



St Mary's Woodford

Annual review 2020

including the Annual Report and Accounts



V3.0

Annual review 2020

including the Annual Report and Accounts (pages 11-22)

As an outcome of Bishop Stephen's Transforming Presence initiative in 2012, in recent years the Archdeacons of the Diocese have written to every parish, asking for reflection on nine areas of church life. This year, again, we have laid out our review as responses to their nine questions, although some reports could fit under two or more headings.

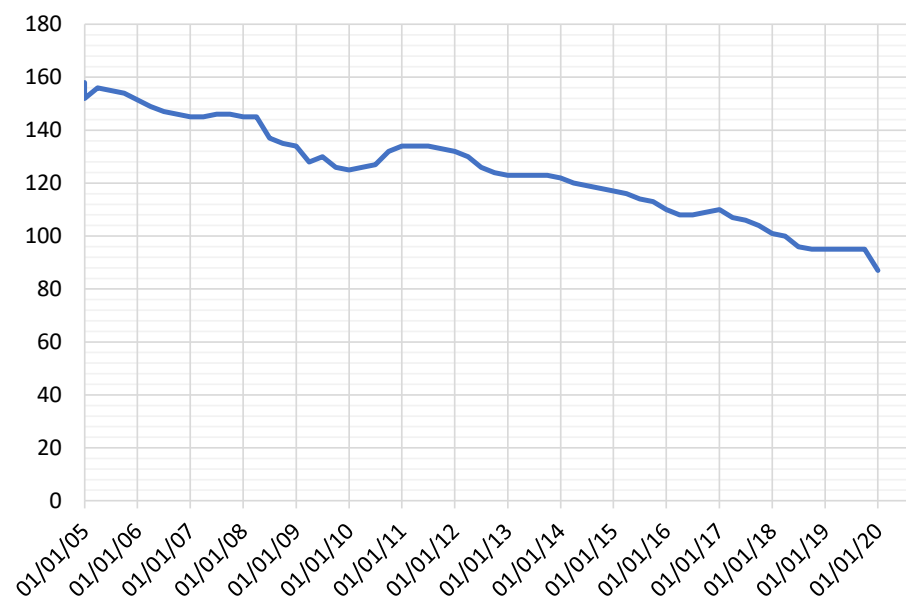
Any text not attributed to an author is probably the work of the PCC Secretary.

1 Worship and Growth

What are you doing to make worship the central focus of the life of the church?

Our main service continues to be the 10am on Sunday. Normally, this would be a sung Eucharist, however in 2020, due to Covid-19 precautions the choir was unable to sing in church. Additionally, we have had to rely on recorded or streamed services in order to reach the congregation.

Average morning attendance



Music

Well, 2020 has been a strange year: no doubt about that, and Covid-19 has suppressed the normal amount of music at St Mary's in the same way that it seems to have suppressed everything else!

Of course, at the beginning of 2020 nobody knew what was coming, and the year started with music at St Mary's largely in its full, normal flow. As it had been in the latter parts of 2019, we were coping without a music director. The choir was singing well and we continued to have fine organists playing for the morning and evening services.

Then Covid-19 struck, and this happened at the same time that Ian Tarrant left us for his new post in Gibraltar. Thus, starting in March for several months St Mary's services were constrained to be pre-recorded streamed morning prayer, ably organised and run by our fine team of readers and the wardens. We managed to provide some music in the form of pre-recorded hymns sung by a single voice with generally piano accompaniment, from a set of volunteers, mainly from the choir. A brief period of relaxation of restrictions over the summer and early autumn meant that the choir could meet to record anthems that could be incorporated into the mainly said public services. I must say that the level of commitment from the choir for this was exemplary, and we had a solid, enthusiastic, turnout from choir members throughout this period! We even managed to squeeze out (shortly after the November lockdown) a Christmas Carol service with, again, the enthusiastic support of the choir, Joyful Voices, and our organist Chris Wooll. Of course, lockdown struck again, and from Christmas to the time of writing of this report, we have had to revert to pre-recorded single-voice hymn singing.

A few words must be said about our junior choir, Joyful Voices. Linda Wiskin reports that they continued to rehearse on Sunday mornings at 9am in the early part of the year, making singing contributions to services. Since then it has been lovely to hear Robyn Low singing with mum, Gemma whilst services have been recorded. A great effort was made for the Remembrance service; we were grateful to Viveca for recording the children singing "Make me a channel of your peace" and "Everyone beneath the vine and fig tree" to contribute to worship. At the end of the year, the children recorded in family groups their Christmas music for the Nativity Service. We look forward to singing together again later in 2021.

I wish to thank the choir for their continued commitment to choral music at St Mary's in spite of all that Covid-19 could throw at us. Also, to our wardens and readers who have made a consistent effort to make a place for music, in one

form or other, in our services. And, particularly, Linda Wiskin who, as well as being committed to the music effort in general has arranged organist cover for those periods in 2020 when one was needed. And finally to Viveca Dutt who, through her technical wizardry, made it possible for music contributions to continue through these extraordinary times.

I hope and expect that our contribution of music will fully resume before the end of 2021. Hopefully, music for all Sunday services will resume: including morning, evening worship and Taizé. I'm sure that I would be joined by all music-makers at St Mary's in being thrilled to have our new Rector, Elizabeth Lowson, join us. She already shown a level of interest and understanding about music at St Mary's that bodes well for the future.

I shall close with what has become the usual last sentence of this review from past years: that once choral singing resumes, new members for both junior and senior choirs will be always most welcome!

John Bradley

The Bells of St Mary's

Bellringing ground to a halt in March 2020 at the beginning of the 1st lockdown much to everybody's disappointment. All the St Mary's bell ringers have kept well during the pandemic and are keen to come back as soon as we are allowed. We have been following the guidance from the Central Council Ringers who advise how many ringers are permitted to ring depending on lockdown rules

We have managed to ring just 4 bells (out of 8) during those periods when there were services in church, this allows us to have a 2 metre distance between us and ring every other bell. We are only able to ring call changes when doing this so more complex methods will have to wait till we can have six ringers.

We were lucky enough to ring at the wedding in October and I was able to toll a bell for the 3 minute silence on Remembrance Day.

