

**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 2023**

St Margaret's 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 2023 until the date this report was approved are:

<i>Incumbent</i>	Fr Stephen Pugh	Chair
<i>Churchwardens</i>	Charles Acolatse	Helen Cansick
<i>Representatives on Redbridge Deanery Synod</i>	Peter Abley	Krystyna Retecka
<i>Elected members</i>	Jannis Abley (Secretary)	Jenny Bowen
	Vijin Paulraj	Gladstone Rajakulendran (Treasurer)
<i>Co-opted members</i>	Kathy Wicks	

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 2023 the PCC met in January, March, April, June, July, September and November. Meetings are held 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

During 2023 the PCC met seven times. Meetings begin with prayers. These are followed by 'Rounds', an idea modified from Citizens UK. A different member of the PCC asks a question (eg. What made an impression on you during St Margaret's Patronal Festival? How do we encourage each other as a Christian community?) and the other members give a brief answer. The Treasurer gives an update on financial matters at every PCC meeting. 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 is an item on every PCC agenda. 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. Plans are made for special services and other occasions, social events, special collections during Lent and Advent. Topics discussed at PCC meetings during 2023 included: drawing up plans for the refurbishment of the church hall toilets; replacing the worn out and splintering floor in the large hall of the church hall; on-going negotiations with Little Rascals (Ilford) Ltd for a renewal of the lease for them to use the church hall to run their pre-school business; the appointment of a new team of Eucharistic Ministers; removal of nesting pigeons inside the hall roof and around the church and hall buildings. During the summer and autumn PCC members undertook two safeguarding training sessions, as required of PCC members by Chelmsford Diocese. The PCC agreed to buy iKnowChurch database software in order to store contact details for the congregation in a GDPR compliant manner, and as a means of improving communication.

It was wonderful to be able to welcome to St Margaret's on 5 November our Diocesan Bishop, Bishop Guli. It was Bishop Guli's first visit to St Margaret's, and she preached and presided at the Parish Eucharist, and stayed afterwards to chat and meet people at the 'Bring and Share Lunch' in the church hall.

It is always good each year to be able to welcome 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. It was good to re-establish links with Seven Kings Primary School in 2023, and to welcome classes in Year 5 who were learning about support for charities in the Christian tradition, and classes from Year 1 to learn about objects inside a church.

St Margaret's is part of the Ilford Mission and Ministry Unit (MMU), together with St Luke and St Mary, 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 September the three churches had a day pilgrimage to St Alban's Cathedral, and in the same month St Margaret's hosted a barbecue in the church grounds for members of the three churches.

Our biggest social event of the year is our Mayfayre, which was held on 20 May 2023. This is a community event centred around a historic tradition to crown a May Queen and a display of Maypole dancing. There is also Morris Dancing, Indian Dancing, refreshments, various stalls and children's activities. The Mayfayre takes a great deal of planning and involves lots of people, from teaching Maypole Dancing to cooking burgers; from organising the procession round the streets to counting the takings. Other social events in 2023 included a Quiz Evening, and a barbecue in the church grounds after the Sunday Eucharist on 7 May to mark the coronation of King Charles.

During the season of Advent we again had a 'Travelling Crib'. Small nativity figures stayed in a different home of members of the congregation each night from the First Sunday of Advent until Christmas Eve, and provided a focus for prayer, reflection and meditation on the birth of Christ. On Christmas Eve the children from Discoverers treated us to a Nativity play, which again attracted a large congregation. Thanks to Marilyn How for writing the play and rehearsing over several weeks to prepare the children, and to the children for their enthusiasm and commitment. The nativity scene crib figures looked better than ever at our Christmas services, having been repaired and repainted by Barbara and Peter Haler during 2023.

The funeral of Loraine Arnold took place at St Margaret's in June. When she died, she was one month short of her 100th birthday. Loraine attended St Margaret's Church for many years, and in the 1990's revived and ran the parish branch of the Mothers' Union. She had also been a member of the PCC, and a lesson reader at mid-week Eucharists. In May the funeral of Roy Young (husband of Averil) was held at St Margaret's.

The number on the Church Electoral Roll at the APCM in 2023 was 71. During 2023 there were, unusually, no baptisms. Five young people were admitted to Holy Communion. Three funerals were held in church. There were no weddings.

