

St Margaret's Church Topsham

ANNUAL REPORT of Church Activities



2022

Annual Report on the proceedings of the Parochial Church Council and the activities of the parish generally, for the year ending 31 December 2022 with a forward look into 2023

The Parochial Church Council of the Ecclesiastical Parish of St Margaret's Topsham
Charity Number 1128301

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Vicar's introduction

This year has witnessed both a resurrection of activity and celebration coming after such a terrible time of collective fear, but also a deeper than ever realisation that we are interconnected and the gift of life to each of us is not fully realised unless we are touching the lives of one another in service.

The year has seen our pastoral care outreach enhanced for those for whom morning and evening services are difficult. My great thanks to Revd Maggie for establishing the regular Songs of Praise services four times a year on the fifth Sundays of the month.

Thanks too, to the hospitality team for so many opportunities for sharing together over tea and coffee, including after weekly services.

Another type of hospitality: great thanks to Elizabeth Reed for heightening our awareness of challenges for those in food or shelter poverty; and encouraging us to keep the church as a warm space over the winter, as well as continue to collect for the food bank. Several homeless, as well as those finding it hard to heat their homes, used the church as a place of hospitality this winter gone.

In terms of families and children, this ministry of outreach has continued to blossom. The monthly family-oriented Eucharist is well established, with good participation from children and young people, as well as attendance across the age ranges. This is normalising Eucharistic worship for children as well as adults, which has to be a goal as Eucharistic worship is our weekly priority. The mini-messy church has gone from strength to strength, and there has been substantial support for families in need, particularly those with children who have special needs. Little Ducklings nursery continues to thrive. Louise delivers this ministry across the mission community, as well as maintaining the usual and substantial responsibilities of an incumbent.

We continue to support music and the arts through the lunchtime concerts and other performances; the flower festival; and the exceptionally high standard of the church choir under the direction of Tony Yates. All these continue to be jewels in the crown of the offering of St Margaret's to the people of Topsham.

All of this has been underpinned by active involvement in the community (Love Topsham and Charter Day); a steady outreach and pastoral involvement through occasional offices (baptisms, weddings, funerals); constant and faithful worship; engagement with spirituality and study; a growing awareness and commitment to eco-church and fair trade.

Great thanks are due to all who give of themselves to keep our church a place of devotion and an open door for the whole community. A particular debt of gratitude to Gill Yates, who is an exceptional, wise and supportive church warden.

Revd Louise Grace

Churchwarden's Report

It was wonderful to see St. Margaret's returning to something like normal as 2022 progressed. What a difference between Christmas of 2021, when the difficult decision was made to put most of the services on Zoom, and 2022, which felt like Christmases of yore!

While Zoom events are now fewer, we have amassed a wealth of technical experience and can reach many people who find it difficult to get to church. The on-line newsletter and Daily Reflections also reach a wide range of people. We are delighted to welcome several new people into the congregation. An increasing number of families and young children attend mini-messy church and family-friendly services.

The church is again being widely used for church events and external bookings, bringing in some much-needed revenue. Bookings for weddings are building up. It was a joy to welcome the Flower Festival back, after a 2-year break.

We also provided a warm space for vulnerable people, although this was somewhat thwarted with boiler problems, now thankfully fixed.

All regular checks and servicing have been carried out, including the Quinquennial Inspection, which did not reveal any major problems and will inform the architects working on Stage 1 of the project.

The restoration of the counter in the kitchen and the cleaning of the carpet have made the social area much more welcoming and user-friendly. We have a thriving tea and coffee team, thanks to Anita Beasley!

We are gradually building back our teams of readers, intercessors, vergers, chalice bearers etc, but more volunteers are always very welcome.

We have continued to hold some joint PCC meetings, which have strengthened links with St. Luke's. Regular meetings of the clergy and churchwardens have been very supportive, helping to make decisions, which affect both churches.

My thanks to the many who give their time and energy to keeping the church up and running, and in particular to Maurice Webb and Michael Horwood who deal with building and electrical issues!

Gill Yates

Parochial Church Council

St Margaret's Church is part of the Diocese of Exeter within the Church of England.

The address is: St Margaret's Church, Fore Street, Topsham EXETER, EX3 0HL

The administrative e-mail address is enquiries.wearandtopshamchurch@gmail.com

The Parochial Church Council (PCC) is a charity and is registered with the Charity Commission, charity number 1128301. *The formal Annual Report and Annual Accounts, as submitted to the Charity Commission, are available on request.*

St Margaret's PCC has the responsibility for promoting the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the Church of St. Margaret's and the Church Rooms. Specific Mission Objectives are pastoral care, work with children and families and outreach.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Margaret's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

Ian Rogers was appointed Treasurer at the 2022 Annual Parochial Church Meeting (APCM) after a period of interim cover by Jenny Ellis, to whom the PCC is very grateful. Ian has been supported by the advice of previous treasurers and our Chartered Accountant, has benefitted from training courses run by the Diocese, and is in regular contact with the leadership team and standing committee. He now brings a report to each meeting of the PCC so there is a clear understanding of the church's financial situation.

The PCC met 7 times between January and December, twice by Zoom, and once with a Zoom option. The average attendance was 9. The PCC meets jointly with St Luke's PCC to discuss matters of Mission Community concern, and then separates for individual PCC meetings.

Examples of topics addressed by the PCC, in addition to the financial matters they have to consider as trustees, include major decisions on the development project, the licence for the Little Ducklings nursery to use the Church Rooms, the incursion of pigeons into the church roof and the cooperation between the Church and Topsham Museum on local heritage.

Minutes of meetings are available on request as soon as they have been approved by the PCC, and a summary is usually printed in the monthly St Margaret's magazine.

Paul Jakeman
PCC Secretary

Financial Review

Total cash received for the year amounted to £146,757 (2021: £168,627) with total payments of £172,960 (2021: £117,905) giving net payments for the year of £26,203 (2021: net income £50,722). The payments during 2022 reflect full payment of the 2022 common fund contributions to the Diocese along with top up payments relating to 2021.

Reserves Policy

It is the policy of the PCC that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six months' annual budgeted general fund expenditure. This equated to approximately £69,100 for 2022. The members consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the PCC's current activities while consideration is given to ways in which additional funds may be raised.

At the year end, whilst the charity held general fund cash reserves of just £639 a further £75,918 of general reserves are held within the investment portfolio. The PCC are in the process of reviewing their reserves position and their cash and investment policies.

The PCC, as trustees, have elected to prepare the 2022 accounts on a receipts and payments basis, rather than on a full accruals accounting basis as used in previous years, in order to simplify the accounts and aid understanding of the Church finances. In the accounts, the 2021 figures have therefore been restated to a cash basis for comparison.

The full statement of accounts and the Independent Examiner's report are available on request.

Mission Community Administrator

The parish is evolving and so are the administrative tasks. They include filing documents, managing Gift Aid and the Parish Giving Scheme (PGS), sending out Daily Reflections, editing Newsletters, creating rotas for vergers and clergy, initiating safeguarding (DBS) checks, updating orders of service, creating posters and publication materials, looking after the Warm Space over winter, and responding to various queries from the congregation as well as the general public. They also include editing our A Church Near You page, managing the IknowChurch database and even ordering printer drums or having all electronic items PAT tested!