One of our valued and experienced ringers is moving away which is a loss to our team so if anyone fancies taking up a new hobby when we can ring again you will be made most welcome. We hope you will all hear the bells of St Mary's again soon



Kate Walker Tower Captain

Flowers

This year has been very unusual, so we haven't been able to do all our usual requests, i.e. Anniversaries, birthdays, and other special occasions. We missed out on Christmas, as we went into lockdown again. Hopefully we shall be able to be back to some normality before long. Wishing everybody good health, we will be ready with our flower arrangements.

Hazel Lovejoy.

2 Spirituality

What are you doing to teach people to pray?

Like most church activities, the Contemplative Prayer Group was severely limited this year. We met in January when we meditated on the Jesus Prayer and held our customary meditation on Ash Wednesday, prior to the Evening Eucharist. Thereafter, we met only twice in September and October when the themes were the Hymn "At even when the sun was set" and "Peace". Lockdown prevented us from repeating the vigil for our work in Kenya and from holding either the Quiet Hour on Good Friday or the Advent Quiet Morning. However, Mark Lewis and I were able to transfer some of the thoughts and images from an earlier Quiet Morning, "The Many Faces of Jesus" to the live Eucharist on the 4th October, for contemplation by a greater number of people. This seems to have been much appreciated and we hope to repeat the experiment when normal services can be resumed.

Rowena Rudkin

3 Nurture

What are you doing to teach people the faith and help them in their discipleship?

Seekers

Our Seekers group remain steady in numbers with around 8-10 children per week. Our last 'in person' meeting prior to the first lockdown was Mothering Sunday. We created a floral heart display of daffodils and messages of love and thanks to our Mothers, Grandmothers and carers for all they do for us. This bright and cheerful display remained in the foyer of the Church through lockdown and became a lovely focal point and



reminder of better times together.

During lockdown seekers initially continued to meet via zoom, to worship together on a Sunday morning, this was led by Adela, Jano and Gemma and our thanks go to them for all they have done throughout this time to keep the children engaged, worshipping and meeting as a fellowship during this difficult time.

We learnt about Holy week by creating big pictures depicting the symbols of



Holly week bringing each of the children's lovely images together in a beautiful collage of colourful celebration of the Easter story.

It was fantastic that we were able to come together in person for Harvest festival, creating a splendid celebratory display for the foyer. Although we couldn't be together for

Remembrance Sunday,

Seekers created a beautiful poppy installation for the War memorial and made prayerful stones of respect that were placed on the memorial. The installation was enjoyed and admired by many people in the local community and we received many notes of thanks.

And finally, it was with sadness that we were not able to perform our annual family nativity service. However, not to be stopped by the pandemic, we wanted to ensure that we performed something together. We managed to come together to record Joyful voices and Seekers' performing some of their favourites Carols and brought the story together with Seekers narrating the Christmas story recorded from their homes, it was great that we were able to achieve this under such difficulty times.

Sarah Reynolds



Youth

In March we had one last weekly Tuesday Costa Youth Club of the year before Covid hit playing games, chatting together and praying for one another. March-April we adjusted to life online, offering a weekly Saturday games Zoom and our Sunday Small Group moved online at 2pm reading the Bible and praying together, studying scripture, discussing faith and playing games together. Some parents started a morning prayer Sunday Zoom and many young people contributed to the Sunday Services online across the MMU over the year. Becca took on a more pastoral role, checking in with young people across the Parishes.

In April, Becca & Revd Tom took over running both youth clubs online till July. Youth Clubs were offered fortnightly. Sunday small group and the parents' Morning Prayer Zooms continued through till July.



In October we recommenced meeting for Quest Sunday Ministry, and in October 2020 Becca presented a new Youth Vision of 'why we do what we do' to the Youth Ministry Development Group. This is: To glorify God, in unity across our MMU, to make followers of Jesus through the leading of the Holy Spirit. The hope is that as we seek to become a more coherent youth ministry in unity across our MMU. That

we will be able to provide exciting, fun and relevant ways to engage with young people in their faith journey as we seek to follow Jesus and together introduce others to be part of this amazing family of God.

In December Sunday Services resumed and the young people enjoyed contributing to various Christmas Services across the MMU. The Youth Music group played and sang at the St Gabriel's carol services and Crib Service. Cards and Christmas boxes were delivered across our Parishes as prepared by Red Balloon to celebrate Christmas together and we enjoyed Christmas parties for our last in-person youth clubs of the year. For more information contact Becca at wwayouth@hotmail.com or 07490 459850.

Becca Kemal

4 Evangelism

What are you doing to share the Christian faith with others, and what have the results been in the past year?

Communications Group

In February 2020 we started experimenting with live streaming our 10.00am services. We were hoping that anyone not able to be at St Mary's for any reason could still join us. As lockdown 1 closed our church buildings we had to rapidly rethink how we could continue as a worshipping community.

Thanks to the work of the wardens, John Bradley and members of the Choir, the agility of the Ministry team, help from many visiting clergy, and a steep learning curve for some of us in movie making software, including putting

remotely recorded music and voices together, we managed to offer recorded services for every Sunday during the year except for the immediate Sunday after Christmas Day. We were also able to record services for Holy Week and Easter and we were also very pleased to be able to prerecord a children's Nativity and Carol Service over Christmas. We were pleased to see that the numbers watching our live services is not that different to our regular numbers in church before lockdown1.

We also took some time during the summer to plan in more detail for live streaming. When we did have live worship again, we were able to share our services with all those who were not able to join us in church. This was possible thanks to the work of what is now the St Mary's Tech team: Pete Alderson, James Sales and Dave Snowdon. When we are fully back together in church, we will continue with live streaming our worship for anyone who is not able to be at church.

Online communication also became very important during the year. We are pleased that over 130 people have signed up to our email subscription and regular emails became an important way of sending links to our services, sharing important and urgent news about when we were open etc, and letting people know what our partner church and ecumenical neighbours were also doing during the year. The online form is on our website for anyone who still wants to sign up. Our Facebook page was also a very useful tool for news, links and for pictures of the activity that was still going at St Mary's during the year, even remotely. However, we were also conscious that there are a number of St Mary's folk who do not have access to the internet. Thanks to Sheba Lockley and a group of volunteers who have physically delivered hard copies of the newsheet to these people every week.

