and administration, and all the volunteers who give up their time so generously. We now need to look ahead to how we continue our mission "post-covid" with a key priority to keep vulnerable members safe and included over this period. We thank God for His continued protection of our church family.

Below are a few key areas of focus as we review 2021 and consider the challenges that lie ahead:

Buildings and property

The churchwardens are responsible for the maintenance of the buildings on our church site. Following extensive refurbishments over the last three years, we are in the fortunate position where we have just smaller maintenance now to complete. We are grateful to the A&M Trust who allow us to use their buildings (The Old Vic, the garden and 1 Hemsdale) free of charge on condition we maintain them and pay for the running costs. We plan to undertake some refurbishment on 1 Hemsdale in 2022. The A&M Trust sold 9 Castle Court in May last year and they are in the process of buying a new larger property which we hope to use to provide accommodation for Ian Miller and his family.

The Church owns the freehold of St Andrew's House, and in 2022 we will begin negotiations with the various leaseholders who are requesting lease extensions.

All non-residential property is inspected annually, and residential accommodation is inspected twice a year by our Tenant support worker, Jenny Taylor.

Church Terrier and Inventory

The Terrier and Record of Inventory have been duly updated.

Finances

We thank God for His continued provision and generosity to us through the last year. Our planned giving, donations and collections income went up from £476,406 in 2020 to £529,309 in 2021. We are truly blessed to receive this increase when many churches have faced a drop in their income this past year. Most give to St Mary's via standing orders and we are thus not reliant on collections taken at services. We are very grateful that the Lord's people at St Mary's give faithfully and sacrificially and do so via our RGS. This enabled us to end 2021 with a surplus of General Funds of £53 000. £30,000 of this surplus has been used to replenish our provision for deficits in future years and the other £23,000 is a good start to reduce the budgeted deficit for 2022 from £48,000 to £25,000.

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

Staffing Changes

2021 has been a year of staff changes. In June, we said goodbye to Simon Eves and Tim Adams as they headed off with families to start training for Ordination at Oakhill. We are enormously grateful to both for their commitment and service to St Mary's. We said goodbye to Ben Raymond in November who left us to become a full-time dad. We also said goodbye to Tom Brewster in January this year, and thank him for steering us so magnificently through the pandemic as Director of Music in Training. Tom's departure leaves us with a gap, which we will seek to cover on an interim basis through the leadership of the Congregational Teams working alongside the gifted musicians who so willingly volunteer their time to this important ministry.

2021 has also seen the addition of four new faces to the staff team. We welcome Luke Douglas and Patch Crossley as our two new Ministry Trainees, as well as Sharon Bedford, as our new Pastoral Intern and Jan Strydom who has joined us as Facilities Manager.

Outside of the staff team, Steven and Jo Wheatley have returned to Malawi to continue the Lord's work. We are enormously grateful for their service while in the UK and particularly for Steven's work as Facilities Manager for 3 years. We also give great thanks to God for the faithful service of Damian Eustace as Churchwarden across the last 2 years. Damian stepped down from his role in November to support his family, and was ably replaced by Anthony Kan.

Last, but not least, in December, our Vicar Will announced he would be leaving St Mary's after 18.5 years of devoted service, to take up the position of Associate Rector at All Soul's, Langham Place. Will and Becca will be sorely missed. We are hugely grateful to both of them for their service to our Church, as well as to Jon Drake who will step up to lead the staff team during the interregnum ably supported by Rachel Meynell, Dick West and John Blackbeard.

We know that in all these changes God will never leave us, and we give all praise and glory to our Lord Jesus as our eternal shepherd and head of our church.

Administration

We are especially grateful to all the church staff and to our operations managers, John Blackbeard and Dick West, for assuming many of the responsibilities usually falling on the churchwardens.

Challenges and Opportunities

In the year ahead, we as a church will face many challenges. Scripture tells us that we are to address these with pure joy (James 1:2); an opportunity to be tested in our faith and to grow. Like many other churches, we long to reinvigorate our growth post-Covid, to attract back those who have drifted or have been slow or anxious to return to a face-to-face church setting. We long to reach out to other communities and new generations in Maidenhead, with the good news about Jesus. We also continue to recognise the need for diversity within our church family. The apostle Paul reminds us that from one man, God made every nation of men (Acts 17), that whatever our racial background, we share the same ancestor and a common human dignity, created in the image of God. It is our desire that St Mary's more fully reflects God's love and purpose for his people, to be a diverse, inclusive church, for every individual, whatever their background or race, to feel equally valued, loved and able to flourish in their walk with Christ. We recognise this is unlikely to be achieved in a short time. We must continue to listen to the experiences of our BAME brothers and sisters, and to actively engage with dedicated effort and much prayer.

Looking Ahead

Please pray as we enter 2022 and start the process of looking for our new vicar. It is vital that the PCC and churchwardens follow the Lord's will every step of the way, as we seek to grow His kingdom in Maidenhead and around the world.

Anthony Kan & Rae Binning

Section 6: Electoral Roll Report

The Electoral Roll was updated in April 2021. At this time there were 30 people resident in the parish, and 471 non-resident. The total was 501.