We now also have an Instagram account, which is growing organically and provides up-to-date relevant information on what goes on at St Margaret's. Although this is more aimed at the younger generation's mode of information gathering, it appears lots of others are liking stories too! Soon enough we will have a website up and running. From email and social media connections, it is wonderful to see that new elderly residents and young families alike are finding their way to St Margaret's as it means there is something welcoming for everyone.

Lizzie Bosschaert

Mission Community Administrator

Safeguarding

We are glad to have had only a very few safeguarding issues over the past year, historic cases as well as current, all but one involving minor issues. Through them, however, it became abundantly clear how essential it is to have a set up flowing system as well as accurate and secured record keeping. Even though we are, relatively speaking, a safe parish, it is paramount that we keep on top of our safeguarding requirements, training and framework implementation. A little bit more work will need to be done in this area but we're definitely on the road to full compliance. The same can be said for our Health & Safety requirements.

The PCC has been made aware of the mass of guidance and training material that safeguarding now requires, and has been glad to approve policies required by the Diocese and Church of England. Louise and Gill have ensured that "Safer Recruitment" protocols have been followed in the recruitment of volunteers working with children.

We are grateful to our Parish Safeguarding Officer, Katy Gray, for overseeing our efforts and making herself available for advice.

Lizzie Bosschaert

Electoral Roll Officer

The annual revision of the Electoral Roll was notified publicly on the church notice board.

As of 15 May 2023, there were 91 names on the Electoral Roll, of whom 10 reside outside the Parish of Topsham. Since the last revision, there have been 5 new applicants, and 0 removals.

Only members of the Electoral Roll can vote for members of the PCC and Diocesan Synod, and those proposed for PCC and Synod membership must have been on the electoral Roll for six months before the election.

Church Bookings

St Margaret's Church was utilised for a wide variety of events during 2022. A number of life event services took place, including ten weddings, nine baptisms, fourteen funerals and one thanksgiving service. There are already five weddings booked in 2023, and three booked in 2024.

The social area of the church has been used for a substantial number of private bookings in 2022. These include one wedding reception, one funeral wake and several annual general meetings of different organisations. Coffee mornings and tea parties have also been held in the social area. Regular bookings include twice weekly rehearsals of the Estuary Players, and monthly use by a local pianist both to teach his students and to play the piano himself. Slimming World have held sessions on most bank holiday Mondays.

LEADERSHIP AND ADMINISTRATION (Cont.)

Concerts are frequently held in the church, and the social area is often booked for refreshments during the interval and after the events.

Several Spring, Autumn and Christmas Fairs are held in the social area including fairs in support of the RSPB, Love Topsham and The Exeter Rotary Club. The church was a popular venue for school Christmas Carol services in 2022 with four separate bookings being secured.

Janet Holley

Bookings Administrator

St Margaret's Development Project

2022 Report

The PCC's ambition is to ***integrate worship and community use*** of the church building, demonstrating the centrality of St Margaret's to the wider community of Topsham. The church is first and foremost a place of worship but in light of the reducing numbers in the congregation alternative uses of the building must be encouraged.

On 5 October 2021 HMAAD architects presented their overview of the church's mission and vision for future uses and opportunities for the building to the project team. Due to covid isolation the November PCC did not review the presentation until the PCC meeting in February 2022. The PCC agreed that the architects had accurately captured secular and non-secular activities. The way these activities relate determine the design changes that should allow the church to become a welcoming resource for those of faith and more visible to those who do not have faith. The entrances should provide a clear path with circulation through the church and the separation between secular and non-secular areas should be distinctive but not restrictive; these could be formed with moveable or temporary walls that can be moved dependent on the needs and size of the congregation, and the use of the different spaces.

The PCC agreed the preferred orientation, keeping the "Riverview" entrance as the main entrance (originally for covid purposes) and improving its accessibility. The former entrance at the front of the church will be retained for concerts and other uses. Signposting and lighting of the entrances will be essential, whilst storage will be needed to help keep order in the church.

The priority is to install toilets and kitchen facilities. Improved lighting and audio-visual systems are also important, together with a quiet area for prayer and reflection. Internal and external barriers need to be removed to enable a welcome to all who come in. The church must be open to the community for community use and can be used by people of any or no faith.

In February the PCC received the faculty for the works to improve parking at the front of the church; a builder has been found for the work, now designated as "Phase 0".

Two significant reports were completed in the early part of the year – a full survey of St Margaret's Church and grounds and a mechanical and electrical survey.

LEADERSHIP AND ADMINISTRATION (Cont.)

At the April APCM Geoff gave a presentation of the HMAD concept drawings that he and Paul had received from HMAD at their offices the previous month. It was agreed they illustrated some exciting ideas. Geoff invited comments from the APCM and led a walk around the church to explain some of the options. The priority is to retain a beautiful and historic place for worship, while improving the facilities. Toilets being the priority and better kitchen facilities would be beneficial for all types of activity and would make the hiring of the church an even more attractive proposition. There was general enthusiasm for the project, after lying dormant for more than two years.

In October the PCC agreed to hand over the project management to an experienced project manager, as the project was now becoming more complex, and the PCC need professional skills to negotiate with architects and builders to deliver the project.

At the November PCC our project manager, Philip Rumbelow, presented an estimate of costs and a draft project plan. The PCC agreed to move the project forward and to set up a fund-raising project team following professional advice from Chell Perkins.

2022 has been a very busy year with several plans coming together after the Covid delays. We are now able to move forward with the project.

Update and forward look into 2023

“Phase 0”, for which we already have a faculty, will be an improved arrangement for unloading and blue badge parking, and should be completed within the next few months. The project involves replacing the hedge and grass on the notice board side at the front of the church with gravel and the provision of planters to provide a barrier and discourage parking around the war memorial.

Phase 1, presented to the congregation at the Gift Day on 29 January 2023, will include making the main entrance more accessible and visible from the road, installing toilets and a new kitchen, and improving the facilities for worship, children, events, and concerts. Lighting will be updated, and audio-visual integration improved. The works should not significantly affect the worship area, apart from the removal of some pews at the rear and will be properly screened and made safe. ***Over the coming months meetings will be held with all groups and users of the church to ensure their needs are met and everyone is kept informed.***

These proposals have been developed through several PCC meetings and with our project manager and architects. The anticipated costs will be more than £250K and work could be completed 3-4 months after commencement of construction; but the PCC will not commission the detailed plans for construction until we know we will obtain the faculty and funds. Our professional team are currently developing the faculty application which will detail the works for Phase 1 in the context of the wider ambitions we have for the church estate to improve the grounds and make best use of our fantastic location in Topsham and on the Exe estuary.

All our proposals are subject to the support of the congregation and the community and the successful raising of funds, through personal donations, grants and funds. Everything will be approved by the PCC, so if you are interested, please get involved.