Viveca Dutt

Growth Committee

The growth committee has not met in the past twelve months because of the Covid-19 situation and is unlikely to do so in the foreseeable future, especially as several members have stepped down. It is hoped that an equivalent committee or working party will be set up in due course to examine some of the matters which we have considered. The original task of the Growth Committee was to help implement the Transforming Presence report, and any new group similarly will need clear objectives. One task which we achieved was to help arrange the parish forum meetings when all sorts of issues facing our parish were discussed, and we hope that another forum will be held when circumstances permit.

Stephen Wiggs



Parish Magazine

In the year of the interregnum and the Covid pandemic we have been very conscious and appreciative of the support across the fellowship of St Mary's for the magazine. With services having to go on-line the usual distribution arrangements for the magazine have had to be modified. Whilst most have accessed the magazine on-line from the parish website, hard copies have been printed and delivered to home addresses by Sheba Lockley, Richard Walker and Stephen Wiggs using a list maintained by Chris Winward. The magazine team is looking to extend involvement in the magazine both within and beyond the St Mary's congregation. To encourage this we have developed the practice of

inviting comments and photographs on a common theme. In seeking a balance of material in the magazine we particularly appreciate contributions from young people but are mindful that home schooling has put particular pressures on the time of young people and their parents. As we welcome the arrival of our new rector, Elizabeth Lowson and look forward to easier times regarding the pandemic the magazine team thanks you for your support and asks that, in what will hopefully be easier times, that continues.

Penny Freeston and Peter Wall

5 Vocation

What are you doing to nurture and develop the ministry of the whole people of God, including enabling people to come forward for authorised lay and ordained ministry?

We are constantly encouraging people to take on new roles in the life of the church. We try to avoid any role becoming a 'life sentence' so that different gifts and perspectives can be brought into play. Look for the tasks that have been done by the same people for many years - could you volunteer to take their place, and free them to do something fresh?

(continued on page 23)

St Mary with St Philip and St James
High Road South Woodford E18 2PA

www.stmaryswoodford.org.uk

Registered Charity No: 1127596



PCC and Clergy Report for 2020

The Parochial Church Council meets every other month: the Standing Committee meets in the alternate months to transact business requiring more urgent or detailed attention and decisions.

The Standing Committee membership comprises of the Rector, Wardens, Deputy Wardens, Secretary and Treasurer. PCC receives periodic reports from the following committees:- Mission, Fellowship, Communication, Events, Trustees of the Memorial Hall, Deanery Synod members, Growth Committee and Neighbourhood Panel and the MMU.

Church finances and investment are an ongoing focus and discussion.

Our major fabric project this year has been widening the drive in front of the church. This has been challenging due to the conflicting advice we have received and the need to complete a planning application with Redbridge which has, unfortunately, required multiple attempts due to a lack of clarity from Redbridge.

Rebecca Kemal continues to develop the youth ministry, both at St Mary's and across the MMU and has made great progress with new approaches to working with young people, running wonderful events to grow and build fellowship.

We continue to explore and develop our relationship with our Ministry and Mission Unit partnership now fully formalised and re named as the West Roding Ministry Partnership and such projects as the Bereavement Café continue to be successful.

We continue to support Rowena Rudkin as Diocesan representative on the London Borough of Redbridge Education Scrutiny Committee. David Snowdon is a member of the Churchfields ward panel which acts as the interface between the local community and the Met Police safer neighbourhood team.

In 2020 we had the double challenge of finding a new rector for St Mary's, whilst dealing with the COVID-19 pandemic. However, this report shows that St Mary's has continued to prosper in spite of this and has explored new ways to communicate with and support the community. This work will continue to benefit us even when life has returned to normal. For example, now that we have the capability to stream services we will continue to do this so that people unable to get to church get still enjoy our services. The congregation owes an enormous debt to everyone who worked tirelessly to support the church, especially Jean Lear and Linda Wiskin as Church Wardens.

We now enter into 2021 looking forward to both the end of the pandemic and the guidance of our new rector Revd Dr Elizabeth Lowson.

Treasurer's Report 2020

With grateful thanks to our "Planned Givers" who gave almost £3000 more than 2019 despite COVID-19 problems which plus gift aid tax recovery, now up to date, added £24000 to the income. We also received a legacy from Jean Hill and the final instalment of Gwen Clarke's legacy. Obviously, our inability to use the Church premises resulted in a very significant decline in our income from concerts, fund- raising, loose collections & church use for meetings, rehearsals etc; overall a decline approaching £20000. The rent received from the curate's house is crucial in enabling our outgoings to be met. Looking at expenditure for the year, whilst many outgoings continued as normal- Insurance, Diocesan Quota, Maintenance- savings were made on Lighting & Heating and on Music as no Musical Director was in post. The General Fund Reserve, excluding the balance of legacy monies, only covers approximately two and half month's expenditure. My thanks go to our Stewardship Secretary, Anne Jones who gives valuable support with Planned Giving & Gift Aid claims and to Michael Lovejoy for banking tasks. I also thank the Wardens who assist in the authorisation & management of expenditure.

Jane Fone

Church Contact Details

Rector	The Revd Dr Elizabeth Lowson (from February 2021) The Rectory, 8 Chelmsford Road E18 2PL 020 8504 7981		
Parish Office	St Mary's Church 207 High Road, E18 2PA 020 8505 3000 info@stmaryswoodford.org.uk		
Authorised Preacher	Mark Spencer-Ellis		
Lay Readers	Mark Lewis, Rowena Rudkin, Chris Winward		
PCC Secretary	David Snowdon	Treasurer	Jane Fone
Independent Examiner	Yusuf Dedat FCA Suite D, The Business Centre Faringdon Avenue Romford RM3 8EN	Bankers	HSBC George Lane E18 2LX

ST MARY WITH ST PHILIP AND ST JAMES WOODFORD			
Balance Sheet at 31 December 2020			
	Note	2020	2019
		£	£
FIXED ASSETS			
Freehold Land and Buildings	4a	690000	690000
Investments	4b	106498	102869
Total Fixed Assets		796498	792869
CURRENT ASSETS			
Sundry Debtors	5	-	628
CBF Deposit		263934	279282
Bank Balance		27683	38742
		291617	318652
LIABILITIES			
Amounts falling due within one year		4611	3934
NET CURRENT ASSETS		287006	314718
NET ASSETS		1083504	1107587
FUNDS			
Unrestricted			
General Purpose	8	947414	953956
Earmarked		103751	106676
Total Unrestricted Funds		1051165	1060632
Restricted Funds		32339	46955
TOTAL FUNDS		1083504	1107587
Signed: <i>E. Hovson</i> <i>A. Fage</i>			
4.3.2021			