The following members of the church family between 1st Jan and 31st Dec 2021:

Evelyn McGrath

Stella Leggett

Norma Gutteridge

Brian Battye

Jean Elton

Ernest Allen

Elizabeth Reynolds

Winifred Jenner

Patricia Jones

Derek Hill

Section 7: Report on PCC Proceedings

Praise the Lord for the faithfulness of the PCC over the past year and for the unity within the group. The PCC consists of 25 people, a mix of clergy, wardens, lay and elected members, voted in by the parish or as part of the deanery and general synod (refer to Section 8.2). We are a diverse group, with representatives from all the five congregations. The PCC met every second Tuesday of the month except in August with an average of 20-23 attendees. Meetings were held virtually, in person and a couple of times through a hybrid due to COVID infections.

The preference in general was that in person was the best, however we are currently looking into better hybrid options for the future.

This year's Away Day was held in June on the church site. The PCC, led by Ian Miller, reviewed the Living in Love and Faith (LLF) material released by the Anglican Diocese, resulting in feedback at the end which Ian compiled to share with the diocese.

During the year, there were reports and presentations on music ministry, women in ministry, gospel and race, parish share increases, local Slough partnerships with vicars from the Slough area who attended one PCC to share about their congregations, joys and needs. There is an intentional safeguarding slot in each meeting where Kate Wheatley updates the PCC on the volunteers who completed their DBS checks and trainings. This was very encouraging to know that safeguarding is taken seriously by all with procedures in place for accountability and reporting of any incidences, and that St Mary's should be a safe place for children, young people and vulnerable adults.

Damian Eustace stepped down in October as churchwarden due to family commitments, and there were a couple of candidates interviewed by the PCC with Anthony Kan stepping up to the role for the rest of the term. With Will Stileman stepping down as Vicar, the PCC has been busy finalising the Parish Profile which is key to the recruitment of the next incumbent and navigating through the legal proceedings required during this *interregnum*. In February, the PCC agreed to pass again the motion for the House of Bishops Declaration which means that St Mary's will be able to recruit a male incumbent and have a male bishop oversight in pastoral matters.

For those in the church family who are interested to understand and keep abreast of the topics discussed, minutes of the meetings are available for perusal on the website.

As we face part of next year without a vicar, do pray for the PCC in the coming year that we will (a) continue in truth and unity of the gospel, (b) keep a consistent, living personal walk with the Lord, (c) make wise decisions for the church and (d) be of one heart and mind, focused on our Lord Jesus Christ in all that we do.

Phebe Tay – PCC Secretary

Section 8: Administrative Details

8.1 Church Details

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

Email : office@stmarysmaidenhead.org

Website : www.stmarysmaidenhead.org

Bankers	National Westminster Bank High Street, MAIDENHEAD, Berkshire
Auditor	Craufurd Hale Audit Services Limited

8.2 Membership of the PCC

Clergy, ex-officio and lay: Will Stileman, Jon Drake, Ian Miller, Neil Watkinson

Wardens: Rae Binning, Damian Eustace (resigned October 2021), Anthony Kan (elected November 2021)

Elected members: Scott Bedford, John Blackbeard, John Driscoll, Catriona Ketyar, Karnie Sharp, Elna Strydom, Phebe Tay (PCC Secretary), Penny Dee, Linsley Green

Co-opted: Anthony Kan (October 2021), Lindsay Reisser-Weston (October 2021)

Deanery Synod: Tanja ten Have, Rob Hurley, Daniel Matovu, Neil McDonald, Rhys Mitchell, Kate Wheatley, Rob Wingfield

Diocesan Synod: Thomas Walton

General Synod: Gracey Crane (October 2021), Daniel Matovu (also on Deanery Synod)

8.3 Staff Receiving Remuneration

Incumbent	Rev. Will Stileman
Associate Minister	Rev. Jon Drake
Associate Minister i/c of women's work and pastoral care	Rachel Meynell
Curate	Rev. Ian Miller
Minister i/c of 6:30 congregation	Tim Adams (until June) Tom Brewster (from July)
Minister i/c of children's work	Kate Wheatley
Children's minister in training	Nick McDonald
Minister i/c of youth work	Simon Eves (until July) Melinda Stylo (from June)
Director of music in training	Tom Brewster
Operations managers	John Blackbeard and Dick West
Administration manager	Jane Thrift
Facilities manager	Steven Wheatley (until July) Ben Raymond (from June to November) Jan Strydom (from November)

Section 9: Structure, Governance and Management

9.1 Legal Status

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

9.2 Appointment

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

9.3 Recruitment, Training, Induction

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

- 9.4 The PCC meets monthly except during August, with additional meetings as required, including an annual Away day. It has established committees and project teams to help it with its work, and receives regular reports including minutes of meetings from these groups. The committees that helped the PCC discharge its various duties and responsibilities during 2020 were:

Standing Committee is required by law, and has power to transact the business of the PCC between meetings. It also deals on behalf of PCC with detailed matters relating to church assets and confidential matters. Membership in 2020 was the Vicar, the Operations Managers, chair of the Finance Committee, the Wardens and the PCC Secretary.