Tea's Company

Sharon Daughters

Tea's Company is a community event held once a month on a Thursday. We managed to hold a tea every month last year thanks to the fantastic helpers (Anne, Carole, Judith, Kevin). The number of monthly attendees also increased to about 20 with about a third of these not part of St Margaret's congregation. This shows that it has really opened up to the community at large. We plan to continue into 2024.

Support for Charities

Helping those in need is a demonstration of our faith. Lent is a season when we traditionally raise money to support the work of a charity, and in Lent 2023 we collected money in support of Redbridge Food Bank. It provides an emergency three-day supply of nutritionally balanced food and support to local people in crisis who are referred to them. They are part of a nationwide network of foodbanks, supported by The Trussell Trust, working to combat poverty and hunger across the UK. Donations collected during Lent were added to from PCC funds to make a donation of £500. During the season of Advent, leading up to Christmas, we collected items of food and money donations to support the work of the Ilford Community Grocery, which provides a bridge between food banks and supermarkets to keep families in financial difficulties in Ilford fed.

Redbridge Citizens

Jenny Bowen

There was more progress on affordable housing, including Community Land Trust (CLT) homes, in 2023 than I was able to report the year before. In September, I attended the London CLT AGM in Sydenham with Stephen Barrett from SS Peter and Paul. Here we learnt that new fire regulations had added cost implications to the Clements Road flats and LCLT were working with the GLA to access additional funding. The Loxford Lane site will not now contain any CLT homes but will be a 100% affordable housing scheme which is something to celebrate. All 159 units will be let at London Affordable Rent. The Council has approached Redbridge Citizens (RC) with a new site that already has planning permission and is keen for RC and LCLT to take the project forward. This is Torrington Road, South Woodford, and 7 CLT homes comprising 1 and 2 bed flats are planned. There is also a possibility of CLT units in Avenue Court, Claybury Broadway. These units would be infills plus flats above existing council accommodation.

Apart from Housing, there has been work on Youth Safety led by Palmer Academy and Living Wage.

A listening campaign was held at St Margaret's over 2 Sundays in June, to learn of the congregation's concerns to take forward to the London Mayoral Election Assembly in April 2024. Our Organiser, Mary Senjobi, came to church to help me out on the second week. Issues raised included housing, living wage and environmental concerns. In October, with a group from Redbridge, I attended the Mayoral Assembly Manifesto workshop at the London Muslim Centre and joined the workshop on housing. Teams of leaders shared their priorities and got consent from each borough alliance for the development of proposals to present to the mayoral candidates.

In October, Krystyna Retecka and I went to The East London Citizens' Organisation (TELCO) Delegates Assembly in Barking where we found out what other alliances in East London were working on. We also undertook training on how to encourage and get people to commit to attend the TELCO 25th Anniversary Assembly which took place at the Excel Centre on 29 November. St Margaret's target was 10. We signed up 9 people to attend and 7 came on the night as 2 had childcare problems. 70% turn out is a success! Comments from those who attended included that they enjoyed it, were glad they came, and found it inspiring and uplifting.

The Church Hall

The hall is the meeting place for local community groups of children and adults. 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. Kathy Wicks is the Hall Booking Secretary. The main hall floor was replaced in the summer of 2023, and plans are in place for the toilets in the hall to be refurbished in the summer 2024.

The latest edition of *The English Hymnal* was published recently. It's been long awaited and is a welcome response to the evolving understanding of what good liturgy must be in a developing and complicated world. Fr. Stephen has always been clear about the importance of good, integrated, well thought out liturgy – it's the key role he has fulfilled for so many years.

In an excellent foreword to the new hymnal, Dr. Rowan Williams speaks about the importance of music in the liturgy:

"The actual music we sing also has a spiritual and even a moral significance. There is such a thing as bad music – lazy, conventional, indulgent music that triggers easy and predictable emotions. Appropriate words and music are shaped by what they are about, not what stock responses they awaken. The job of a good hymn, in this light, is to seek to reflect the demands that the real truth and beauty of God place upon us, not simply to mirror what we are already comfortable with. And it is because of this reflecting of the truth and beauty of what is believed, that hymnody does indeed unite believers; it gives them a world of shared imagination, hope and wonderment to inhabit."