ST MARY WITH ST PHILIP AND ST JAMES WOODFORD

STATEMENT OF FINANCIAL ACTIVITIES						
For the year ended 31 December 2020						
Note	2019	2020	Earmarked	Restricted	2020	2019
	GP Fund	GP Fund			Total	Total
	£	£	£	£	£	£
INCOMING RESOURCES	2					
Voluntary Income	155932	104065	1000	6000	111065	188932
Income From Charitable Activities	1637	1376			1376	1637
Other Income	28594	25151		469	25620	32892
Investment Income	5266	4179	423	20	4622	5975
Other Trading Activities	12893	-			-	12893
TOTAL INCOMING RESOURCES	204322	134771	1423	6489	142683	242329
RESOURCES USED	3					
Grants				2000	2000	3600
Activities Directly related to the Work of the Church	146894	134321	4348	19105	157774	171025
Fundraising and publicity	82	91			91	82
Church Management and Administration	8366	8815			8815	8366
Governance Costs	1715	1715			1715	1715
TOTAL RESOURCES USED	157057	144942	4348	21105	170395	184788
NET INCOMING/OUTGOING RESOURCES	47265	(10171)	(2925)	(14616)	(27712)	57541
Interfund Transfers	-20000				-	-
Profit on Property Revaluation					-	-
Profit on Investment Revaluation	2254	3629			3629	2254
NET MOVEMENT IN FUNDS	29519	(6542)	(2925)	(14616)	(24083)	59795
BALANCES BROUGHT FORWARD	924437	953956	106676	46955	1107587	1047792
BALANCES CARRIED FORWARD	953956	947414	103751	32339	1083504	1107587

ST MARY WITH ST PHILIP AND ST JAMES WOODFORD

NOTES TO FINANCIAL STATEMENTS - Note 1

Accounting Policies

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011. and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view", provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and reporting by Charities (SORP (FRS102)).

The financial statements have been prepared under the historical cost convention except that the Curate's House is stated at a fair value as agreed by the PCC and investments which are stated at market value.

Funds

Unrestricted funds represent the funds of the PCC which are not subject to any legal restrictions regarding their use and are available for applications to the general purposes of the PCC. This category includes both the General Purposes Fund and funds earmarked for a particular purpose by the PCC. Restricted funds are those funds which may only be used for the restricted purpose for which they were given or otherwise obtained.

The accounts include all transaction assets and liabilities for which the PCC is responsible in law.

They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Incoming resources

Income from donors and other voluntary income

Planned Giving is recognised only when received.

Collections are recognised when received by or on behalf of the PCC.

Income tax recoverable on gift aid donations is recognised when received or when calculated and submitted for payment.

Grants and legacies to the PCC are accountable for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised by the Charity bazaar and other events are accounted for gross unless related expenses are immaterial in amount.

Donated good are recognised at fair value, unless it is impractical to measure this reliably. An equivalent amount is included as expenditure under the relevant heading in the statement of financial activities. Monies received in relations to donated goods sold are included under the relevant heading in The Statement of Financial Activities when the good are sold.

Charitable trading

Fees for weddings are included in this caption and accounted for when due.

Other ordinary income

Rental income from the letting of the curate's house is accounted for when due

Income from investments

Interest on deposits is accounted for when receivable and any related tax recoverable is recognised at the same time.

Resources Used

Grants

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC.

Activities directly related to the work of the church The diocesan quota is accounted for when payable.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10(2)(a) and (c) of the Charities Act 2011 Chapter 2, s.10(2)(C).

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings whether maintenance or improvement is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other land and buildings held for use in the work of the church.

The curate's house is included under this caption. It is stated at a fair value as agreed by the PCC.

Investments

Investments are stated at market value at the balance sheet date. The Statement of Financial

Activities includes net gains and losses arising on revaluation and disposals throughout the year.

Equipment

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £5000 or less are written off when the asset is acquired.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for any amounts that may prove to be uncollectable.

ST MARY WITH ST PHILIP AND ST JAMES WOODFORD

Note 2 Incoming Resources

	General	Earmarked	Restricted	2020	2019
	Fund	Funds	Funds	TOTAL	TOTAL
	£	£	£	£	£
Voluntary Income					
Planned Giving	62924			62924	59986
Income Tax recovered	23991			23991	17718
Loose Collections	2520			2520	5982
Sundry Donations	4361			4361	18039
Donations Earmarked		1000	6000	7000	33000
Church Appeals	-			-	4448
Floodlighting Donation	425			425	380
Magazine Donations	538			538	513
Legacies	9306			9306	48866
	104065	1000	6000	111065	188932
Income: Charitable Activities					
Fees - weddings etc	1376			1376	1637
Other Income					
Rent - Curate's House	22200			22200	21850
Churchyard Income	1500			1500	2500
Fund Raising	1451		469	1920	4244
Bazaar Fund Raising	-			-	4298
	25151		469	25620	32892
Investment Income					
Interest and Dividends	4179	423	20	4622	5975
Other Trading Activities	-			-	12893
TOTAL INCOMING RESOURCES	134771	1423	6489	142683	242329

ST MARY WITH ST PHILIP AND ST JAMES WOODFORD

Note 3 Resources Used

	General	Earmarked	Restricted	TOTAL	TOTAL
	Funds	Funds	Funds	2020	2019
Grants	£	£	£	£	£
Mission societies			2000	2000	2200
Church societies					800
Charities e.g ELHAP					600
			2000	2000	3600
Activities directly related to church work					
Diocesan Quota	92540			92540	89576
Rector's Expenses	99			99	872
Music, Organ & Choir	2446		13	2459	9122
Service Expenses	787			787	1182
Heating/Light/Water	3113			3113	4994
Cleaning	4125			4125	6872
Routine Maintenance	1456			1456	2960
Clergy house expenses	4878	1245		6123	4869
Churchyard Expenses	2429			2429	6741
Insurances	3020			3020	3003
Interregnum expenses	798			798	-
Seekers / Mums & Tods	180			180	555
Memorial Hall Contributions	5580			5580	5472
Printing and stationery inc magazine	1333			1333	2094
Sundries	72			72	36
Outreach inc youth worker	9623		19092	28715	27187
Fabric Expenditure		3103		3103	5313
Churchyard Access Road	1842			1842	177
Total directly related to Church work	134321	4348	19105	157774	171025
Fund Raising and Publicity					
Stewardship Expenses	91			91	82
Church Management and Admin					
Parish Office and Telephone	8815			8815	8366
Governance Costs					
Treasurers/Secretary Expenses	75			75	75
Independent Examiner Fee	1640			1640	1640
	1715			1715	1715
TOTAL RESOURCES USED	144942	4348	21105	170395	184788

ST MARY WITH ST PHILIP AND ST JAMES WOODFORD

Notes 4 to 7

NOTE 4 FIXED ASSETS For Use By The PCC

NOTE 4a Freehold land and buildings

Freehold land and buildings comprise the "Curate's House" at 33 Elmhurst Drive. The gross book value is based on a fair valuation as agreed by the PCC in 2017.