Geoff Bateman

8am Holy Communion

Our service of Holy Communion according to the rite of the Book of Common Prayer has been reinstated post Covid on the third Sunday of the month with additional 8am services on Christmas Day and Easter Day. This attracts a loyal congregation of 15-20. There have been requests to increase these services to twice a month should sufficient clergy be available.

10am Holy Communion

These sung Eucharist services have gone from strength to strength in numbers as well as variety of people attending. We are blessed with both familiar faces from before Covid and a significant number of post-Covid newcomers who are now well established in the community.

The monthly family communion is firmly positioning Eucharist as something accessible and meaningful to all ages, which is essential for a worshipping community that has the Eucharist as its primary act of worship. The church band has been re-established for these family-friendly services.

The refreshments team has provided a much-appreciated chance to make connection and deepen community after the services.

Thanks to Sue, Anita, Tony & the choir and all who make these services the flagship offering every Sunday morning.

6.30 Choral Evensong

These services continue to be a much-treasured jewel in the range of worship offerings. The standard of singing and other music is incredibly high, and St Margaret's is privileged to host this service of such high quality, the like of which is usually found in Abbeys and Cathedrals. Huge thanks again to Tony and the choir for being dedicated to this service. It is appreciated not only by those who enjoy the choral aspect, but also those who need a quieter space to be and be carried.

Midweek Morning Prayer

Morning Prayer is said at St Margaret's every Tuesday and Friday morning from 9.00 to 9.30am. This is part of a centuries-long tradition of celebrating the Daily Office, incorporating praise, intercession and reflection on scripture. Nowadays it's all provided for us in the Church of England daily prayer app. The services are open to all - don't worry if you haven't got a smartphone - someone will share with you!

Occasional offices

The church as a place that marks the rites of passage in the community continues in importance, with baptisms, weddings, funerals and burials of ashes a commonplace across the year. Louise and some volunteers had a stall at the Westpoint wedding fayre in October, which highlighted the urgent need to focus upon weddings as an offering to the whole community. Louise is working with two volunteers in the St Luke's area of the mission community to promote weddings, and to work closely in partnership with local businesses on a "package" similar to secular wedding venues.

Midweek Discussion Groups

Advent Group 2022

For the first time since 2019 we were able to meet in-person for our Advent Group. Numbers meant we had to meet in the back of St Margaret's rather than in a home. 12-16 people from the Mission Community and local churches came together each week to study *Sleepers Wake* by Bishop Nicholas Holtam – a powerful call to action on climate change.

Lent Group 2023

Numbers for our 6-week Lent course based on Paula Gooder's *The Joy of the Gospel* fell away from 16 to 6 possibly because the group preceded the very well attended Friday Lent Lunches. We hope to hold future study groups in people's homes.

Children's provision : All age services and Mini-messy church

There has been continued development of Mini-messy church, the Open the Story services at Forest School and the family-friendly Holy Communion. There are now 90 families on the mailing list, which shows the number of families that have crossed the church threshold in 3 years. The Take-5 sessions for parents and adult carers of newborns/infants is a new development in early 2023, but is an outworking of the mini messy church and has a regular attendance already.

There has been much ongoing support of families who are struggling to get provision for their special needs children, and also advocacy as a church for justice for these children, in particular through meetings with Devon County Council.

There has also been an integration of our baptism families into other activities and Sunday services.

There was one rotation of the Kids Matter program, which was small but very significant for the four families that attended.

There is a constant need for new volunteers to help with these activities.

Little Ducklings nursery goes from strength to strength, and Louise, in managing the partnership, offers lots of support to Donna and her staff at a time of massive upheaval and uncertainty in the childcare sector. They are super successful with a waiting list now extending into 2025.

Huge thanksgiving for what has been delivered through this ministry, and prayers for its continued development.

Julian Meetings for Contemplative Prayer

There is a core group of around six of us, who meet regularly in the quiet area of the Church, on the second Monday of each month at 2.30 pm. We are an ecumenical group, with people from Holy Cross, the Methodist Church and from no church at all.

We begin with soft music and a reading, usually from the book *Enfolded in Love* by Julian of Norwich. This leads us into our forty minutes of silence, where we just sit before God, adoring him. "Be still and know that I am God." (Psalm 46:10) Gentle music leads us out of the deep silence. We pray the Julian prayer together and conclude with the grace.

Everyone is welcome to come along and experience the silence, a time to listen to the still small voice of God.

Elizabeth Reed

Eco Church and Fairtrade

As a response to the climate emergency, the PCC signed up to Eco Church. This is an organisation that supports the systematic review of churches' activities to identify those that could be improved to promote the wellbeing of the planet and the environment. They help us look at different areas of church life (worship, buildings, land, lifestyle and community), and our assessment showed that we were well within reach of a bronze award, with higher achievement in some domains.

Becoming a Fair Trade church under Revd. Maggie's guidance has helped our progress too, but we will have to wait on the development project for things like low energy lighting to aspire to the silver award level. Since July, we have become the town's collecting point for the Superdrug blister pack recycling scheme, and three big bin bags full have been taken into Exeter every 2-3 weeks.

Paul Jakeman

Welcome Team

Having assisted as vergers/steward in previous locations, my move to Topsham led me to volunteer here. With Covid restrictions now lifted, it is important to retrieve previous worshippers and attract more to rebuild our congregation. Getting a welcome on entering the church creates the first impression for visitors and the vergers on duty has an important part to play in their overall experience.

Wider duties including responsibility for providing access to toilets and provision or removal of chairs & tables for refreshments after a service all clearly identified. Carrying this out is important and will ensure visitors are looked after responsibly - all contributing to their spiritual wellbeing.

Our small team would always welcome new volunteers so do contact us if willing to join in this vital role.

Peter Helm

Church cleaning

This year it has felt that things are more or less back to normal after the covid years. I have a team of 10 helpers, with another couple of people willing to help out if needed, and we have a rota by which we clean every 5 weeks. We have managed without any outside help from the cleaning firm. It has been a big help to have the Messy Church materials put away neatly each time and I would like to thank Maurice for putting up the shelves in the font area to make tidying easier. So far I have not managed to organise a big clean of the church but I am hoping to do so shortly.

For the first time since before the pandemic we were able to have the annual tea party in January at which we welcomed helpers past and present. As usual it was a very happy occasion, and I am grateful to everyone who helped in handing round the tea and clearing up afterwards. Sue Marshall, my cleaning partner, is always very supportive and keeps me calm if necessary. I am very grateful to my stalwart team for their dedication and commitment. Having said that, we are an ageing group, and I would really welcome some new members, especially younger members of the congregation.

Sue Wilkinson

Flower arrangers

The church services gradually returned to a more regular pattern during the year. We had a limited flower growing display for the Queen's Jubilee and returned to complete decoration for Harvest, Remembrance and Christmas. Changing the main entrance to the Riverside entrance has limited arrangements in the former entrance vestibule, but we do maintain flowers there for major festivals. We have assisted in special decorations for three funerals and a wedding.

Thanks to the willing, enthusiastic and reliable ladies who maintain the flowers.