I would have added – "remember and reflect upon." - but, he didn't ask! He goes on to remind us that Liturgy takes us from where we are to another place, based upon our response to the word of God, the "journey of God's grace in history", heard in the scripture readings. That history and response is forever changing.

New liturgical music pays heed to the tradition and often relies on ancient forms to articulate and increase emphasis on – inclusiveness (All are Welcome); social and environmental issues (Beauty for brokenness); justice (Christ be our Light); care and respect; O God you search me). We must be open to change and different perceptions and cultures, whilst being true to our own tradition, which has always been evolving to reflect the developing world we live in.

As I write this report, like many of you, I'm contemplating life without Fr. Stephen. His last eucharist with us is on Easter Sunday: I can't help but think that this is a great and appropriate juncture for someone who has given a huge chunk of his life and energy to the community of St. Margaret's, but who now moves on to a new life, new challenges and new experience. I'm with you all in admiration of his leadership, perseverance and absolute service to the community and the diocese. May he enjoy a long, healthy and interestingly active retirement. *Au revoir* seems the appropriate phrase – I hope!

I'm delighted, once again, to congratulate the group of Cantors, who prepare and lead the various liturgies that take place in our church, but principally, the Sunday Eucharist. They turn up to prepare once a fortnight and are faithful in their attendance on Sundays, giving some leadership and hopefully enhancing the liturgy. (For information: Fr. Stephen prepares every celebration meticulously a month at a time, so that all the music is integrated to reflect the season and the readings – particularly the Gospel).

Janet, Ann M, Ann R, Terry, Andrea, Chukka all continue to use their talents to help us all – recently joined by Elizabeth. However – ALL ARE WELCOME – alternate Thursdays - 7.00 – 8.00pm in the church.

In speaking of the cantors and their role, they are not there as performers – they are there to lead and encourage the congregation to take part and SING. They do their best and their greatest reward is when the congregation respond – by joining in! It really doesn't matter what you think of your vocal contribution. As one of my teachers used to say: "God gave you a voice – use it! Let him suffer!"

Sincere and heartfelt thanks to all the Cantors and to the congregation for *your* singing and willingness to be involved. Our repertoire will continue to grow and *all* suggestions and feedback are welcome.

The instruments available to us are all in good condition at the moment. The piano is the frailest old girl (112 years old) and her strings are sagging a bit! She's sensitive to temperature change and will probably need replacing in 4/5 years, but we have an electronic back up if needed. I'm grateful to Frances Ellisden (piano) and Michael Blyton (organ) for their diligent care and attention to the instruments.

It was good to have Linnea to stand in for me and I'm grateful for such willing and talented support. Thank you. Good to hear that Ludvig performed in the liturgical setting too, it was much appreciated and, perhaps, presaged a future, where we need to develop such talent, involvement and opportunity for our young people and other talented parishioners?

The Quartet of singers at our Christmas Carol Concert enhanced the occasion – beautiful voices! I hope they'll return and that they enjoyed singing in our church. AND – what about the children's Nativity? Eat your heart out Whoopee G.! – I was privileged to be involved with the production. Lots of memories made that day. Thankyou!

Lastly, I realise that Fr. Stephen's retirement is a big challenge for the parish. However, it's also a big opportunity for parishioners to stand up and be counted. Stuff needs to be done! For my part, I'm content to continue my input, as long as it's required and I'm able to do it. I'm also perfectly content to stand aside, when and if required, but will do whatever I can to support the parish.

Discoverers *Jenny Bowen, Helen Cansick and Marilyn How*

Discoverers is run every Sunday and is led by a different leader each week: Helen Cansick, Jenny Bowen and Marilyn How (on a 3-week rota). The sessions are run in a variety of ways and include teaching the children about Jesus, Christianity, bible stories, prayers and community through arts and crafts, games, and drama workshops. After each Sunday School session, the children share with the congregation what they have learned. For example, the children may share something they have made or written or perform a short bible story that expresses their learning and encourages their Christian journey. Since January 2023, we have 16 children who attend Discoverers on a regular basis.

For Easter, the children attended an activity session on Good Friday, which included using pictures to explain the Easter story and discussing the importance of Easter. The children also coloured in pictures depicting the Easter story. These pictures were used to decorate the Easter candle in church. An Easter egg hunt was also organised for the children, after the Easter service.