NOTE 4b INVESTMENTS	2020	2019
	£	£
CBF Fixed Interest Securities Fund		
Income Shares		
Market Value at 31/12/19	102869	100615
Market Value at 31/12/20	106498	102869
Profit on revaluation	3629	2254
NOTE 5 DEBTORS		
Prepayments	-	478
Other Debtors	-	150
TOTAL	-	628

NOTE 6 STAFF COSTS

During the year the PCC employed a youth worker, administration secretary and a cleaner/caretaker. Employment costs are included in the respective expenditure heads. No present member of the PCC received remuneration or expenses. Salaries 2020 £23280 (2019 £25239)

NOTE 7 SPECIAL COLLECTIONS

Restricted retiring collections for 2020 for which the PCC acted solely as a post-box amounted to £1163 (2019 £4526)

ST MARY WITH ST PHILIP AND ST JAMES WOODFORD

Notes 8 & 9

NOTE 8 ANALYSIS OF FUNDS AND NET ASSETS

	Fixed Assets	Current Assets	Liabilities	FUND BALANCES
	£	£	£	£
General Purpose Fund	796498	155527	-4611	947414
Earmarked Funds				
Fabric Fund		95225		95225
Clergy House Fund		8526		8526
TOTAL UNRESTRICTED FUNDS	796498	259278	-4611	1051165
RESTRICTED FUNDS				
Music Fund		4756		4756
Pinney Fund (a)		200		200
Mission Fund		2803		2803
Youth Worker Fund		24580		24580
TOTAL RESTRICTED FUNDS		32339		32339
TOTAL FUNDS	796498	291617	-4611	1083504

(a) The Pinney Fund is restricted to maintaining a War Memorial Plaque on the North Wall

Note 9

a, The income from Other Trading Activities £Nil (2019 £12893) is the amount received for computer equipment donated to the church and sold to non related third parties.

**SUMMARY STATEMENT OF FUNDS FOR THE YEAR ENDING
31st DECEMBER 2020**

FUND NAME	Fund Balances Brought Fwd	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund Balances Carried Forward
	£	£	£	£	£	£
General Fund	263956	134771	144942		3629	257414
General Fund Property	690000	-	-			690000
Fabric Fund	96944	1384	3103			95225
Clergy House Fund	9732	39	1245			8526
Music Fund	4749	20	13			4756
Pinney Memorial	200	-	-			200
Missionary Giving Fund	4334	469	2000			2803
Youth Worker Fund	37672	6000	19092			24580
TOTALS	1107587	142683	170395		3629	1083504

Independent Examiner's Report to the PCC at St Mary's Woodford

I report to the PCC on my examination of the accounts of the charity for the year ended 31st December 2020 which comprise the Balance Sheet, Statement of Financial Activities and related notes.

Responsibilities and basis of report

As the PCC's members you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

accounting records were not kept in respect of the charity as required by section 130 of the Act;
or

the accounts do not accord with those records; or

the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Yusuf Dedat FCA

Clay Ratnage Strevens & Hills
Suite D, The Business Centre
Faringdon Avenue
Romford
Essex
RM3 8EN

Signed: 

Dated: 15/03/2021

Secretary's Report

The PCC supports the Rector and Clergy in their Parish Ministry and has certain legal responsibility for the Church. Members of the PCC are either ex officio or elected by the Annual Meeting of the Church in accordance with the Church Representation rules. During 2020 the following served as members of the PCC:

Rector Revd Canon Ian Tarrant (until 1st March)

Lay Readers Mark Lewis, Rowena Rudkin, Chris Winward

Church Wardens

From April 2019 Linda Wiskin
From October 2020 Wendy Littlejohns
Until October 2020 Jean Lear

Deputy Wardens

From October 2020 Viveca Dutt
From October 2020 Philip Petchey
Until October 2020 Sarah Reynolds
Until October 2020 Jane O'Regan

Deanery Synod Sarah Reynolds
John Wiltshire

Elected PCC members

From April 2018 Karen Marsh (until October 2020)
Gemma Low
Anne Jones

From April 2019 Gwen Wiggs
Stephen Wiggs
Sally Phillips
Gerry Everett (until October 2020)

From October 2020 Kate Adu-Baah
Adela Kay
Jano Goodchild
Ian Layzell-Smith

Treasurer Jane Fone

Secretary David Snowdon

Safeguarding officer Jackie Peacock

Electoral roll. In April 2020 there were 152 names on the electoral roll of which 90 were resident in the Parish and 62 non-resident. This compares with 154 in 2019.

Church attendance								
2018 Sunday			2019 Sunday			2020 Sunday		
8am	10am Sung Eucharist	11.15am Said Communion	8am	10am Sung Eucharist	11.15am Said Communion	8 am	10 am Sung Eucharist	11.15 am Said Communion
9	89	49	9	85	56	7	87	49

6 Service

How is your church a blessing to the community you serve? And how is it witnessing to God's kingdom of justice and peace?

Bishop Stephen encourages us to be a *transforming presence* in our locality. This is the responsibility of each church member: to be salt and light among the people they meet each day. As a church however, we serve the local community in a number of ways.

Food and Fellowship

As many know, a lunch has been provided in the Gwinnell Room on the first Friday of each month for a good number of years. This was prepared by members of the congregation and both church members and those from the wider community came along. The last one was held in March 2020 and unfortunately, as with many other events, we have been unable to have any since then. It is hoped that we can begin offering these again as soon as we are able, following the end of lock-down restrictions and people feel comfortable about meeting in the Gwinnell Room again.