June Swan

Sacristans

During the year Elizabeth Reed was away for 3 months gaining experience in another Mission Community. Elizabeth Taylor joined the group and has continued as regular sacristan. The team is now settled with 5 members and preparation for services has returned to normal. Chris and Howard maintain the supplies of candles, bread and wine with regular orders.

As always, I am very grateful for the loyalty, reliability and quiet efficiency with which they make their contribution to the services.

June Swan

Hospitality

During this last year we have been meeting regularly for coffee, tea and biscuits following morning service at St. Margaret's. Many thanks to the small but dedicated team who have worked together so well to provide the refreshments for these and the other following events. There were two Sunday afternoon "Songs of Praise" services, with tea and cake afterwards.

During Lent, the local Methodist and Catholic churches joined us in reorganising six Lent lunches between us all. These had not taken place since the Covid epidemic and were very well attended. It was a most welcome opportunity to get to know each other better over homemade soup, bread and cheese! An enjoyable "Meet and Greet evening" was also held with refreshments to welcome newcomers to our church family, while our public musical events provide an opportunity to welcome members of the local community into our church, and often with refreshments before or after the performance.

Anita Beasley

Fundraising

Personal generosity and fundraising by church members is an essential Christian service if the activities of the church are to continue. Three examples are given here:

1. Stewardship: Planned Giving, Parish Giving Scheme (PGS) and Gift Aid

In 2022, £53,914 was given thoughtfully and regularly through planned giving. **95% of the donors donate through PGS or standing order.** PGS in particular continues to be a very effective way of giving, as all the administration of Gift Aid is done by the PGS organisation, saving administrative costs in the parish. There is also the option of an automatic annual increase in amounts to reflect inflation.

The overall total received in Gift Aid was £11,419 in 2022. This adds 25% to all eligible donations at no cost to the donor. If you are a tax payer, please consider authorising a claim for Gift Aid on any donation given to the church.

A considerable number of the regular givers do not attend church services, but we appreciate their support greatly.

Open collections totalled £3581, and there were other donations totalling £9399, some for specific needs such as the pigeon damage and the winter fuel appeal. One legacy was received, and we are grateful for the generous forethought of the donor.

There have been some contactless donations, but continued work is needed to encourage people to donate in this way, to have card readers that are simple and effective to work, and to overcome the hurdles of claiming gift aid from card donations.

2. Fundraising for the Development Project

Since July 2022, St Margaret's has been receiving advice from Chell Perkins, a consultancy with a background in supporting churches in their fundraising efforts. They have been supporting us in planning the fundraising campaign, both in terms of our strategy, and on practical aspects of all that is involved in such a project.

In December 2022, the PCC agreed, with some trepidation, to hold a Gift Day at the end of January 2023. They recognised that post-Christmas, and in the depths of winter, is not an ideal time for fundraising, but a target of £30,000 was set. The generosity of the congregation and other friends led to thousands of pounds being raised within a few days of the Gift Day. The day was extended into a gift month, and the money kept on coming in! At the time of writing (May 2023) the total has reached £26,320. This will be well over the £30,000 target once Gift Aid is reclaimed, and this has been achieved with no noticeable falling off of regular giving, which is essential to cover our running costs.

3. Shopping online

Shopping online can raise money for St Margaret's at no additional cost to the shopper. Easyfundraising give a small proportion of the purchase price of each item you buy to the church if you register with them. Often it is only pennies, but they add up, and the more people who take part, the more benefit for the church. Amazon Smile has now ceased to operate their equivalent scheme, but most products can be obtained from the thousands of outlets registered with Easyfundraising. Details of these schemes are available on request.

Technical support

The church is enormously helped by the skills and know-how of our technical team in different fields – especially Michael Horwood on electrical matters and the PA system, Maurice Webb on creative carpentry and building repairs, and Kier Bovis and Kit Reynolds for multimedia support in services and other events.

All our volunteers seem to get on quietly with whatever needs doing without fuss or complaint – and we are very grateful.

Choir

During the year we welcomed Liz Chowienczyk and Katherine Gwynne. Katherine recently became engaged to our organist, Matthew Wright. Several members of the Choir have continued meeting for a zoom choir practice on Tuesday mornings. Sally Ewing has become expert at finding YouTube clips of famous choirs for us to sing with (muted!). The monthly rota of services has settled down, post-covid, to three or four choral services on Sunday mornings, and two choral evensongs.

Sadly, two choir members died this last year: Sandy Barnes sang soprano with us for over 10 years, and Alan Browne sang bass then tenor for almost 20 years.

We have recently added to our repertoire, with pieces by Francis Poulenc, Philip Stopford, Sally Beamish, Joana Forbes L'Estrange, George Arthur and James Macmillan. The year ended well, with an Advent evensong, a Carol Service and a Christmas concert. We always welcome new members!

Tony Yates

Bell ringing

Our band has seen some changes during 2022 with three of our longer serving members retiring as well as a couple more ringers moving away. We thank them all for their support and companionship amounting to over sixty years of ringing between them. Although the band is a little diminished, we have new learners coming through and have still been able to cover services and events due to the dedication of the current ringers.

Throughout the year, we have supported church services alongside town events including Topsham Charter Day, another Join Our Club event, ringing half muffled for Remembrance, a busy Christmas and the usual New Year's ringing. There were also several national events, with ringing in celebration of HM the Queen's Platinum Jubilee and then ringing fully muffled for her funeral in September.

We held a successful outing in July, our first since covid, visiting the towers of Woodbury, Otterton, Sidmouth and Harford. We held a retirement party at the start of September in The Bridge Inn which was a lovely opportunity to get together with ringers past and present and catch up with partners and families too.

As ever we have been an active part of the Aylesbeare Branch, attending branch events and hosting the AGM. We once again took part in the Guild striking competition, this year entering the six bell competition for the first time showing the progression the band has made over the last few years.

Practice nights continue to be well attended, run very ably by Keith when I'm unable to get back from work and we are fortunate to be supported by our friends from other towers.

Matt Pym, Tower Captain

MUSIC

Community carols

This popular service returned to the church in 2022, after its outdoor excursion during the pandemic, with around 300 people enjoying a traditional carol service. A small band joined the organ for the carols, including beautifully improvised descants on the tin whistle, and there was hearty singing from the congregation, with some saying that this service represents the start of the true Christmas season for them.

Free concerts and recitals

Fifteen lunchtime concerts were held in St Margaret's, during 2022. They were given by local amateur and professional musicians and groups. A fee of £50 was offered, but sometimes waived.

There was a donation of £200 from Wilkinson Grant towards publicity. Retiring collections totalled £1609, distributed between St Margaret's Church, the Disasters Emergency Fund and the Red Cross. Separate collections supported the "Pipe Up" young organists' scheme, and the Incorporated Association of Organists.

St Margaret's as a Concert Venue (a view from a performer)

I have performed in St Margaret's church frequently, as the church has a good piano, perfect for putting on musical performances. The church has potential to be an excellent music venue. It is the most accessible from Exeter in terms of transport compared with other musical events that take place around Devon.