On Remembrance Sunday, the children performed and recited a poem about Remembrance Sunday to the congregation.

At Christmas, the children rehearsed and performed a Nativity play as part of a Nativity service that was held on Christmas Eve. Sixteen children participated and the age range of the children was 4-15 years. The children learned the importance of the nativity story through drama workshops, which included: drama-based games and exercises that focused on the nativity story, as well as learning songs. The rehearsals encouraged the children to build their confidence, to work as a team, and to increase their understanding of the birth of Jesus. The children also learned and performed a variety of Christmas songs at the end of the Nativity play as a surprise performance for the congregation. The attendance for the Nativity Service was very high; with many local people from the community, as well as regular church members attending.

The objective for Discoverers is 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.

Fairtrade Stall (formerly Traidcraft) *Sharon Daughters*

As reported last year Traidcraft went into administration in January. Following this Traidcraft fairtraders set up a Facebook page. This enabled us to make contact with companies that sold fairtrade goods to Traidcraft. These include Ethical Superstore, Meru Foods, Namaste and Fair2all all of which have been kind enough to give us discounts. Being able to get fairtrade items through this way and continue to support producers has enabled me to keep the stall at the back of church and also sell at a few other events during the year. The total of the goods bought is £2288.

I have repaid the church for outstanding Traidcraft invoices and have begun paying for stock outstanding as at December 2022. This allows me to run the stall independently from St Margaret's as it is more of a risk and complicated as I now use several suppliers. I am happy to do this to continue to promote fairtrade and give any profits to Transform Trade (formerly Traidcraft Exchange). There were also two fundraising Tea's held in February and October and £210 donated for Transform Trade.

Even though the number of box holders has reduced, the amount collected rose to £531. Thanks to those who still contribute this way. A further £125 was raised during a very enjoyable couple of hours carol singing. Thanks to those involved with this and Father Stephen for refreshments afterwards.

Redbridge Deanery Synod

Redbridge Deanery Synod, comprising of the clergy and lay elected representatives from the parishes of Redbridge Deanery Synod provides the PCC with a link between the parish and the wider structures of the church. Krystyna Retecka and Peter Abley were elected at the 2023 APCM for a three year period to represent St Margaret's on the Deanery Synod.

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

Helen Cansick

St Margaret Church valuables, furniture, vestments and altar furnishings are secured and in very good order. We maintain a simple tracking system and were audited in September 2021 through the Parochial Inspection process.

Notable investment in our church and premises in 2023 include:

- ♦ The walls in the church were painted where damp had dried out (caused by blocked guttering). Painting was also carried out in the vestry and all the porch areas, where weather penetration had caused flaking.
- ♦ The main hall floor was replaced due to cracking and splitting, which was making it unsafe for hall users. The project was undertaken by a local firm in east London and was a more complex task than expected, as the original floor had been laid on tar. The new floor comprises of hard-wearing wooden blocks laid in a herringbone formation to replicate the original. The hard wearing finish is designed for commercial premises.
- ♦ The pigeon-proofing project is ongoing. Most of the work was completed in 2023, involving the installation of unobtrusive spikes on all surfaces to prevent pigeons landing. The roof, including the hall, has been sealed to remove any gaps which would allow pigeons to enter the building (there was a large nest removed from inside the hall roof). Unfortunately, the contractor had an accident (at another site) and was unable to complete the job in January as planned. He is recovered and will complete in May 2024.
- ♦ In March we took delivery of new cushions for the pews to provide much enhanced comfort and warmth!

The gardens and grounds continue to look green and beautiful with blooming spring flowers. The church gardens are used by on occasion by rough sleepers. Due to the risks this poses to the users of the site, the bushes are kept pruned to reduce locations where rough sleeping items can be stored. Thanks to our dedicated gardeners who have maintained the gardens to ensure they continue to look attractive and welcoming.

Maintenance work has been undertaken around the premises to ensure the space is safe for our congregation, tenants and all casual users. This has included fencing repairs, plumbing work, boiler repairs, a new lock on the hall door, extensive electrical works including a complete overhaul of the electrics in the hall, emergency lighting and upgrades to the fuse boxes. The rear disabled toilet in the hall continues to block, so huge thanks go to Krystyna Retecka, who has unblocked the soil pipe and sewer on a monthly basis to prevent a toilet flood. This toilet will be decommissioned as part of the hall toilet upgrade works. There were a lower number of casual hall users in 2023 as the Indian dancing school has extended it's hours on both Friday and Saturday nights, and the hall was unavailable in school holidays due to the works taking place.