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

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

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

9.5 Risk Management

- a) **Safe Use of the Church Site:** Legislative requirements are closely followed in relation to Health & Safety, Fire Safety and Food Hygiene. Any defects are reported to the Operations Managers and remedied quickly according to the level of risk. Appropriate training is given and one-off events are assessed for risk before being run. External organizations using the church site have their attention drawn to the need to follow appropriate practices.
- b) **Welfare:** At St Mary's we are committed to protect and safeguard all our members and work hard to ensure we are in line with current safeguarding practices recommended by the diocese. These recommendations include creating a safe environment, safe recruitment of staff and volunteers, training and DBS clearance. Assessments are made before events to ensure safeguarding, safety, insurance needs and financial implications have been taken into account.

- c) **Financial:** Prudent policies for the handling of money are in place. Major expenditure has to be approved by the PCC, which also approves an annual budget and receives quarterly monitoring reports. Cash flow is carefully managed, bills are paid promptly, and investment of any short-term funds carefully placed to ensure maximum return compatible with ready access.
- d) **Data:** GDPR regulations which became law in 2018 are adhered to.

Section 10: Objectives and Activities




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

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

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

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

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

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

Rae Binning & Anthony Kan

Section 11: Financial Review

The work at St Mary's is funded mainly by voluntary donations (92%) plus income from interest, lettings, fees and rent.

Total unrestricted income in 2021 was £699,675 (2020: £652.119) with regular expenditure on the work and ministry of the parish at £733,412 (2020: £752.848) to give a deficit of £33,737 (2020: deficit of £100,729).

John Blackbeard

Section 12: Reserves Policy

PCC policy is to maintain a minimum bank balance equivalent to 3 months of running expenses (about £160,000) plus 12 months of giving to missions (about £92,000) giving a total of £252,000 to cover emergency situations that may arise from time to time.

John Blackbeard

Section 13: Report on PCC Financial Activities for 2021

St Mary's is funded mainly by voluntary donations, including tax recovered on gift aid donations. This made up 92% of the unrestricted income. Other income including interest, lettings and rents make up the balance. Giving for our unrestricted general fund via the Regular Giving Scheme (RGS) in 2021 at £519,135 was £71,683 higher than budget, and also higher than the RGS giving in 2020 of £471,169. We also thank the Lord for other one-off donations of £7,990 and a legacy of £2,500 that was left to the church.

The budget for 2021 had forecast a deficit of £52,898 for unrestricted general funds but God blessed us once again and we ended the year with a surplus of £53,065 for unrestricted general funds due to income being far higher than budget.

The budget for 2021 had forecast a deficit of £60,661 for unrestricted Discretionary funds but we ended the year with a deficit of £86,802 for unrestricted Discretionary funds due to additional salary costs arising from the staff changes in the year which were met from Discretionary funds.

Collections at services of £2,184 was over budget but lower than the previous year. Income from Ministry events was a bit lower than planned as some events did not take place. Costs of ministry events were significantly higher than budget and last year as more help was provided to those in need via the Care Fund and the Messiah concert costs of £5,100. Hire charges for halls and rooms at £1,884 was slightly up on budget. Rental income from our properties at £32,124 was almost on budget but way below last year's value of £47,461 as one of the flats is occupied by the Ministry Trainees and the other flat was vacant for a period.

We completed the required maintenance and decoration of our buildings and facilities in 2021 and we again saved a considerable amount by having Steven Wheatley and volunteers doing most of the work. We thank them. We spent £1,765 on maintaining our rental properties. Other staff costs were lower than budget thanks to savings in various areas.

Restricted fund income this year included amounts received for the secretary to the vicar, the Care Fund, The Vines 'Feed 5000' project, ALLsorts, the Marces, Wheatleys, iServe Africa and some outreach events. Project Connect expenditure has been funded directly from donations from church members and trusts, given mostly via the A&M Trust. There was no Project Connect expenditure in 2021 on building modifications to our main church and Church House but legal fees of some £7,000 were incurred to progress the wrapping up the project contract. Funds of £10,000 were transferred from the A & M Trust in 2021 to cover the legal costs and some other sundries. Restricted fund income and expenditure also includes special collections for Harvest and Christmas donations plus related gift aid for specific purposes. The overall deficit on restricted funds of £21,031 is mainly due to timing of gift receipts and timing of paying out Harvest and Christmas gifts. There was a deficit (after fund transfers) for the church groups, excluding the Care Fund, of £696 and an overall deficit for unrestricted and restricted funds of £49,274 for 2021 compared to £78,493 in 2020.

The RGS continues to be central to St Mary's financial income and is more important than ever as our financial needs grow.

In the year, we continued to use 'discretionary funds' that were set aside in previous years to train more Ministry Workers (Tom Brewster and Nick McDonald) and to help those in need. We still plan to help sponsor another small but growing church and some other smaller initiatives in future from our 'discretionary funds'.

Looking ahead, the budget for 2022 follows on page 41. Diocesan share will be 3.6% higher than 2021 as requested by the diocese. Ministry staff salary costs are forecast at £220,853 vs actual in 2021 of £244,402. They are lower as we did not replace Tim Adams when he left after the summer in 2021. Tom Brewster and Nick McDonald continued to be funded from the 'discretionary funds' in 2021. Administration costs at £40,122 will be higher than 2021 at £30,637 as activity on the church site picks up as Covid restrictions are eased. Planned giving to missions from unrestricted funds at £95,770 is 4.6% up on 2021. Other costs have increased with inflation. We have worked hard to keep costs down where possible. The total costs for 2022 are budgeted at £736,452 compared to the 2021 actual costs of £733,412.