However, the church must invest in having toilets available. On the occasions when I have given concerts, I have used the toilets in the Church Rooms, which can be difficult at times when the nursery is in operation there; when there is an interval in a concert, a queue quickly forms. Parking has also been difficult because of the limited space and I feel this needs to be better managed for concerts and other events.

Nina Savicevic

St Margaret's as a Concert Venue (a view from the audience)

During the last year St. Margaret's has once again proved itself to be a good venue in Topsham for many musical events, but its limitations are still standing in the way of its comparing well with other local churches used for concerts where the seating is more comfortable and can be more flexibly used, the social spaces are more intimate, and the kitchen and lavatory facilities are much better. I was therefore delighted to learn about the proposed refurbishment programme planned by St. Margaret's, particularly the plan for lavatory provision within the church in future.

It is particularly lovely and suitable to be able to offer hospitality in a church setting (in conjunction with concerts, and I look forward very much to the church being more geared up to this, with a better kitchen and social space. As well as sharing in the act of listening to beautiful music, concert-goers are also getting out of their own homes and sharing space with other people with a common interest in the music.

Lily Neal

A Church Near You

This Church of England website has a page for every parish in the country, containing information for visitors and church people alike. There is a welcome message from Louise, and information like location and contact details. It also has pages for services and events in different formats, as well as a church calendar, Zoom links and information about donating to the church. Searching for “A church near you Topsham” will get to the page.

Weekly Parish Newsletter

What can you find in the newsletter? Members of the congregation who subscribed to the Newsletter, which is now reaching over 200, can read a welcome message written by Louise, followed by a short “what’s on & where” with regards to events and services. One can find the collects and gospel readings for the week ahead, as well as those for the Sunday Service. We pay special attention to those who need extra attention and remembrance in our prayers. Members of the congregation are more than welcome to contribute or offer ideas.

Lizzie Bosschaert

Monthly Parish Newsletter

A couple of times in the last 12 months I have asked the Lord if he wants me to continue with this, now going into its twelfth year. He continues to give me nudges of encouragement, and, I hope, inspiration, though, so here we still are. I’m also of course very grateful to the PCC for continuing to fund the cost of the 135 hard copies, with extras for seasons like Christmas, Easter, and the Flower Festival.

Even though several members now pick up their copies from the back of the church, 40 copies are posted or delivered. Though we cannot knock or ring at every door we do value and enjoy the pastoral contacts this gives us, often with friends who do not attend the church but have an interest in our activities.

In addition, we e-mail the full-colour version to about 70 church members and friends, Lizzie posts it on the website, and attaches it to weekly e-news bulletins.

Last but not least, thanks again to Ross Dunbar and his team at Optima Graphics who continue to provide an efficient, quality, and very convenient service.

David Byrne

IKnowChurch

Many of us know Iknowchurch as part of the domain name when we get communications from the church. It is in fact the church’s database of the congregation and other contacts, and makes for a convenient and secure way for the church to hold our personal data (if we give our consent) and to communicate with us. Newcomers to the congregation will benefit from having their details recorded so they can keep up to date – all within the data protection rules of GDPR.

Churches Together in Topsham

Following our emergence from the restrictions of the Covid pandemic, 2022 saw the renewal of ecumenical activities with Holy Cross Catholic Church and St Nicholas Methodist Church. Although the traditional prayer meetings marking January's Week of Prayer for Christian Unity (on the theme of 'We Saw His Star in the East ...') were restricted to a single Zoom session hosted by St Margaret's, the three churches did come together for a well-attended ecumenical service at St Nicholas. Given the circumstances, Lent lunches shared between the churches was put on hold.

However, as restrictions relaxed further, the churches joined for two fund-raising coffee mornings in the year, the first, in early March, a very successful Big Brew coffee morning at St Margaret's which raised the sum of £578 for Fairtrade producers supported by Traidcraft Exchange. St Margaret's also hosted the second, in late September, celebrating the Great Big Green Week.

One welcome tradition that was reinstated was the Good Friday walk of witness through the town from Holy Cross to St Margaret's, continuing to demonstrate in a very public way the friendship that exists between the three congregations. This continued in June when we joined together for a united Royal Jubilee Service (for her late Majesty Queen Elizabeth II) on 5 June and, in November, for a Remembrance Sunday service, both at St Margaret's. A year of welcome increased collaboration ended with ecumenical carol singing on Chapel Platt on 17 December.

David Batty
St Nicholas's Church

Deanery synod

Christianity Deanery is formed of 16 local benefices under the chairmanship of the Area Dean. The Lay Secretary post has been vacant for some time and has been covered by locums while a successor is sought. Synod meetings are normally held quarterly but only three meetings have been held in the last year, all in St Mark's Church.

On 12 May 2022, the topic was "Visions of a Mission: What do you mean by mission and what are you doing about it?" Six presentations on visions for mission were followed by discussion groups and a panel Q&A.

On 13 October 2022, the topic was "What's new in the Parish?", on parish revitalisation, and on being a "resource" church, followed by a discussion.

On 16 March 2023, there were challenging presentations and questions by David Runcorn, on the topic of "Free range priest". The presentation was enhanced by a variety of slides and followed by break-outs for individual reflection.

Each meeting opened in prayer, and also had a substantial business section, with particular reference to the availability of small Deanery Grants.

Patrick Beasley
Deanery Synod Rep

Support for Mission

Anne Plested writes: Over the past months my role with the Bethlehem Bible College (BethBC) has changed. From 2018 to 2022 I was based at the BethBC as a CMS Mission Partner. Since January I have been a CMS Mission Associate as coordinator of the Bethlehem Development Trust (BDT). The BDT, a UK charity, has been established for the support of the BethBC. I am based in Somerset as I undertake this role. I will still make occasional visits to Bethlehem.

The activities of the BethBC include a degree in Biblical Studies, social outreach through the 'Shepherd Society', a Media department, Tour Guide programme, and a Peace Studies Programme. Every two years the College holds a conference – Christ at the Checkpoint – which looks at the role of the Church in the current situation. The College is also involved in Christian Muslim dialogue. I will continue some activities with the College, and sometimes hold English classes through Zoom for students in and around Bethlehem.

The Bethlehem Bible College email newsletters give regular updates on the college. Thank you so much for your continued support through the BDT.

David Byrne adds: With the PCC's decision to discontinue St Margaret's long-standing link with CMS, dating back at least to 2006, my role as your official link person with CMS lapses. It has been a privilege to serve you in that capacity, and I have gained a huge amount myself from liaising with four different link partners, not to mention an amazing visit to churches in Egypt in 2018! Margaret and I have become friends with Anne over the last four years, and will be happy to liaise if the PCC decides to invite her back to update us on her work.

Bread of Life Outreach

St Margaret's Church now gives regular support to Bread of Live Outreach, a Christian charity which provides physical and spiritual support to the homeless in Exeter and the surrounding area. They run a soup kitchen two days a week, and a mobile distribution of food and other items on Sundays. Additional financial support, and regular volunteers (eg 1 Sunday morning a month) would be particularly welcome. More details at <https://breadoflifeoutreach.co.uk/> or from Elizabeth Reed.