Jean Lear

Community Sponsorship



In January 2020 five churches got together to begin a project to bring a Syrian refugee family from Lebanon to Wanstead. Ten volunteers from St Gabriel's Aldersbrook, St Peter's in the Forest, Our Lady of Lourdes, Wanstead Parish and St Mary's Woodford met to plan and consider all the things we would need to

have in place to welcome and support a new family. We were supported by Reset UK and Chelmsford diocese and worked with the Home Office and UNHCR to meet all the government requirements. After months of work on our application, renovating accommodation, building relationships with Redbridge and researching language courses, we are really excited to be welcoming our new family at the end of February 2021.

Sheba Lockley

Hardship

In March 2020 a message left on the church office phone, led to a joint project to support a young family in Chingford who had suddenly fallen onto hard times. Working with All Saint's Woodford Wells (asww.org.uk/lyn), St Mary's helped the family to consider their outgoings, re-budget, and stall debt collectors and bailiffs. Talking to energy providers, universal credit and a variety of creditors, we negotiated manageable, regular repayments and gave the family strategies to keep on track. The interventions worked well and the family happily welcomed their new baby in October feeling more confident than before.

Sheba Lockley

Redbridge Food Bank

St Mary's continued to collect for Foodbank throughout the year and, when our building was closed, we promoted and supported Tin in a Bin – where a number of homes across Aldersbrook, Wanstead and South Woodford became collection points for foodbank donations. In November, we supported Redbridge Foodbank's reverse advent calendar where we were encouraged to give one item of food each day. In August 2020 an appeal from the mutual aid foodbank at Ray Lodge Church, brought generous donations from our local road and community.

Sheba Lockley

Woodford Parish Church Memorial Hall

The hall is a charity financially independent from the church, but managed by Trustees who are members of the Church and is therefore one of the ways in which we serve by the local community. The hall continues to be well managed by Tamsen Mann, supported by her team.

Whilst the hall was not able to be open, the furlough scheme was used for staff and made up to the full amount by the hall funds. The hall continues to derive a supplementary income from two flats at 4 Chelmsford Rd.



With a strong Risk Assessment in place, some groups were able to use the Hall in September until Tier 4 at the end of the year. Approximately 50% of lettings returned with the addition of baby ballet and mini athletics. Guidance is provided for all users of the hall

spaces and hirers are required to provide their own risk assessments in addition. The pre-school has been able to continue under the current rules and Seekers and Quest were able to use rooms whilst maintaining social distancing on Sundays in the autumn.

During the last twelve months, some improvements have gone ahead with the completion of the fire alarm & emergency lighting. There will be the need for some new Trustees in the coming months and the Church Wardens have chaired the Trustees in the absence of a Rector.

Linda Wiskin

St Mary's Toddler Group

Up until March 2020, Toddler Group was meeting each week during term time in the Gwinnell Room. The meetings provide an opportunity for babies and toddlers to have a stimulating time away from their own homes, and for their carers to chat and get to know others with small children. A simple craft activity offered each week (supervised by one of the organisers) helps the children to try out skills such as painting and gluing.

Unfortunately, the Group has not met since Spring 2020 and it is unlikely that it will be able to resume when 'lock-down' ends, as new volunteers are needed to support the provision of this opportunity for the community. Sue Head, who worked at the Group every week, can no longer do so and Jean Lear is unable to be there at every meeting. Volunteers who can commit their time every Thursday, are necessary for the safe and smooth organisation of Toddler Group.

Jean Lear

Guiding at St Mary's

In January, our Rainbows, Brownies and Guides attended the Pantomime at the Hawkey Hall and a lot of traditional good fun (he's behind you!) was had by all. In February Half Term many of us met in the Pankhurst Hall to celebrate Thinking Day with fun activities to provoke thoughts and ideas about the theme of Diversity, Equity and Inclusion. The 9th Brownies also fitted in a trip to Icando, at Girlguiding HQ in London, and an early Easter egg hunt at the last meeting.

When we could no longer meet, we kept in touch with the girls, some by email and some by WhatsApp, sending them links to the Girlguiding website where there were activities to try out, both indoors as well as to promote doing things that were different outdoors in nature.

As 9th Brownies have the technology, they have, since Autumn, used Zoom to meet. Tawny Owl has prepared quizzes and they have done various crafts and scavenger hunts. They deliver necessary materials to each Brownie's house and

have learnt how to mute and unmute and how to raise (and lower) their hands – digitally of course.

It has proved difficult for us to fit ourselves in to the staying at home life of the girls as they are already using such a large amount of screen time to do schoolwork, and because Guiding is so much about teamwork and social and practical skills. Each unit represents several 'bubbles' of children even when they go back to school, having girls from several different schools and age ranges in each unit, so this has been a major barrier to returning to meeting. Due to the actual ages of the children not being put on hold some will have moved on, without really knowing it, to the next age range's Waiting Lists and we all look forward to re-starting anew with new sets of girls whenever it becomes possible. Each Unit is likely to have about 10 new girls, which is quite exciting.

We very much appreciate the support of St Mary's in our part of the worldwide organisation of Girlguiding and unlike some around the country, the St Mary's (and Derby Road) Units all currently survive, and very much hope that we will be Guiding again soon.

Janet Dunning

Woodford Friends & Neighbours

In January, we spent the evening playing beetle drive and celebrating Louise Park's 90th Birthday. February we had an enjoyable evening with Georgina Green, speaking on Keepers, Cockneys, and Kitchen Maids, In March Sue Osbourne treated us to a flower arranging, little did we know we would not be meeting until 2021 (hopefully), so all our cosy coffee mornings and booked speakers were cancelled.

Keeping in touch by telephone, most members are alright, but not coping so well with the second lock down. We have lost two members recently, Peggy Renouf, we have so many happy memories, she was a member for so many years, she enjoyed reading, knitting and enjoying our tea parties and meals out. Margaret Fletcher also passed away after a long illness, she was a very gentle kind lady, who will be missed.

Pat Smith

Events Committee

We did have a successful Race Night last February in the end. We had full attendance and cleared £800 profit too. Think everybody enjoyed themselves as there were plenty of winners, as well as losers. Little did we know this would be the last social get together for such a long time, and when we're allowed to gather and socialise once again I'm sure we'll all appreciate it so much more than we realised what we were missing. Who thought I'd miss horse racing, even by a short head.

