

The Parish of St Margaret of Antioch and St Clement, Great Ilford



Annual Report and Financial Statements of the Parochial Church Council for the year ended 31 December 2021

St Margaret of Antioch Church, Balfour Road, Ilford IG1 4HZ

Incumbent: Fr Stephen Pugh 70 Brisbane Road, Ilford IG1 4SL

Bank: The Co-operative Bank, PO Box 250, Delf House, Southway, Skelmersdale WN8 6WT

Independent examiner: Mr Martin Charlesworth 65 Rous Road, Buckhurst Hill IG9 6BU

Parish web site: www.stmargaretilford.org.uk

Charity number: 1128169

Administrative information

The Church of St Margaret of Antioch is situated in Balfour Road, Ilford IG1 4HZ. It is part of the Diocese of Chelmsford, and in the Episcopal Area of Barking. The correspondence address is: 70 Brisbane Road, Ilford IG1 4SL.

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. Under provisions of the 2006 Charities Act, implemented in 2008, parishes with an annual income over £100,000 have to register with the Charities Commission; the PCC registered at the beginning of 2009.

PCC members who have served from 1 January 2021 until the date this report was approved are:

<i>Incumbent</i>	Fr Stephen Pugh	Chair
<i>Churchwardens</i>	Vijin Paulraj (until May 2021) Charles Acolatse	Helen Cansick (from May 2021)
<i>Representatives on Redbridge Deanery Synod</i>	(two vacancies)	
<i>Elected members</i>	Jannis Abley Peter Fox Gladstone Rajakulendran (Treasurer)	Jenny Bowen Helen Cansick (Secretary) (until May 2021) Vijin Paulraj (from May 2021) Krystyna Retecka Stephen Romaniuk

Structure, governance and management

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

In 2021 the PCC met in January, April, May, June, and July on zoom to comply with covid guidance, and in September and November 'in person' in the church hall. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Aims and purposes

The PCC of St Margaret of Antioch and St Clement has the responsibility of co-operating with the incumbent, Fr Stephen Pugh, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Parish Church and church hall of St Margaret of Antioch and the house at 80 Ingleby Road, Ilford.

Mission Statement

Welcoming, transforming and growing together in God's love

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our worshipping community. We try to enable all people to live out their faith through:

- Worship and prayer; furthering their knowledge about the Christian faith
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

Report on proceedings of the Parochial Church Council and activities of the parish

For a second year, church life and activities (as with all aspects of life) have been shaped by the covid-19 pandemic, with new variants continuing to cause disruption through the year. After celebrating the Feast of the Epiphany on 3 January 2021, England entered its third lockdown and so Sunday services were online for the first quarter of 2021, until we resumed the Sunday Eucharist in church on Palm Sunday, which was a very special moment. Children's worship remained online until June (see Discoverers Report), when restrictions started to lift. The weekly news sheet, provided by Fr Stephen, has continued to be issued electronically, which enabled the wider congregation to remain connected to church news (and the weekly readings) even if they cannot attend a service.

The covid pandemic has impacted on confidence in attending church, and in common with all other churches, Sunday attendance at St Margaret's is lower than pre-pandemic. However, as covid restrictions have gradually been eased and lifted during 2021 we have been able to return to some of the features of church life that are valued, such as congregational hymn singing. Also, from the autumn we started again serving refreshments after the Sunday Eucharist - an important opportunity for building a sense of community and fellowship amongst members of the congregation. Special thanks go to David Rice, Krystyna Retecka and Fatima Semedo for organising the refreshments each week.

During 2021 some meetings of the PCC were held on zoom before returning to in person meetings later in the year. Topics discussed at PCC meetings during 2021 included: safeguarding; St Margaret's social media presence; the appointment of a new church architect; our aspiration for mission at St Margaret's; our response to asylum seekers. Each meeting also receives reports from the activities of Redbridge Citizens, the Ilford MMU and the Redbridge Deanery Synod. Safeguarding is taken seriously by the PCC and each year the PCC reviews and re-affirms its Safeguarding Policy for the parish, to ensure we give the proper protection to children, young people and vulnerable adults.

The number on the Church Electoral Roll at the APCM in 2021 was 69. During 2021 there were two baptisms. One person admitted to Holy Communion. Five funerals were held in church. There were no weddings.

For the first time in two years because of the covid restrictions, we were able to welcome again students in Year 2 at Christchurch Primary School who visit the church in the autumn term to learn about objects you can see inside a church.