Estuary Magazine

Published by the church, and edited by Di Trout and José Northey, Estuary Magazine has continued to maintain high standards of editorial content and visual appeal, while being of interest to anyone who lives around the Exe estuary. Contributions are welcome and the closing date for submissions is the 8th of the month. Di and José's excellent work is supported by a team of distributors, also volunteers, who deliver the magazine to subscribers' homes very reliably.

The increase in subscribers due to the marketing effort in 2021 obviously tailed off this year, but the number of copies sold in January of 628 increased to 653 by

PARTNERSHIPS (Cont.)

December, a healthy increase given that some subscribers have died or moved away.

However, in July 2022 we were advised by the printers that because of the world-wide increase in paper prices, they would have to pass those increases on to ourselves by raising the printing costs of the magazine. Various discussions were held between the editors and St Margaret's Church PCC, who felt that cost-cutting would reduce the quality of the magazine and was not a viable solution. The PCC finally decided that the prices for 2023 would increase from £10 to £15 for the annual subscription, and individual copies would increase from 90p to £1.50. Perhaps unsurprisingly the number of subscriptions decreased by 40 in January and February 2023. However, the shop sales have not been affected so far.

You will all know of the new housing developments taking place along Exeter Road and Clyst Road. I have arranged with Stuart Finn, a new resident in the Clyst Road development, to become a distributor in that area, and he is carrying out a marketing push with leaflets and old magazine copies as new houses become occupied. This has resulted in five new subscriptions in 2023. We shall consider something similar as additional new houses are completed in Topsham.

Freddie and Pam Bush

Community Volunteering

Topsham has an enviable reputation for volunteering, and for many church members it is part of their Christian service to their neighbours in the community. In church you meet leaders, volunteers and supporters of local charities and groups which contribute to the physical and mental wellbeing of local people. The most obvious connection is with Exmouth Food Bank, with its collection point close to the church entrance, though others such as Hospiscare, the Museum, the Swimming Pool, Topsham Community Association, Love Topsham, RSPB and the Goat Walk Trust are similarly represented by church members.

Topsham Museum

Topsham Museum has been glad of the cooperation of St Margaret's Church in a number of projects. The PCC approved the proposal and obtained a Faculty to allow the placing of a blue plaque in memory of Dick Pym (1893-1988) on the Church Wall on Underway. Permission was also given for the installation of a heritage information board in the churchyard overlooking the estuary, part of a wider joint project with Love Topsham. There is also an ongoing project, led by Museum volunteers, to research the history of St Margaret's church and its associated ecclesiastical grounds. This work will be complete by 2027 (150th anniversary of consecration of the current church building). The Museum has invited the church to discuss a possible collaborative exhibition in the church or museum, publication of a booklet, and/or events to mark the occasion.

Gill McLean
Secretary, Topsham Museum

Little Ducklings

Having our nursery open in the church rooms has been such a successful experience for us. We have absolutely loved having the connections with the church and have always had warm and welcoming experiences with Revd Louise.

We still get numerous comments made to us regarding how much of a need there was in Topsham for a nursery and about how all the parents feel it hugely benefits them with us being here. We have noticed a real community feel between the parents; lots of Mums who were isolated due to Covid while having their children have made some much-needed friendships and support groups. There are numerous groups that happen around us including Louise's Messy Church and Squid and the Kid playgroup which we encourage parents to visit too.

We now have a waiting list of 2 years and are still serving the community of Topsham and surrounding areas as best we can. We are very much enjoying meeting new parents and their little ones.

We are extremely thankful to the church and volunteers in welcoming and supporting us.

Donna May

Patronal Flower Festival

Following the previous Covid-affected years, 2022 was a breath of fresh air! St Margaret's Church was once again bursting with the colour and scent of flowers during four days in July when the Flower Festival was held. What an amazing sight as 31 displays celebrated our late Queen's Jubilee. Each board cleverly and colourfully told the story of Queen Elizabeth II's life and reign.

During each day we were busy serving teas, coffees and cake to our many visitors who generously made donations to St Margaret's and Hospiscare. Thank you to everyone who gave their time to make the Festival so successful.

Looking forward to 2023, the Flower Festival will be held from 20th to 22nd July, when the theme will be Conservation. If you would like to take part, please contact me for further information.

Valerie Holland

Charter Day

Charter Day 2022 on a sunny 27th August was certainly lively and colourful. Topsham was buzzing with people. After the opening ceremony at St Margaret's and the bells being rung, crowds remained to play games, have their faces painted, practise circus skills, be entertained by Punch and Judy or just relax with tea and cream scones in the Social area where we also had a display board showing photographs of the June Jubilee Procession which we held through Topsham.

Finally, we appreciate the support St Margaret's provides. Last year, 320 angels 'flew' into the Church for Charter Day supporters to hide around Topsham before Christmas. Thank you, knitters!

Looking forward to 2023, Charter Day will be held on Saturday 26th August. Our theme this year is celebrating Topsham sports, past and present.

During August the Charter Day Team will also be holding workshops in St Margaret's when we will be encouraging children to come and make crowns with tiles and mosaics which we will make into a display in the Church as we look back at King Charles's Coronation. And of course, angels will be flying again at the end of this year!

Thank you to St Margaret's Church for all your generous support.

Valerie Holland.

Love Topsham

Following the huge success of the 2021 Christmas market, St Margaret's partnered with Love Topsham to run the Christmas market again in 2022. Love Topsham donated purpose-built boards to the church, and these were then used for the Flower Festival in the summer.

Such was the popularity of the Christmas market that Love Topsham received applications for traders' stalls for the 2022 event in January, and by the end of summer we had a full church with a waiting list. On market day itself the church welcomed hundreds of shoppers after the Christmas lights had been switched on throughout the town.

Another collaboration in 2022 was with Topsham Museum and Love Topsham, developing interpretation boards around the town to share local history, including one in the churchyard and one on the Underway wall. This is an ongoing project which has required planning permission, permission from Exeter Diocese, collaboration with Visit Exeter and members of Love Topsham for the creation of text and initial proposal layouts. This project will be continuing throughout 2023.

Ned Hoste
Chair, Love Topsham

Registered Charity No. 1128301

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM

TRUSTEES ANNUAL REPORT AND RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM

**TRUSTEES ANNUAL REPORT AND RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022**

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
VICAR'S REPORT
YEAR ENDED 31 DECEMBER 2022

This year has witnessed both a resurrection of activity and celebration coming after such a terrible time of collective fear, but also a deeper than ever realisation that we are interconnected and the gift of life to each of us is not fully realised unless we are touching the lives of one another in service.

The year has seen our pastoral care outreach enhanced for those for whom morning and evening services are difficult. My great thanks to Revd Maggie for establishing the regular Songs of Praise services four times a year on the fifth Sundays of the month.

Thanks too, to the hospitality team for so many opportunities for sharing together over tea and coffee, including after weekly services.