We were blessed to have 30 new people join RGS and 41 increase their giving during 2021. 14 people stopped giving and 3 people reduced their giving. The net result is that RGS income for 2022 is forecast to be lower than it was in 2021 (£486,648 compared to £519,135). Expenses are forecast to exceed income by £96,077 in 2022, but £5,000 will be transferred from the Mission Hardship Fund to offset the increase in the Missions budget and £43,210 of this will be paid from the 'discretionary' funds. We have budgeted to fund the remaining deficit of £47,867 from church reserves. It would be wonderful if RGS giving plus Gift Aid was higher by this amount as we would not have to use any of the reserves.

Please note that the official audited accounts are shown on pages 28 to 40. Additional information such as the budget for 2022 and a Summary of Church Based Organisations on pages 41 and 42 do not form part of the audited accounts.

We pray that God will again be good to us in 2022.

John Blackbeard
Chairman of the Finance Committee

Section 14: Parochial Church Council of St Andrew & St Mary Magdalene, Maidenhead

Statement of Financial Activities for the year ended 31 December 2021

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
		£	£	£	£	£
Income and endowments from:						
Donations and legacies	2a	649,659	54,776	-	704,435	671,723
Investments	2b	36,091	-	129	36,220	53,506
Church activities	2c	13,925	5,538	-	19,463	15,716
Total		699,675	60,314	129	760,118	740,945
Expenditure on:						
Raising funds	3a	2,777	-	-	2,777	2,160
Charitable Activities						
Church activities	3b	638,287	26,038	-	664,325	667,131
Mission grants and donations	3c	92,348	52,587	-	144,935	145,521
Other, exceptional items	3d	-	-	-	-	6,903
Total		733,412	78,625	-	812,037	821,715
Net income/(expenditure)		(33,737)	(18,311)	129	(51,919)	(80,770)
Transfers between funds	16	2,849	(2,720)	(129)	-	-
		(30,888)	(21,031)	-	(51,919)	(80,770)
Other recognised gains/(losses)						
Gain/(Loss) revaluation of investment assets	6	-	-	645	645	277
Actuarial profit on defined benefit pension scheme	17	2,000	-	-	2,000	2,000
Net movement in funds		(28,888)	(21,031)	645	(49,274)	(78,493)
Total funds brought forward		841,768	1,954,867	4,437	2,801,072	2,879,565
Total funds carried forward		812,880	1,933,836	5,082	2,751,798	2,801,072

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

Balance sheet as at 31 December 2021

	Note	2021 £	2020 £
FIXED ASSETS			
Tangible assets	5	1,782,728	1,794,455
Investments	6	139,073	138,428
Total fixed assets		1,921,801	1,932,883
CURRENT ASSETS			
Debtors	7	55,123	61,504
Cash at bank and in hand	8	810,577	843,968
Total current assets		865,700	905,472
CURRENT LIABILITIES			
Creditors: Amounts falling due within one year	9	(33,703)	(33,283)
NET CURRENT ASSETS		831,997	872,189
TOTAL ASSETS LESS CURRENT LIABILITIES		2,753,798	2,805,072
Defined Benefit Pension Scheme liability	17	(2,000)	(4,000)
TOTAL NET ASSETS		2,751,798	2,801,072
THE FUNDS OF THE CHURCH:			
	10, 11		
Endowment funds		5,082	4,437
Restricted funds		1,933,836	1,954,867
Unrestricted funds		812,880	841,768
		2,751,798	2,801,072

The notes on pages 31 to 40 form part of these accounts.

Approved by the PCC on 22/03/2022 and signed on its behalf by:



Mrs Rae Binning
(Churchwarden)

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

Cashflow Statement for the year ended 31 December 2021

	2021		2020	
	£	£	£	£
Net Cash generated from operating activities (see below)		(63,388)		(110,609)
Cash flows from investing activities				
Dividends and interest from investments	4,976		6,528	
Rent received from investments	28,102		43,138	
Proceeds from the sale of:				
Tangible fixed assets for the use of the PCC (minibus)	-		-	
Purchase of:				
Tangible fixed assets for the use of the PCC (equipment)	(3,210)		(36,290)	
Cash received from endowment capital	129		125	
Net Cash provided by investing activities		29,997		13,501
Change in cash and cash equivalents in the reporting period		(33,391)		(97,108)
Cash and cash equivalents at 1 January 2021		843,968		941,076
Cash and cash equivalents at 31 December 2021		810,577		843,968
Reconciliation of net movements in funds to net cash flow from operating activities				
Net income/(expenditure) before investment (losses)/ gains for the year to 31 December 2021		(51,919)		(80,770)
Adjustments for:				
Depreciation	14,937		31,635	
Loss on sale of fixed asset - equipment	-		525	
Dividends, interest and rent receivable from investments	(36,220)		(53,506)	
(Increase)/decrease in debtors	6,950		(10,252)	
Increase/(decrease) in creditors	2,864		1,759	
		(11,469)		(29,839)
Net cash provided by/(used in) operating activities		(63,388)		(110,609)
Analysis of cash and cash equivalents				
Cash in hand (note 8)		287,844		326,189
Term and Notice deposits (note 8)		522,733		517,779
		810,577		843,968

Notes to the financial statements for the year ended 31 December 2021

1 Accounting policies

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

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

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

1a Funds

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

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

1b Incoming resources

Income and endowments

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

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

Other income:

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

Income from investments:

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

Gains and losses in investments:

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

1c Expenditure recognition

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

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

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

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

Notes to the financial statements for the year ended 31 December 2021 (continued)

1d Allocation of support and governance costs

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

1e Cost of raising funds

The costs of generating funds consists of investment management costs and costs of generating booksales.