We continue to maintain a presence on social media to show the different aspects of our church life, and the after service tea and cake encourages many members of the congregation to stay and socialise. Thanks to Krystyna, Fatima and Andrea for their dedication to organising this each week, and washing up.

The new church flower arranging team (Jannis, Sharon and I) have had fun creating flower displays. A special display was arranged for Harvest / Creation month and we went all out with floral displays to welcome Bishop Guli. The Christmas tree decorating is now an annual event where a number of congregation members help (many thanks to Gladstone, Gareth and Jannis and all our children for getting involved).

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

Annual Parochial Church Meeting held on

Sunday 28 May 2023 at 11.45am

The meeting was chaired by Fr. Stephen Pugh and held in the church hall with 29 parishioners present.

Meeting of Parishioners for the purpose of electing Churchwardens

1. **Apologies for absence:** none
2. **Election of Churchwardens:** Charles Acolatse and Helen Cansick had been nominated, seconded and expressed their willingness to stand and were duly elected as Churchwardens for the coming year. Fr. Stephen thanked the churchwardens for all that they have done during the past year and their willingness to continue in the post for another year. He expressed particular thanks to Helen Cansick for the tremendous work she has carried out during Charles' extensive absence this year and thanks were given for the support of ex-Churchwardens and others that have supported Helen through this period.

Annual Parochial Church Meeting

1. **Apologies:** none
2. **Minutes of the APCM meeting held on 1 May 2022:** accepted as a true record of the meeting.
3. **Matters arising:** none.
4. **Election of 9 members to serve on the Parochial Church Council for 1 year:** we can elect nine people. The following were nominated and were elected to serve for one year: Jannis Abley, Jenny Bowen, Terry English, Peter Fox, Vijin Paulraj, Gladstone Rajakulendran, Stephen Romaniuk, Krystyna Retecka. In response to Fr Stephen asking for any further people interested in joining the PCC, Peter Abley offered to serve.
5. **Election of 2 members to serve on the Redbridge Deanery Synod for 3 years:** Fr Stephen explained that the parish has not had representatives attending Redbridge Deanery Synod for several years and was keen for some people to come forward who would be co-opted onto the PCC. He discussed how the Deanery Synod was composed and its work. Krystyna Retecka and Peter Abley were interested. He asked them to consider it and would explore this with them.
6. **Report on the changes to the Electoral Roll since the last APCM:** The Electoral Roll grew overall from 68 members last year to 71 members currently. Thanks were given to Sharon Daughters for keeping the roll up to date.
7. **Report on the proceedings of the PCC and activities of the parish:** The report had been circulated before the meeting. Sharon Daughters explained that the Monthly Afternoon Tea takes place on the 4th Thursday each month and not the 3rd as in the report. Helen Cansick commented how the Travelling Crib around members houses during Advent was a lovely idea and suggested that we try to build on this as it brought opportunities to make new connections between parish members.
8. **Report on the financial statement of the PCC for the year ending 31 December 2022:** This had been circulated before the meeting. The main difference from last year is the fall in the stocks/shares value. The church income comes mainly from the property it owns, from hall lettings and our investments. The church has had no major expenses during the last financial year. Helen Cansick asked if we need to revalue the property. We can find out its approximate value through the property letting agent, as there is a cost implication in getting it revalued regularly. Fr Stephen thanked Gladstone for his work as Treasurer for overseeing the church finances and preparing the financial statement and also to Kathy Wicks for the cash banking. He emphasised that the church was reliant on its investments and property to keep financially afloat. St Margarets is in a very fortunate position unlike many parishes locally that are struggling to pay their Parish Share and so are in danger of losing their priest or having to share across parishes.
9. **Appointment of Independent Examiner:** Martin Charlesworth (Independent Examiner) is willing to continue examining the accounts for the coming year.
10. **Report on the fabric, goods and ornaments of the church:** No comment

11. Report on the proceedings of the Redbridge Deanery Synod: No comment

12. Any other business: Charles Acolatse commented that whilst he was away he was reading the email trails and was so aware of how people volunteered to help and get things done and he thanked them for this. Helen Cansick added that this year's Mayfayre was magical, with so many people joining in to help especially with the clearing up. Fr Stephen thanked everyone for their support, he is very grateful as he cannot run the parish on his own. The congregation thanked Fr Stephen for all he does for the parish.