Another type of hospitality: great thanks to Elizabeth Reed for heightening our awareness of challenges for those in food or shelter poverty; and encouraging us to keep the church as a warm space over the winter, as well as continue to collect for the food bank. Several homeless, as well as those finding it hard to heat their homes, used the church as a place of hospitality this winter gone.

In terms of families and children, this ministry of outreach has continued to blossom. The monthly family-oriented Eucharist is well established, with good participation from children and young people, as well as attendance across the age ranges. This is normalising Eucharistic worship for children as well as adults, which has to be a goal as Eucharistic worship is our weekly priority. The mini-messy church has gone from strength to strength, and there has been substantial support for families in need, particularly those with children who have special needs. The nursery continues to thrive, Louise continues to deliver this ministry across the mission community, as well as maintaining the usual and substantial responsibilities of an incumbent.

We continue to support music and the arts through the lunchtime concerts and other performances; the flower festival; and the exceptionally high standard of the church choir under the direction of Tony Yates. All these continue to be a jewel in the crown of the offering of St Margaret's to the people of Topsham.

All of this has been underpinned by active involvement in the community (Love Topsham and Charter Day); a steady outreach and pastoral involvement through occasional offices (baptisms, weddings, funerals); constant and faithful worship; engagement with spirituality and study; a growing awareness and commitment to eco-church and fair trade.

Great thanks are due to all who give of themselves to keep our church a place of devotion and an open door for the whole community. A particular debt of gratitude to Gill Yates, who is an exceptional, wise and supportive church warden.

Revd Louise Grace
22 March 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
CHURCHWARDEN'S REPORT
YEAR ENDED 31 DECEMBER 2022

It was wonderful to see St. Margaret's returning to something like normal as 2022 progressed. What a difference between Christmas of 2022, when the difficult decision was made to put most of the services on Zoom, and 2023, which felt like Christmases of yore!

While Zoom events are now fewer, we have amassed a wealth of technical experience and can reach many people who find it difficult to get to church. The on-line newsletter and Daily Reflections also reach a wide range of people. We are delighted to welcome several new people into the congregation. An increasing number of families and young children attend mini-messy church and family-friendly services.

The church is again being widely used for church events and external bookings, bringing in some much-needed revenue. Bookings for weddings are building up. It was a joy to welcome the Flower Festival back, after a 2-year break.

We also provided a warm space for vulnerable people, although this was somewhat thwarted with boiler problems, now thankfully fixed.

All regular checks and servicing have been carried out, including the Quinquennial Inspection, which did not reveal any major problems and will inform the architects working on Stage 1 of the project.

The restoration of the counter in the kitchen and the cleaning of the carpet have made the social area much more welcoming and user-friendly. We have a thriving tea and coffee team, thanks to Anita Beasley!

We are gradually building back our teams of readers, intercessors, vergers, chalice bearers etc, but more volunteers are always very welcome.

We have continued to hold some joint PCC meetings, which have strengthened links with St. Luke's. Regular meetings of the clergy and churchwardens have been very supportive, helping to make decisions, which affect both churches.

My thanks to the many, who give their time and energy to keeping the church up and running and in particular to Maurice Webb and Michael Horwood who deal with building and electrical issues!

Gill Yates

7 March 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2022

The Trustees present the annual report together with the receipts and payments account of the charity for the year ended 31 December 2022

Aims and Purposes

St Margaret's PCC has the responsibility for promoting, in the ecclesiastical parish of Topsham, the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the Church of St. Margaret's and the Church Rooms.

Administrative Information

St Margaret's Church is located in Fore Street, Topsham. It is part of the Diocese of Exeter within the Church of England.

The correspondence address is:

St. Margarets Church, Fore Street, Topsham, EXETER, Devon EX3 0HL.

The administrative e-mail address is enquiries.wearandtopshamchurch@gmail.com

The Parochial Church Council (PCC) is a charity and is registered with the Charity Commission, charity number 1128301. Registered name The Parochial Church Council of The Ecclesiastical Parish of St Margaret, Topsham.

Membership

Members of the PCC are either ex officio* or elected by the Annual Parochial Church Meeting. The following served as members of the PCC during 2022:

Incumbent*:	Revd Louise Grace
Associate Priest*:	Revd Maggie Stirling Troy (Appointed 9 February 2022)
Churchwarden*:	Mrs Gill Yates
Deputy Churchwardens:	Dr Chris Buckingham Mr Geoff Bateman
Lay Representative on the Deanery Synod*:(+ 1 vacancy)	Mr Patrick Beasley
Other Lay PCC members:	Dr Keir Bovis Dr Jane March-McDonald Mrs Elizabeth Reed Mr Ian Rogers (Appointed 11 May 2022) Dr Min Wild Dr P Jakeman Mr P Wormald (Resigned 22 April 2022) (+ 1 vacancy)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2022

Structure, Governance and Management

The method of appointment of the PCC members is set out in the Church Representation Rules 2020. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The Parish, by virtue of the size of the electoral roll, may elect 9 lay members of the PCC, and 2 lay members of the Deanery Synod.

The Standing Committee held no formal meetings during 2022, but engaged all PCC members in e-mail discussions as necessary.

A Treasurer was appointed at the 2022 Annual Parochial Church Meeting (APCM). He was supported by the advice of previous treasurers and our Chartered Accountant, has benefitted from training courses run by the Diocese, and is in regular contact with the leadership team and standing committee. He now brings a report to each meeting of the PCC so that there is a clear understanding of the church's financial situation.

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 parish community at St Margaret's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Mission and outreach.

To facilitate this work, it is important that we maintain and enhance the fabric of the Church of St Margaret's and the Church Rooms.

Specific Mission Objectives

1. Pastoral Care
2. Work with children and families
3. Outreach

PCC Meetings

The PCC met 7 times between January and December, twice on Zoom and once with a Zoom option. The average attendance was 9.

The current practice is usually to meet jointly with St Luke's PCC to discuss matters of Mission Community concern, and then to separate for meetings of the individual PCCs.

Examples of topics addressed by the PCC, in addition to financial matters, included major decisions on the

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2022

long-planned development project for the church building, the lease for the Little Ducklings nursery in the Church Rooms, the incursion of pigeons into the church roof, and the cooperation between the church and Topsham Museum. Minutes of meetings are available on request as soon as they have been approved by the PCC, and a summary is printed in the monthly St Margaret's magazine.

The APCM was held in church on 27.4.22, with 23 people present.

Financial Review:

Total cash received for the year amounted to £146,757 (2021: £168,627) with total payments of £172,960 (2021: £117,905) giving net payments for the year of £26,203 (2021: net income £50,722). The payments during 2022 reflect full payment of the 2022 common fund contributions to the Diocese along with top up payments relating to 2021.

Reserves Policy

It is the policy of the PCC that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six months' annual budgeted general fund expenditure. This equated to approximately £69,100 for 2022. The members consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the PCC's current activities while consideration is given to ways in which additional funds may be raised.

At the year end, whilst the charity held general fund cash reserves of just £639 a further £75,918 of general reserves are held within the investment portfolio. The PCC are in the process of reviewing their reserves position and their cash and investment policies.