1f Charitable activities

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

1g Fixed assets

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

1h Assets held for investment

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

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

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

1i Taxation

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

1j Pension costs and other post-retirement benefits

The PCC contributes to defined contribution and defined benefit pension schemes. Contributions to the defined contribution scheme are charged to the SOFA as incurred. The Church of England Funded Pension Scheme is a multi-employer pension scheme and it is not possible to identify the PCC's share of the underlying assets and liabilities so contributions are accounted for as if they were contributions to a defined contribution plan. The amount which an independent actuary has determined is required to make good the PCC's share of the deficit is reflected as a liability and a deficit reduction plan is now underway, as explained in Note 17.

1k Financial assets

Trade and other receivables are measured at transaction price.

1l Financial liabilities

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

Notes to the financial statements for the year ended 31 December 2021 (continued)

2	Income and endowments from:	Unrestricted	Restricted	Endowment	Total	Total
		funds	funds	funds	2021	2020
		£	£	£	£	£
2a	Donations and legacies					
	Planned giving:					
	Gift Aid donations	456,295	-	-	456,295	405,738
	Tax recoverable	117,850	6,220	-	124,070	114,881
	Other planned giving	62,840	-	-	62,840	65,476
	Collections	2,184	-	-	2,184	2,391
	Donations	7,990	28,110	-	36,100	39,827
	Gift days	-	20,446	-	20,446	33,410
	Legacies	2,500	-	-	2,500	10,000
		649,659	54,776	-	704,435	671,723
2b	Investments					
	Rent	32,124	-	-	32,124	47,461
	Dividends and interest	3,967	-	129	4,096	6,045
		36,091	-	129	36,220	53,506
2c	Church activities					
	Outreach events	6,886	295	-	7,181	3,477
	Fees	4,491	-	-	4,491	3,144
	Hire charges	1,884	-	-	1,884	3,605
	Church groups	-	5,243	-	5,243	5,185
	Book sales	664	-	-	664	305
		13,925	5,538	-	19,463	15,716
	Total	699,675	60,314	129	760,118	740,945

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

Notes to the financial statements for the year ended 31 December 2021 (continued)

3 Expenditure:	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021	<i>Total 2020</i>
	£	£	£	£	£
3a Raising funds					
Bookstall costs	1,012	-	-	1,012	684
Investment management costs:					
Rental property (flat 1, 2 and Castle Court) expenses	1,765	-	-	1,765	1,476
	2,777	-	-	2,777	2,160
3b Church activities					
Diocesan share	101,946	-	-	101,946	100,582
Stipend, NI and pension	39,840	-	-	39,840	39,819
Other staff salary, NI and pension	205,442	-	-	205,442	205,727
Vicar's expenses	5,173	-	-	5,173	4,179
Staff expenses	5,599	34	-	5,633	9,297
Staff accommodation costs	34,490	-	-	34,490	34,361
Upkeep of services	8,610	-	-	8,610	7,083
Church running expenses	9,226	-	-	9,226	10,537
Church maintenance	8,230	-	-	8,230	6,844
Equipment maintenance	1,145	-	-	1,145	2,864
Garden maintenance	671	-	-	671	690
Catering	1,062	-	-	1,062	389
Depreciation	14,937	-	-	14,937	31,635
Loss on disposal of fixed assets	-	-	-	-	525
Admin salaries NI and pension	115,162	10,731	-	125,893	121,186
Office costs	4,601	-	-	4,601	6,486
Printing postage and stationery	2,659	-	-	2,659	2,574
Bank charges	478	-	-	478	474
Advertising and recruitment expenses	1,589	-	-	1,589	926
Legal and accountancy costs	21,044	7,061	-	28,105	22,559
Hall running costs	13,302	-	-	13,302	11,116
Church House running costs	13,235	-	-	13,235	11,745
Old Vic running costs	7,238	-	-	7,238	11,643
Outreach event costs	10,161	615	-	10,776	4,771
Church groups costs	85	6,050	-	6,135	4,371
Other ministry costs (Women, Men, Care, Yth)	7,562	1,547	-	9,109	10,098
Statutory audit fee (excluding VAT)	4,800	-	-	4,800	4,650
	638,287	26,038	-	664,325	667,131
3c Mission grants and donations					
Home mission & church societies	47,905	21,695	-	69,600	83,684
Overseas mission	44,443	30,892	-	75,335	61,837
	92,348	52,587	-	144,935	145,521
3d Other, exceptional items					
Project Connect Church building modifications	-	-	-	-	6,903
	-	-	-	-	6,903
Total resources expended	733,412	78,625	-	812,037	821,715

Notes to the financial statements for the year ended 31 December 2021 (continued)

4 Staff costs

	2021	2020
	£	£
Wages and salaries	323,658	320,570
Social security costs	25,745	24,877
Pension costs	21,772	21,285
	371,175	366,732
Average headcount of staff employed by the PCC (including those paid indirectly)	11.8	11.8
Average number of full-time equivalent staff paid directly or indirectly by the PCC	9.4	9.6
No employees received emoluments (excluding employer pension costs) of more than £60,000.		