St Margaret's is part of the Ilford Mission and Ministry Unit (MMU), together with St Luke and St Mary, Ilford. It was possible for the priests in the three parishes to meet together as we seek ways of co-operating and serving God together in Ilford. Our vision is for the three parishes to be a transforming presence in our communities both individually and collectively, by supporting the life and witness of each parish and exploring fresh ways of advancing the Kingdom of God.

In May we were joined by Fr Tom Britt. He joined us initially on a three month placement from Wanstead Parish, but it was decided he should remain at St Margaret's for the remaining time of his curacy. Fr Tom is the first curate St Margaret's has had for well over twenty years.

At our Patronal Festival in July 2021 to celebrate St Margaret's Day, we welcomed as our preacher Fr John Brown, Parish Priest of St Luke, Ilford, one of our sister MMU parishes. We were also joined on that occasion by Fr Glen Thomas, a former churchwarden and an ordinand from this parish. At our Dedication Festival in October, marking the 107th anniversary of the consecration of St Margaret's Church, our preacher was Fr Stéphane Javelle. A 'Bring and Share Lunch' was held on both occasions, and in conjunction with our Dedication Festival we held our annual Gift Day.

On Christmas Eve the children from Discoverers treated us to a Nativity play, which added a wonderful new element to the Christmas Eve service. Huge thanks to Marilyn How for writing the play and rehearsing over several weeks to prepare the children.

The funerals of some long standing members of St Margaret's who died during 2021 were held in church. Fr Kenneth Hinds, a retired priest, who with his wife Lenore had been worshipping at St Margaret's. Marjorie Green, who had formerly been at the centre of social events at St Clement's Church. Ruby Hughes, who had been a Eucharistic Minister at St Margaret's and involved in social events. Her funeral was held in St Margaret's and her body then taken for burial in Jamaica as she had wished. Tony Walker, who had lived almost all his life in Ilford, and amongst other things had been a PCC member, FWO Officer and responsible for counting money at the May-faire. Tony possessed an encyclopaedic knowledge of the history of Ilford, and also of trains and railways.

Children's Society

Sharon Daughters

£343 was sent to the Children's Society in 2021 from Box collections. This is lower than last year but we have lost a few regular supporters. There are also a number of supporters whose boxes have not yet been emptied so this should hopefully give this years figures a boost.

The Church Hall

The hall is the meeting place for local community groups of children and adults. Having stopped face-to-face meetings because of the covid pandemic from March 2020, gradually during 2021 most of our hall users returned, and the hall is heavily used each day of the week by Little Rascals Pre-School, Indian Dance classes, Guides, Keep Fit classes. The hall is a valuable resource for use by the local community as well as being an important source of income for the church.

Tea's Company

Sharon Daughters

We managed to hold a couple of Tea's in August and October last year. They were both well attended, mainly by church members which is good. But with the tea's being more regular this year, we are hoping to reach out to the wider community as we did pre-pandemic. We are lucky to still have our faithful volunteers helping with delicious cake making and clearing up to whom I'm very grateful.

Support for Charities

Helping those in need is a demonstration of our faith. The disruption to church life in the early part of 2021 meant we were not able to collect for, or hold fundraising events to support charities, in the way we would normally do. However, with things returning to something more like 'normal', in November we collected items of food and small gifts to support the work of Ilford Salvation Army in their work alongside refugees who were being temporarily housed in hotels in Ilford, and people living in flats in the Malachi Place which provides temporary accommodation and welfare support for people who would otherwise be homeless.

Redbridge and Ilford Citizens

Jenny Bowen

During 2021, I was the only leader representing St Margaret's in Redbridge Citizens (RC) and I continued as a member of the Housing Team.

In contrast to 2020, there were several meetings, all on Zoom, involving the Housing Team. One of these was to present our work on Community Land Trust (CLT) housing in the borough to the Board of London Community Land Trust, others were with Redbridge Living and our own team meetings. Unfortunately, we were not able to set up a meeting with Jas Athwal to discuss CLT homes beyond the two sites at Clements Road and Loxford Lane.

RC assisted the council in disseminating information relating to the pandemic and some pieces were included in St Margaret's weekly news sheets.

St Margaret's currently has no representative on the RC Executive Committee, but I was invited to attend their awayday in September when we worked on RC's vision and mission statements and discussed the process of appointing a new Borough Organiser as Samantha Nakirya was leaving. I also attended an Executive Committee meeting in November which made plans for the listening campaign and Borough Meeting leading up to the Accountability Assembly prior to the local elections in 2022.

The London Mayoral election which should have been in 2020 took place this year and the Citizens Accountability Assembly took place via Zoom.

If anyone is interested in getting more involved or would just like to find out more about RC or CLT housing, please speak to Jenny or Fr Tom

Liturgical Music

Mike Coy

It's been good to be back together and trying to return to "normality" – whatever that is these days!