Richard Walker



Street Pastors

St Mary's provides a base for the Redbridge Street Pastors making their monthly Friday night patrol in South Woodford. One of our members takes part in these patrols.

East London Three Faiths Forum

Although a varied program of 7 subjects had been prepared for the 3 faiths Forum meetings for 2020, covering areas like 'Faith in the Workplace', or 'The Use and Abuse of Money within faith Communities', only the first took place.

For the 'Christmas, Channukah & Prophet's Birthday' meeting, our chair, David Hulbert from the Jewish community, arranged a very welcome Zoom. This included a talk from Ian Tarrant, our last rector, on his impressions of Gibraltar. There was also a talk by Prof Abulafia on his book 'The Boundless Sea' of 3 faiths trading and arguing together, and by Khola Hasan on her recent trip to Abu Dhabi to the 'Forum for Promoting Peace in Muslim Societies', interspersed with carols and songs.

St Mary's has been the Church most consistently to support this Forum, through Ian who was on the management committee. It may be time to review whether this area of work should be a high priority for this Church, in the next few years. It would widen the knowledge of its work, if another Church took over this responsibility, which should be shared. The current programme can always be found at www.eastlondon3faiths.org

Judy Noble

Bereavement café



The Bereavement café was able to run 5 fortnightly meetings, alternately in St Mary's and Christ Church, before the first Lockdown during March. As it is Drop-in, someone stood outside, in case someone came. In the Summer we explored the possibility of discussing our opening in future, but it was clearly too early to make

plans. Still it was good to touch base. In December before the 'New variant' was identified, we hoped to start thinking about 'where we go from here'. Among the personal and practical items we'll want to think about before we start are: Do we all want to stay involved? Whether some or all of the people who came previously will want to return? If we personally know of others, who would want this kind of support? Does our café have, or could have, something unique to offer, from amongst the other locally available café and bereavement resources? How may we publicise what we want to do? Are there any changes we would like to see?

Judy Noble

7 Hospitality

What are you doing to ensure that your church is a place of safety and welcome for all ages and for people of all backgrounds?

We want to welcome all kinds of people to St Mary's, modelling the welcome that Jesus offered. Each person is valuable to God, each person is valuable to us. This has to be reflected in the care that we offer each person, and in the maintenance of the environment where we meet.

Pastoral care

The focus of pastoral care has, as ever, been on members who are elderly, unwell or housebound. The past year has seen more practical needs to which

we have endeavoured to respond but, in most cases, these have been addressed through the amazing kindness of families, friends and neighbours.

Apart from the practical, there have been spiritual needs too which, at times of lockdown we have endeavoured to address by providing streamed and recorded services, by hand-delivering the weekly newsletter to those without internet access and through personal telephone contact.

In so doing, we hope that we have done the best we can in helping to maintain our spiritual lives and the pastoral concern that God has for us and for each other. As part of our wider pastoral care, along with fellow members from churches in our MMU we have been involved in the running of 'Bereavement Cafes' at Christ Church in Wanstead and here at St Mary's but, sadly, we have been precluded from meeting since February 2020.

We also support the chaplaincy team at Snaresbrook Crown Court, but the court was closed during lockdown and, when it was open during the summer, it was only twice a week for an hour a day. When open, we continued the pattern of holding a monthly service of holy communion. **Chris Winward**

Safeguarding

At St Mary's we are committed to safeguarding children, young people, victims/perpetrators of domestic abuse and vulnerable adults. We have adopted the Church of England's National Policy for Safeguarding. There is an A3 poster "Promoting a Safer Church" on display in the church entrance. This provides contact details and "Helpline" information. Safeguarding information is also available on our website.

We keep a record of Church members who have clearance from the Disclosure and Barring Service (DBS) and ensure that it is kept up to date.



We recognize the importance of up-to-date safeguarding training and several members of our congregation and leaders have undertaken training.

Best practice on safeguarding can be found on the Church of England's website: www.churchofengland.org/more/safeguarding **Jackie Peacock**

Fabric Committee

During 2020 David Mason has continued with routine maintenance of the Churchyard, mowing the grass, tidying up paths, etc. A garden contractor has been employed (on an occasional basis) to keep the Memorial Garden in a more orderly shape and prevent it from becoming unkempt. It is suggested that this should continue in future, perhaps with regular visits, so that other areas of the Churchyard can be taken in hand. Work continued on the plans to widen and relay the drive, these having been delayed by the need to get planning permission. It is hoped that a faculty for the work will be granted in 2021. During the initial 'lock-down' there was some doubt at first about whether access to the Church was allowed but when this was cleared up, David continued with cleaning and routine work inside. The electronic screen has been moved from its temporary position in the office to the wall beside the doors into Church as intended.

As there were no services in Church in the spring and early summer, the Chapel ceiling was painted and repairs made to the lighting in there. The appearance of the dais has been much improved by the replacement of the carpet and although the colour is not quite the same as before, it blends very well with that of the pew cushions.

8 Interdependence

How are you working in partnership with other Christian communities in your locality and at diocesan, national and global levels?

Deanery of Redbridge

Anglican parishes in the London Borough of Redbridge constitute the Deanery of Redbridge within the Diocese of Chelmsford. In 2020 our lay representatives on the Deanery Synod were John Wiltshire and Sarah Reynolds. The Synod only met twice in 2020 due to COVID. With our representatives attending their first meeting in November. Much of this meeting was dedicated to the financial challenges facing the whole diocese as well as the continued focus and immediate call to action to tackle Climate crisis setting out the diocese's response and aspirations to achieve net zero carbon emissions. A scheme is to be put in place to encourage each parish to achieve at least Bronze level to

enable Chelmsford to become an eco-Diocese

The synod receives regular reports on vocations, youth, Education Scrutiny Committee, the 5 MMUs, Diocesan Synod and General Synod. A report and the minutes from Deanery synod are tabled at our PCC meetings. St Marys have three seats on the Synod and currently only have two reps, if anyone is interested in joining Sarah and John as St Marys' Reps please contact the Wardens.

Sarah Reynolds

West Roding Mission Partnership

The Parishes of Aldersbrook, Wanstead, Woodford, South Woodford and Walthamstow – St Peter in the Forest, Mission and Ministry Unit (MMU) – form the West Roding Mission Partnership. 2020 was a year of change for the MMU and Committee with the departure of three clergy, Ian Tarrant leaving St Mary's, Fr Jack Dunn leaving Wanstead and Fr Paul Trathen leaving the Parish of St Peter in the Forest. In addition, the Parish of Holy Trinity South Woodford left the MMU becoming linked to All Saints Woodford Wells.