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

Annual Parochial Church Meeting

The Annual Parochial Church Meeting will be held on Sunday 19 May 2024 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 28 May 2023
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 2023
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

ST MARGARET OF ANTIOCH, ILFORD
RECEIPTS AND PAYMENTS
1 JANUARY 2022 TO 31 DECEMBER 2023

				2023	2022
	Restricted Funds	Unrestricted Funds	Designated Funds		
Voluntary receipts					
Tax efficient planned giving		6,759.00		6,759.00	8,279.13
Other planned giving		2,201.16		2,201.16	1,001.00
Collections at services		5,938.33		5,938.33	4,065.38
Other giving				-	205.00
Gift Aid recovered		-		-	
Legacies Tony Walker		120,000.00		120,000.00	
Total voluntary income	0	134,898.49	0	134,898.49	13,550.51
Activities for generating funds		-			
Income from investments		38,011.63		38,011.63	35,990.76
Church activities					
Statutory fees received		1,414.00		1,414.00	206.00
Income from hall		34,075.60		34,075.60	33,737.44
Income from Ingleby Road		25,852.16		25,852.16	34,313.41
Traidcraft sales		800.00		800.00	2,749.50
Total from church activities		62,141.76		62,141.76	71,006.35
Other income					
Insurance claims		-		-	
	0	235,051.88	0	235,051.88	120,547.62
Costs of generating funds		0.00		0.00	0.00
Church activities					
Charitable donations		1,412.00		1,412.00	2,510.00
Diocesan parish share		47,763.60		47,763.60	54,081.72
Payments to organists		3,460.00		3,460.00	3,360.00
Clergy expenses		1,580.78		1,580.78	1,742.34
Total cost of church activities	0	54,216.38	0	54,216.38	61,694.06
Church expenses					
Church running expenses		10,936.56		10,936.56	5,457.70
Church Pigeons Removal & Painting		18,697.06		18,697.06	-
Church Cushions		4,773.60		4,773.60	-
Church Utility bills		2,804.29		2,804.29	2,995.64
Hall expenditure		35,323.15		35,323.15	29,902.70
Hall Floor		35,046.00		35,046.00	7,385.75
Ingleby Road expenditure		8,804.20		8,804.20	-
Traidcraft expenses		363.66		363.66	2,732.86
Total cost of church expenses	0	116,748.52	0	116,748.52	48,474.65
Governance costs					
Independent examination of accounts		150.00		150.00	150.00
Total payments	0	171,114.90		171,114.90	110,318.71
Excess of receipts over payments	0	63,936.98	0	63,936.98	10,228.00
Revaluation of fixed assets		-		0.00	-
Unrealised Gain on investments	60	87,533.94		87,533.94	- 132,718.66
Carried forward balance		1,782,918.94		1,782,918.94	1,905,408.69
Balance as at 31 December 2020	60	1,934,389.86	0	1,934,449.86	1,782,918.03

ST MARGARET OF ANTIOCH, ILFORD
STATEMENT OF ASSETS AND LIABILITIES
1 JANUARY 2022 TO 31 DECEMBER 2023

	2023		2022
	Restricted	Unrestricted	Unrestricted
Cash funds			
Bank Current Account	60	116,120.28	13,570.42
CBF Deposit Account		67,680.62	106,233.50
Total cash funds	60	183,800.90	119,803.92
Investment assets			
CBF Investment Account shares 15829.59		357,832.63	326,816.35
CBF Investment Account (Sale of St Clement's) shares 30139.81		681,461.10	622,263.92
M & G Charifund 7760 units		111,355.22	114,034.75
Total investment assets		1,150,648.96	1,063,115.02
Fixed assets			
80 Ingleby Road		600,000.00	600,000.00
Total funds	60	1,934,449.86	1,782,918.94

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. Possible value in 2023 is £850,000
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 2023.
- 5 The M&G Charifund fell by 2.3% and the CBF Church of England Global Equity Income fund grew by 9.5% for the year 2023.

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 2023 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.



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

10 May 2024