The organisation and planning of the liturgical celebration at St. Margaret's has always been detailed, sensitive and done in good time, so that all who take part – readers, servers, musicians and congregation know what's happening. The leadership of Fr. Stephen in this key area of parish life is exemplary in my opinion and I would like to thank him particularly for all he does in support of the music.

Of course, music for the liturgy is essentially about all of us sharing in prayer – the music can add to the sense, emotion and unity of the communal prayer of the church: so I congratulate and thank all of you who join in wholeheartedly. It may take some time for us to get back to pre-Covid standard – but we're going to get there and try to be even better.

The Cantors have been, again, exceptional in their commitment to both rehearsal and attendance. Thanks and congratulations to them for their constancy and unfailing support for the parish and for each other. We're delighted to welcome Ann Rotondaro as a cantor this year. We meet to rehearse on a Thursday evening, every two weeks, between 7.00 pm and 8.00 pm. If you would like to play a part in this aspect of the parochial life, singing or playing an instrument, please come and join us.

We've been delighted to have Fr. Tom with us this year and pleased to hear him singing and taking extra time to learn some of the pieces we particularly do at St. Margaret's. Thank you.

Since getting back together we've tried to revise much of the growing repertoire of liturgical music and, this year, have added two further communion songs: Bernadette Farrell "O God, you search me and you know me" and "All are welcome in this place" by Marty Haugen. We always welcome feedback and suggestions from parishioners, so please come forward to talk to us.

The Organ is in fine form and well cared for by our tuner. The Piano is similarly well cared for and should be serviceable for a few years yet. Both instruments are over 100 years old! We also have a digital keyboard (Yamaha) that will serve as an extra or substitute instrument as and when needed.

Finally, I would like to thank Fr. Stephen and the Parish Council for putting up with me for so long and for all the affirmation and support.

Discoverers *Jenny Bowen, Helen Cansick and Marilyn How*

Discoverers continued on Zoom on most Sundays in early 2021, until Pentecost when face to face meetings began in the church back garden following the Covid guidelines of social distancing and cleaning furniture and shared equipment. A few weeks later, sessions resumed in the hall following all the Covid guidelines for indoor meetings. The children enjoyed being able to meet together again.

Numbers have increased during the year from the 5 families who regularly attended Zoom sessions. A few more children joined between May to July with from 4 to 8 attending each week. Two of the older children moved on to join the servers team in the autumn term but other children joined Discoverers and numbers attending gradually increased to 10 by the end of November. There were 10 regular attenders on the register at the end of the year with a similar number of occasional visitors. Most of the regular children are aged 6 or under, with 2 older members.



Sessions continued to be led by Helen Cansick and Jenny Bowen until July when we were very pleased to welcome Marilyn How as our third leader. We have continued to use the Roots course, which includes prayers, a Bible story, discussion and activities, often augmented by activities and craft ideas sourced elsewhere. The children have also taken part in some special celebrations during the year. Although Discoverers still met on Zoom on Palm Sunday, the church opened again for worship and welcome posters made by the children were displayed near the entrance. For Easter, the children made symbols of new life and resurrection which they then used to decorate the Paschal candle stand on Holy Saturday. Discoverers made posters celebrating God's creation and carried them at our Climate Sunday service in Valentine's Park on 31st October. On Remembrance Sunday, they made crosses covered with poppy petals which were placed below the memorial in church. Some of the children helped to decorate the church Christmas tree and on Christmas Eve, Discoverers performed a nativity play, written and directed by Marilyn who has brought new talents to the leadership team.

We celebrated significant milestones in the Christian journeys of two Discoverers when Bianca was baptized in October and Jessica made her first communion in November.

As always, our objective has been to introduce the basics of Christianity, and help children discover the teachings of Jesus in an age appropriate way. Our focus is on simple lessons to help them know God's love for them and to understand how they can show that love to others through kindness, respect, love and forgiveness in their everyday lives at home and at school.

Traidcraft *Sharon Daughters*

Traidcraft is organised at St Margaret's by Sharon Daughters. The community events began again last year so Traidcraft could be sold to a wider audience. This enabled the amount sold through St Margaret's be maintained. Hopefully, as more events happen sales can only improve. There was also an afternoon tea held in October in which £200 was donated for Traidcraft Exchange.

Redbridge Deanery Synod

Terry English is our elected representative from St Margaret's to the Deanery Synod. We have one vacancy from the parish. They report on each Synod meeting to the PCC thus providing the PCC with a link between the parish and the wider structures of the church.