5 Tangible assets

(All held for Church charitable objectives)

	Freehold land & buildings	Long Leasehold Properties	Plant and Equipment	Total
	£	£	£	£
Cost or valuation				
At beginning of the year	1,759,462	-	178,534	1,937,996
Additions	-	-	3,210	3,210
Disposals	-	-	-	-
At end of the year	1,759,462	-	181,744	1,941,206
Depreciation and impairments				
At beginning of the year	-	-	143,541	143,541
Charge for year	-	-	14,937	14,937
Eliminated on disposal	-	-	-	-
At end of the year	-	-	158,478	158,478
Net book value at beginning of the year	1,759,462	-	34,993	1,794,455
Net book value at end of the year	1,759,462	-	23,266	1,782,728

6 Investments

	Long Leasehold Property	Other Investments	Total
	£	£	£
Cost or valuation			
At beginning of the year	133,991	4,437	138,428
Additions	-	-	-
Disposals	-	-	-
Revaluation	-	645	645
At end of the year	133,991	5,082	139,073
Depreciation and impairments			
At beginning of the year	-	-	-
Charge for year	-	-	-
At end of the year	-	-	-
Net book value at beginning of the year	133,991	4,437	138,428
Net book value at end of the year	133,991	5,082	139,073

Other investments comprise:

217 CBF C of E Investment Fund Income Shares

£

5,082

7 Debtors

	2021	2020
	£	£
Income tax recoverable	31,422	35,140
Prepayments	10,599	13,290
Accrued income	13,102	13,074
	55,123	61,504

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

Notes to the financial statements for the year ended 31 December 2021 (continued)

8 Cash at bank and in hand

	2021	2020
	£	£
Immediate access - general funds	117,951	51,870
Immediate access - designated funds	130,304	210,322
Immediate access - restricted funds	39,508	63,839
Cash in hand - general funds	81	158
Term deposits		
Maturing within one year - general funds	149,733	134,779
Maturing within one year - designated funds	373,000	383,000
	810,577	843,968

9 Creditors: amounts falling due within one year

	2021	2020
	£	£
Creditors and Accruals	24,649	20,077
Tax and social security	6,639	8,348
Other creditors	2,415	4,858
	33,703	33,283

10 The funds of the Church

	2021	2020
	£	£
Details of particular funds maintained are:		
Endowed Funds		
<i>The Crump Bequest</i>	5,082	4,437
A permanent endowment, the interest from which is to help meet the costs of maintaining church services.		
Restricted funds		
<i>Groups</i>	9,554	10,259
Restricted fund balance for groups within the church who administer their own funds. Total church group income and expenditure is included in these accounts.		
<i>Sunday School</i>	610	548
Gifts donated for use by the Sunday School groups in the church		
<i>The Mark Wheatley Fund</i>	5,539	5,539
Funds given in memory of Mark Wheatley for young people to take non-Christian friends to Summer camps.		
Restricted and Designated funds		
<i>Mission Hardship Funds</i>	13,963	18,700
Designated and restricted funds to meet Mission needs in difficult economic times.		
<i>The Care Fund</i>	2,313	11,139
Designated and restricted funds to meet need in difficult economic times.		

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

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

Notes to the financial statements for the year ended 31 December 2021 (continued)

11 Summary of assets and liabilities for church funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2021 £	TOTAL 2020 £
Fixed assets for Church use	26,496	1,756,232	-	1,782,728	1,794,455
Fixed asset investments	-	133,991	5,082	139,073	138,428
Debtors	50,910	4,213	-	55,123	61,504
Cash at bank and in hand	771,069	39,508	-	810,577	843,968
Creditors: Amounts falling due within one year	(33,595)	(108)	-	(33,703)	(33,283)
Defined Benefit Pension Scheme liability	(2,000)	-	-	(2,000)	(4,000)
	812,880	1,933,836	5,082	2,751,798	2,801,072

12 Council members

These council members received payments for their services during the year: Kate Wheatley, Rev Jon Drake and John Blackbeard received remuneration for their duties as employees. Phebe Tay received payments for audio-visual duties during some church services.

The aggregate remuneration, including employer pension contributions, paid to and on behalf of the above council members was £90,471 (2020, £89,749).

Certain members of the Parochial Church Council are reimbursed expenses they incur in their work for the Church. £3,784 was reimbursed to or paid for five council members during the year (2020, £3,890 for four members)

The council member Rev Neil Watkinson received funding via Crosslinks for his missionary work in Asia as part of our mission funding of £6,872 (2020 £6,638).

The council member Phebe Tay rented our property - Flat 2 St Marys Close up until June 2021. Market rent was paid but in the year to 31 December 2020 4 months were given a rent discount of £300 per month due to Covid-19.

13 Related party transactions and key management personnel

Related party transactions

One Council member is also a Trustee/Director of the A&M Trust. Donations and grants received for Project Connect from the A&M Trust were £10,000 (2020, nil). Project Connect funds held for the A&M Trust at 31.12.21 amounted to nil (2020, nil). Amounts due to/from the A&M Trust at 31.12.21 were nil (2020, nil).