A new Chair (Martyn Hawkes, Vicar St Gabriel's Aldersbrook) and Minutes Secretary (Amelia Hart, St Gabriel's) were elected to hold office with effect from September 2020 for a year. John Bradley stood down from the Committee and Jean Lear and Linda Wiskin joined Anne Jones as representatives for St Mary's. We would like to record our thanks to John Bradley for his contribution to the Committee over the last four years.

Regrettably, the pandemic has meant the suspension of joint face-to-face activities for the majority of 2020. The Committee has continued to meet online and share and promote information about services and activities whenever permitted and looks forward to working together in 2021.

Anne Jones

Kenya

Our partnership with Kenya continues. Our Link parish, The Church of the Good Shepherd, Muchunguri, in Mbeere Diocese, the Vicar is now Ven Jenard Nyaga Nthiga. The Church congregations have all been affected by Covid19 just as we have. Lockdown closed all the churches for a while and even now they are only partially reopened for 6-64 yrs olds. So, the very young and the elderly are unable to attend. This partial reopening has affected the cash giving very severely. Most church giving is by cash offerings on a Sunday. Each church has a parish share to pay to the diocese as here, if they don't pay up then the vicar doesn't get paid. Consequently, the clergy income is down and some have been reduced to begging from friends and

The retired Bishop Rt Rev Gideon Ireri, who died in January 2021, based the altar and kneeling area on St Mary's Woodford raised dais.



neighbours. Some Chelmsford diocesan friends have been supporting Jenard. St Johns Church, Kirimiri is a daughter congregation of Muchunguri and now has a stone-built building instead of a wattle and daub one.

Emmanuel church at Mariari. Is now an independent parish with its own vicar Rev Esther Muriithi. Mariari wishes to remain part of our partnership There is a



Muchunguri Dispensary

new congregation at Ngaari, which is nearby and now part of Emmanuel.

The Dispensary - We have been frustrated by the lack of progress; they were about to upgrade the dispensary when Covid struck so all work has been put on hold. There is electricity and water on site, the lack of which at one time made it more difficult to create an effective medical service there. A new Board of Management has been formed so we wait to see if there is any further progress.

At **Makutano** we support the St Michael and All Angels Childrens Home in the grounds of the Church at the other end of the Mbeere Diocese; a 90 minute drive away. The vicar is Rev Jackson (Jack) Njue Ngari. We currently sponsor four boys and a girl in Secondary education, who having passed their primary exams went on to Secondary schools. That is a testament to the support they get from the home. We continue to seek sponsorship for the children, especially now that several have completed their education and need to do post education courses to secure employment. **Anthony** Matheka Watheka completed a two-year *Diploma in Sustainable Tourism and Hospitality*



General view of Dining Hall & Dormitory that St Mary's have contributed to at Makutano



Anthony Matheka Watheka

Management course and was one of only 5 out of 50 to graduate and I was able to watch his graduation on YouTube, which was great. Unfortunately, Covid lockdown then happened at a very bad time to be looking for work. He is now considering returning to college to upgrade to a degree, another four years.

There are now twenty-one children including three girls at Makutano. The girls' dormitory needs refurbishment. Sixteen children are in Primary school which is for eight years with Secondary education of four years.

During the pandemic, all schools were closed for nine months March- December 2020 so nine months education has been lost. All the children were sent home to their relatives or guardians, so the home only had the caretaker living on the premises. The Home has now reopened.

Wendy Littlejohns

9 Generosity

What are you doing to ensure that your Church is showing signs of generosity towards the wider church and community as well as becoming financially secure?

Mission Committee

2020 activities came to an abrupt halt with the first Covid lockdown in March, but not before we had been able to welcome our new CMS Mission Partners Tom & Verity Clare and their four boys. Ezra, Eli, Simeon & Joel aged one to six, who visited us in February. A successful Saturday Bingo evening was enjoyed and the following Sunday the whole family introduced themselves during the service and the subsequent lunch. In addition, we had pledged to send £2000 from the Bazaar funds each year. We are so grateful for the support that was shown in support of their work now being done in Uganda. They arrived in Arua Uganda just days before their lockdown due to Covid. They have sent us regular updates on their work. Verity is home schooling the four boys and Tom is

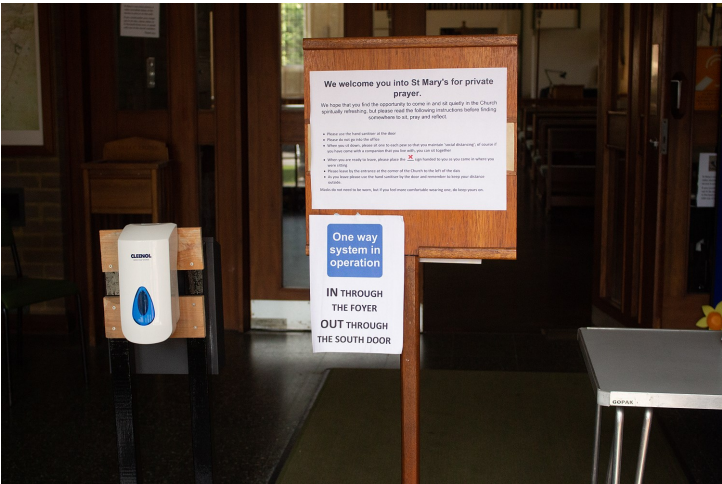
engaged in medical clinics amongst the Sudanese refugees in addition to the local Ugandan population. As there was no Bazaar in 2020, we saved the £4000 raised in 2019 for the Clare family in 2020 & 2021. We sent gifts from the Harvest Festival to the Manna Society including a sale of jams and chutneys. We look forward to being able to have our usual fund-raising events in the future.

Wendy Littlejohns



The Clare family

2020 presented many challenges but it's a testament to the resilience of the St Mary's community that we have adapted, and continue to support one another.



Generosity in numbers...

Mission Societies	£	Special Collections	£
Church Mission Society	2000	Send A Cow	215
		CMS Partnership	748
		Manna Centre	200
		Total	£1,163

Thank you