Churchwardens Report on the fabric, goods and ornaments of the church

Helen Cansick

A special thanks to Vijin Paulraj for arranging the WiFi enabled payment machine to facilitate cashless giving and donations. Our social media presence has improved dramatically

St Margaret Church valuables, furniture, vestments and altar furnishings are secured and in very good order. We maintain a simple and easy tracking system and were audited in September through the Parochial Inspection process. There has not been any major works to the interior or exterior of the church during 2021. The pigeon infestation has been resolved following further works which discovered (and subsequently sealed) a small opening in to the church roof through a roof gully. The final works to install anti-perching optical gel on the remaining areas of the roof / building was completed. There are still a few pigeons alighting the roof, but no evidence of nesting.

Flaking paint on the wall behind the Lady Chapel altar is being caused by blocked guttering / downpipe. Work has been completed to remove a build-up of guano and gutters cleared. The church architect has advised that time should now be allowed for the wall to dry before remedial decorating works are completed (ideally in summer 2022).

St Margaret Church gardens and grounds are as usual looking green and beautiful with blooming spring flowers. The lime tree was reduced by a specialist tree surgeon to manage growth, which is important to ensure that tree roots do not become problematic for the church building. Thanks to our dedicated gardeners who have maintained the gardens to ensure they continue to look attractive and welcoming.

It has been another challenging year, so thanks to everyone in St Margaret's congregation for ensuring that our church remains a centre-piece in our community.



The Parish of St Margaret of Antioch and St Clement, Great Ilford
Annual Parochial Church Meeting held on
Sunday 23 May 2021 at 11.40am

The meeting was chaired by Fr. Stephen Pugh and there were 33 parishioners present.
The meeting was held in the main church to permit social distancing

Meeting of Parishioners for the purpose of electing churchwardens

Apologies for absence – Sharon Daughters

Election of the Churchwardens -

Charles Acolatse and Helen Cansick were elected as churchwardens.

Huge thanks were expressed to Vijin Paulraj who is standing down as Churchwarden. His role has been invaluable over the last year, helping with all the digital requirements of the pandemic. He has helped tremendously over the last year, been patient and supportive with the technology. We owe Vijin a debt of gratitude for all his hard work. Wonderful that Charles is staying on, bringing experience, loyalty and devotion to the church, working behind the scenes doing lots of work to support the structure needed.

Annual Parochial Church Meeting

Apologies – as above

Minutes of the last meeting – accepted as a true record of the meeting.

Elections for Parochial Church Council – we can elect between seven and nine people. The following were nominated and elected to serve for one year: Jannis Abley, Stephen Romaniuk, Krystyna Retecka, Terry English, Vijin Paulraj, Gladstone Rajakulendran,
Peter Fox, Jenny Bowen.

Electoral Roll – Sharon Daughters, who manages our electoral roll, has submitted her summary report showing that 69 people are on the electoral roll. This is an increase of 2.

Report on the proceedings of the PCC and activities of the parish - This had been circulated before the meeting. There were no comments.

Report on the financial statement - This had been circulated before the meeting. We are very grateful to Gladstone for taking on the role of the Treasurer following the move of Ann Edwards to Swansea. Martin Charlesworth (Independent Examiner) is willing to continue examining the accounts.

Any other business:

Father Tom gave a review of the social media. We need to spread the word. We need more likes, comments, follows etc. We need more people to get involved so that they can learn about our church community. We need to reflect the life and vitality of this Christian community. A Church Near You website... we should explore using this a bit more to make sure that we are taking full advantage of encouraging people to step in the door of St Margaret's.

Fr Stephen is considering the option of reinstate a mid-week worship. This will start on Tuesday evenings from the week after next. This will be a shorter, quieter period of worship. We want to ensure our building is used as a focus for prayer.

Father Stephen reminded us that when the Parish is in vacancy, it's really important that the people of the parish pull together, work together to continue the work of the parish, play an active role in the life of the church. There are lots of different jobs; cleaning the church, reading in church, supporting the young people, welcoming new people.

Helen thanked Mike Coy for his music contributions on Zoom during the lockdown.

Helen asked for help at Discoverers. In becoming the new Church Warden, she will need to be in the church more than she usually is, so if anyone would be willing to lead some Discoverer sessions to support her and Jenny, that would be very welcome.

Annual Parochial Church Meeting

The Annual Parochial Church Meeting will be held on Sunday 1 May 2022 at 11.45am in St Margaret's Church, Balfour Road. All members of the congregation are invited to attend, and those on the Electoral Roll are entitled to vote.