Key management personnel

Other than those disclosed in note 12 above, no other key management personnel are remunerated by the Church.

Two members of staff who are considered to be key management personnel are remunerated by the Diocese.

14 Grants made

Of the total grants made from general funds to further the Church's mission work, £21,250 (2020, £46,830) was to various institutions and £71,098 (2020, £66,578) to individuals.

15 Capital commitments

The Parochial Church Council had commitments as at 31 December 2021 relating to the building modifications work on the church under Project Connect amounting to approximately £2,000 (2020, £5,000).

16 Transfers between reserves

The net transfer (to)/from General Funds (from)/to Project Connect this year to (repay)/cover ongoing costs was £(2,939)(2020, £20,596).

Notes to the financial statements for the year ended 31 December 2021 (continued)

17 Church of England Funded Pension Scheme (CEFPS)

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

Each participating Responsible Body in the scheme pays contributions at a common contribution rate applied to pensionable stipends.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This means it is not possible to attribute the Scheme’s assets and liabilities to each specific Responsible Body, and this means contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year (2021: £9,956 , 2020: £9,760), plus the figures highlighted in the table below as being recognised in the SoFA, giving a total deficit overall of £7,956 for 2021 (2020: deficit £7,760).

A valuation of the Scheme is carried out once every three years. The most recent Scheme valuation completed was carried out at 31 December 2018. The 2018 valuation revealed a deficit of £50m, based on assets of £1,818m and a funding target of £1,868m, assessed using the following assumption:

- An average discount rate of 3.2% p.a.;
- RPI inflation of 3.4% p.a. (and pension increases consistent with this);
- Increase in pensionable stipends of 3.4% p.a.;
- Mortality in accordance with 95% of the S3NA_VL tables, with allowance for improvements in mortality rates in line with the CMI2018 extended model with a long term annual rate of improvement of 1.5%, a smoothing parameter of 7 and an initial addition to mortality improvements of 0.5% pa.

Following the 31 December 2018 valuation, a recovery plan was put in place until 31 December 2022 and the deficit recovery contributions (as a percentage of pensionable stipends) are as set out in the table below.

	<u>January 2018 to</u> <u>December 2020</u>	<u>January 2021 to</u> <u>December 2022</u>
% of pensionable stipends		
Deficit repair contributions	11.9%	7.1%

Notes to the financial statements for the year ended 31 December 2021 (continued)

17 Church of England Funded Pension Scheme (CEFPS) continued

As at 31 December 2019, 31 December 2020 and 31 December 2021 the deficit recovery contributions under the recovery plan in force were as set out in the above table.

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

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the balance sheet liability over 2020 and over 2021 is set out in the table below.

	<u>2021</u> £	<u>2020</u> £
Balance sheet liability at 1 January	4,000	6,000
Deficit contribution paid (recognised in SoFA)	(2,000)	(3,000)
Interest cost (recognised in SoFA)	-	-
Remaining change to Balance sheet liability (recognised in SoFA)*	-	1,000
	<u>2,000</u>	<u>4,000</u>
Balance sheet liability at 31 December		

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

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions. In general, these are set by reference to the duration of the deficit recovery payments but as at 31 December 2021, under accounting rules the payments are not discounted since the remaining recovery plan is less than 12 months. No price inflation assumption is needed since pensionable stipends for the remainder of the recovery plan are already known.

	<u>December 2021</u>	<u>December 2020</u>	<u>December 2019</u>
Discount rate	0.0% pa	0.2% pa	1.1% pa
Price inflation	n/a	3.1% pa	2.8% pa
Increase to total pensionable payroll	-1.5% pa	1.6% pa	1.3% pa

During 2021 (and 2020) the deficit contributions paid of £2,000 (2020, £3,000) and the interest cost of £nil (2020, £nil) have been reflected as part of the year's pension charge.

The £2,000 Balance Sheet liability at 31 December 2021 (2020, £4,000) is the amount of deficit contributions expected to be payable for the one member of the scheme between 1 January 2022 to 31 December 2022 and it is included in the current 39.9% contribution rate (normal contributions of 32.8% plus deficit repair contributions of 7.1%). The PCC will not have to pay more in any year than the contribution rate set for that year.

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

Notes to the financial statements for the year ended 31 December 2021 (continued)

18 Statement of Financial Activities for the year ended 31 December 2020 - comparative figures

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2020
		£	£	£	£
Income and endowments from:					
Donations and legacies	2a	588,207	83,516	-	671,723
Investments	2b	53,381	-	125	53,506
Church activities	2c	10,531	5,185	-	15,716
Other income	2d	-	-	-	-
Total		652,119	88,701	125	740,945
Expenditure on:					
Raising funds	3a	2,160	-	-	2,160
Charitable Activities					
Church activities	3b	637,280	29,851	-	667,131
Mission grants and donations	3c	113,408	32,113	-	145,521
Other, exceptional items	3d	-	6,903	-	6,903
Total		752,848	68,867	-	821,715
Net income/(expenditure)		(100,729)	19,834	125	(80,770)
Transfers between funds		(3,027)	3,152	(125)	-
		(103,756)	22,986	-	(80,770)
Other recognised gains/(losses)					
Gain/(Loss) revaluation of investment assets	6	-	-	277	277
Actuarial profit on defined benefit pension	17	2,000	-	-	2,000
Net movement in funds		(101,756)	22,986	277	(78,493)
Total funds brought forward		943,524	1,931,881	4,160	2,879,565
Total funds carried forward		841,768	1,954,867	4,437	2,801,072