AGENDA

Meeting of Parishioners for the Election of Churchwardens

1. Apologies for absence.
2. Election of two Churchwardens

The Annual Parochial Church Meeting

1. Apologies for absence
2. Minutes of the APCM held on 23 May 2021
3. Matters arising
4. Election of **nine** members to serve on the Parochial Church Council for one year
5. Report on changes to the Electoral Roll since the last APCM
6. Annual Report of the proceedings of the PCC and the activities of the parish generally
7. Financial statements of the PCC for the year ending 31 December 2021
8. Appointment of Independent Examiner
9. Report on the fabric, goods and ornaments of the church
10. Report on the proceedings of Redbridge Deanery Synod
11. Other matters of parochial or general church interest



2021 in pictures



Ilford; St. Margaret of Antioch
Receipts and Payments
1 January 2021 to 31 December 2021

				2021	2020
	Restricted Funds	Unrestricted Funds	Designated Funds		Total Funds
Receipts					
Voluntary receipts					
Tax efficient planned giving		8,351		8,351	11,799
Other planned giving (contactless)		1,788		1,788	408
Collections at services		4,527		4,527	1,533
Other giving		207		207	0
Gift Aid recovered		0		0	4,582
Legacies		0		0	59,184
Total voluntary income	0	14,873	0	14,873	77,506
Activities for generating funds		0		0	0
Income from investments		33,100		33,100	31,828
Church activities					
Statutory fees received		684		684	247
Income from hall		28,082		28,082	29,832
Income from Ingleby Road		33,900		33,900	31,548
Traidcraft sales		2,485		2,485	3,286
Total from church activities		65,151		65,151	64,913
Other income					
Insurance claims		0		0	0
Total receipts	0	113,124	0	113,124	174,248
Payments					
Costs of generating funds		0		0	455
Church activities					
Charitable donations		1,595		1,595	1,308
Diocesan parish share		56,033		56,033	56,367
Payments to organists		2,460		2,460	920
Clergy expenses		571		571	135
Total cost of church activities	0	60,659	0	60,659	58,730
Church expenses					
Church running expenses		16,424		16,424	24,746
Church Utility bills		3,269		3,269	1,057
Hall expenditure		14,633		14,633	17,509
Ingleby Road expenditure		5,605		5,605	5,924
Traidcraft expenses		1,993		1,993	3,333
Total cost of church expenses	0	41,924	0	41,924	52,571
Governance costs					
Independent examination of accounts		150		150	150
Total payments	0	102,733		102,733	111,905
Excess of receipts over payments	0	10,392	0	10,452	62,343
Revaluation of fixed assets		0		0	0
Unrealised gains on investments	60	147,533		147,533	38,239
Carried forward balance		1,747,484		1,747,484	1,646,962
Balance as at 31 December 2020	60	1,905,409	0	1,905,469	1,747,544

Ilford; St. Margaret of Antioch
Statement of Assets and Liabilities
1 January 2021 to 31 December 2021

	Restricted	Unrestricted	Designated	2021	2020
Cash funds					
Bank Current Account	60	14,891		14,951	2,926
CBF Deposit Account		94,684		94,684	96,317
Total cash funds	60	109,575		109,635	99,243
Investment assets					
CBF Investment Account		370,202		370,202	324,306
CBF Investment Account (Sale of St Clement's) mid price		704,871		704,871	617,484
M & G Charifund		120,761		120,761	106,511
Total investment assets		1,195,834		1,195,834	1,048,301
Fixed assets					
80 Ingleby Road		600,000		600,000	600,000
Total funds	60	1,905,409		1,905,469	1,747,544

Notes:

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
2. Restricted funds represents £60 collected for the Community Land Trust and not forwarded.
3. The freehold land and building at 80 Ingleby Road Ilford was last professionally valued in December 2016 at £600,000
4. The investments assets i.e M&G Charifund and the CBF Church of England Global Equity Income fund are valued at the mid market value as of 31 December 2021.
5. The M&G Charifund grew by 13% and the CBF Church of England Global Equity Income fund rose by 14% for the year 2021.
6. The balance sheet grew by 9% a sum of £157,925 over 2021

Independent Examiner's Report to the Parochial Church Council of St. Margaret of Antioch and St. Clement

I report on the accounts of the Parochial Church Council for the year ended 31 December 2021, which are set out on the attached sheets.

Respective responsibilities of the Parochial Church Council (the PCC) and examiner.

The PCC is responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

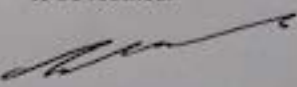
Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Martin Charlesworth
Retired Bank Manager
65 Rous Road
Buckhurst Hill
Essex IG9 6BU

23 April 2022