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

Budget for the year ended 31 December 2022

<u>Unrestricted funds</u>	Total Budget 2022	Total Budget 2021	% increase in 2022 budget figures compared to 2021 budget	Actual 2021
Incoming Resources				
Planned giving gift aid donations	432,450	391,930	10.3%	456,295
Tax recoverable	108,313	98,383	10.1%	117,850
Other planned giving	54,198	55,522	-2.4%	62,840
Collections at services	1,750	1,120	56.3%	2,184
Donations	5,334	1,506	254.2%	7,990
Grants/Legacies	-	-		2,500
Ministry events	4,934	7,134	-30.8%	6,886
Fees	4,330	3,318	30.5%	4,491
Hire charges	2,173	1,086	100.1%	1,884
Church groups	5,000	5,000	0.0%	-
Bookstall sales	1,500	1,500	0.0%	664
Rental income	17,430	32,764	-46.8%	32,124
Dividends and interest	2,963	4,351	-31.9%	3,967
Total Incoming Resources	640,375	603,614	6.1%	699,675
Resources Used				
Cost of Generating funds				
Bookstall costs	1,500	1,500	0.0%	1,012
Church Activities				
Diocesan share	105,640	101,946	3.6%	101,946
Ministry staff salary costs	220,853	228,510	-3.4%	244,402
Other staff costs	31,963	48,738	-34.4%	40,763
Church running costs	41,600	22,737	83.0%	44,495
Administration staff salary costs	113,465	122,084	-7.1%	115,161
Other administration costs	40,122	34,070	17.8%	30,637
Property costs	56,235	43,063	30.6%	38,274
Mission grants and donations	95,770	91,570	4.6%	92,348
Ministry events	13,294	11,457	16.0%	17,724
Church groups costs	5,220	5,490	-4.9%	85
Governance costs (net of VAT)	4,850	4,767	1.7%	4,800
Investment costs				
Rental property expenses	3,940	1,241	217.5%	1,765
Property repairs general budget	2,000	-		-
Total Resources used	736,452	717,173	2.7%	733,412
NET INCOMING/(OUTGOING) RESOURCES	(96,077)	(113,559)		(33,737)
BUDGETED DEFICIT COVERED BY:				
Discretionary Funds	(43,210)	(60,661)		(86,802)
General Funds	(47,867)	(52,898)		53,065
Mission Hardship Funds	(5,000)	-		
	(96,077)	(113,559)		(33,737)
Net income/(expenditure)				(33,737)

Parochial Church Council of St Andrew & Mary Magdalene, Maidenhead

Summary of accounts of Church Based Organisations

For the year ended 31 December 2021

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

	Mother & Toddlers	7-Up	Allsorts	Focus Groups	Flower Ministry	Care Fund
Balance of funds b/fwd	2,201	462	2,662	4,303	622	11,139
Income						
Fees, subs, charges, sales	1,203	476	-	1,069	-	-
Weekend Away	-	-	-	1,980	-	-
Donations	-	-	-	-	515	100
Gift Aid on donations						25
Total income	<u>1,203</u>	<u>476</u>	<u>0</u>	<u>3,049</u>	<u>515</u>	<u>125</u>
Expenses						
Running expenses	554	393	317	1,708	542	-
Weekend Away costs	-	-	-	2,540	-	-
Donations/gifts	265	-	-	-	-	-
Care Fund payments	-	-	-	-	-	8,951
Total expenditure	<u>819</u>	<u>393</u>	<u>317</u>	<u>4,248</u>	<u>542</u>	<u>8,951</u>
Excess of incoming resources over expenditure	384	83	(317)	(1,199)	(27)	(8,826)
Transfer (to)/from other funds	-	-	-	380	-	-
Balance of funds c/fwd	<u>2,585</u>	<u>545</u>	<u>2,345</u>	<u>3,484</u>	<u>595</u>	<u>2,313</u>
Comprising:						
PCC Bank account	-	426	2,345	3,408	-	125
Organisation accounts/cash	2,371	119	-	34	595	2,188
Prepayment/(accrual/creditor)	214	-	-	42	-	-
At 31 December 2021	<u>2,585</u>	<u>545</u>	<u>2,345</u>	<u>3,484</u>	<u>595</u>	<u>2,313</u>

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

Opinion

We have audited the financial statements of the Church of St Andrew and St Mary Magdalene, Maidenhead (the 'charity') for the year ended 31 December 2021 which comprise the statement of financial activities, the balance sheet and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland.

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2021, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements, and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Charities Act 2011

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

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

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

Fraud and breaches of laws and regulations - ability to detect

Identifying and responding to risks of material misstatement due to fraud

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

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

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

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

We did not identify any additional fraud risks.

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

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

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

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

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

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

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

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

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

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

Use of our report

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

Christopher Krol FCA (Senior Statutory Auditor)
for and on behalf of Craufurd Hale Audit Services Limited

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Chartered Accountants
Statutory Auditor

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