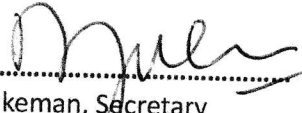
Trustees' responsibilities in relation to the financial statements

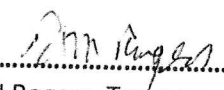
The trustees are responsible for preparing the Trustees' Report and financial statements in accordance with applicable law and UK Accounting Standards. A financial statement which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity is required each year. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles of the Charities Statement of Recommended Practice (SORP)
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to and departures disclosed and explained in the financial statements and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and enable them to ascertain and ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The annual report was approved by the trustees of the charity on .19 April 2023 and signed on its behalf by:


.....
P Jakeman, Secretary


.....
I Rogers, Treasurer

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS
FOR THE YEAR ENDED 31 December 2022**

Independent Examiner's Report to the Trustees of The Parochial Church Council of the Ecclesiastical Parish of St Margaret, Topsham

I report to the trustees on my examination of the accounts of the above charity ("the Charity") for the year ended 31 December 2022 which comprise the summary of receipts and payments and the statement of assets and liabilities.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees, 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 2011 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.

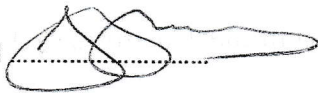
Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records.

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.

Signed



J R Banks FCA
Qualified member of the ICAEW

Hammett Spire LLP
21 Heavitree Road
Exeter
Devon
EX1 2LD

Date ... 28 April 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

	Unrestricted	Restricted	2022	Restated 2021
	£	£	£	£
Receipts				
Voluntary receipts				
Planned giving	52,914	-	52,914	55,299
Collections	3,581	-	3,581	1,918
Other donations	9,369	30	9,399	3,711
Gift Aid recovered	11,419	-	11,419	12,381
Grants	3,370	500	3,870	3,583
Legacies	500	-	500	27,517
	81,153	530	81,683	104,409
Income from church activities	5,404	-	5,404	3,187
Lettings and rental	30,641	-	30,641	35,062
Estuary magazine	16,345	-	16,345	15,443
Other fundraising income	5,367	110	5,477	4,229
Insurance claim	2,510	-	2,510	-
Investment income	2,515	-	2,515	2,988
	143,935	640	144,575	165,318
Agency receipts yet to be paid over	2,182	-	2,182	3,309
Total Receipts	146,117	640	146,757	168,627
Payments				
Church Activities				
Diocesan parish contribution	77,604	-	77,604	51,000
Mission, service and clergy expenses	9,421	1,618	11,039	8,736
Church utilities and insurance	12,948	-	12,948	10,178
Administration and staffing	28,041	-	28,041	15,098
Repairs and maintenance	13,551	198	13,749	10,228
	141,565	1,816	143,381	95,240
Re-ordering project	13,629	-	13,629	10,463
Estuary magazine costs	11,622	-	11,622	10,835
Cost of fundraising	1,019	-	1,019	755
Other expenditure	-	-	-	420
	167,835	1,816	169,651	117,713
Agency receipts from prior year paid over	3,309	-	3,309	192
Total Payments	171,144	1,816	172,960	117,905
Net receipts/(payments)	(25,027)	(1,176)	(26,203)	50,722
Transfers between funds	-	-	-	-
Cash funds last year	30,506	37,021	67,527	16,805
Cash Funds this year end	5,479	35,845	41,324	67,527

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

	Unrestricted	Restricted	2022	Restated 2021
	£	£	£	£
Cash funds comprise:				
Unrestricted funds:				
Designated fund - Children & families	4,720	-	4,720	4,720
Designated fund – Organ upkeep	120	-	120	-
General fund	639	-	639	25,786
Total unrestricted funds	5,479	-	5,479	30,506
Restricted funds				
Children and families	-	6,090	6,090	7,078
Choir fund	-	1,287	1,287	1,287
Newsletter	-	-	-	100
Bells and clock tower upkeep	-	6,712	6,712	6,910
Dishwasher	-	1,751	1,751	1,641
Church fabric	-	20,005	20,005	20,005
Total restricted funds	-	35,845	35,845	37,021
Total cash funds	5,479	35,845	41,324	67,527

The Trustees have elected to prepare the 2022 accounts on a receipts and payments basis rather than on a full accruals accounting basis as used in previous years, in order to simplify the accounts and aid understanding of the Church finances. The 2021 figures have therefore been restated to a cash basis for comparability.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2022

	Unrestricted £	Restricted £	Endowment £	2022 £	2021 £
Cash Funds					
Bank	5,479	35,845	-	41,324	67,527
Cash	-	-	-	-	-
Total Cash Funds	5,479	35,845	-	41,324	67,527
Investments					
Listed investments (at valuation)	75,918	-	8,166	84,084	93,314
Other monetary assets					
Debtors - Fee and letting invoices due	5,368	-	-	5,368	-
Gift Aid claim not yet received	1,998	-	-	1,998	1,287
Other debtors due	-	-	-	-	1,244
	7,366	-	-	7,366	2,531

Assets retained for church use

The Church owns the Grade II listed Church Room Buildings. The PCC do not have a current valuation for these buildings but they are insured for £234,011 along with a further £24,209 for Church Room contents.

Yamaha grand piano – purchased in 2016 for £11,600.

Church organ – insurance value of £106,363.

Liabilities

Purchase invoices unpaid at 31 Dec	376	-	-	376	292
Payroll deductions due to HMRC	-	-	-	-	220
2021 common fund payment due	-	-	-	-	6,000
Other expenses unpaid at 31 Dec	3,013	-	-	3,013	1,208
Agency fees collected yet to be paid over	2,212	-	-	2,212	3,309
	5,601	-	-	5,601	11,029

Endowment Fund

Endowment funds represent assets which must be held permanently or at the discretion of the PCC. Income arising on the endowment funds can be used in accordance with the objects of the PCC and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

The Diocesan Board of Finance holds 396 CBF Investment Fund Shares as custodian trustee, relating to the will of the late Arthur Lea Barber. The terms of the trust state that the Vicar and Churchwardens can apply the income for any charitable or religious purpose they think fit. The Diocesan Board of Finance has indicated that the PCC may elect to realise this investment in favour of the PCC.

Registered Charity No. 1128301

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM

TRUSTEES ANNUAL REPORT AND RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM

**TRUSTEES ANNUAL REPORT AND RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022**

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
VICAR'S REPORT
YEAR ENDED 31 DECEMBER 2022

This year has witnessed both a resurrection of activity and celebration coming after such a terrible time of collective fear, but also a deeper than ever realisation that we are interconnected and the gift of life to each of us is not fully realised unless we are touching the lives of one another in service.

The year has seen our pastoral care outreach enhanced for those for whom morning and evening services are difficult. My great thanks to Revd Maggie for establishing the regular Songs of Praise services four times a year on the fifth Sundays of the month.

Thanks too, to the hospitality team for so many opportunities for sharing together over tea and coffee, including after weekly services.

Another type of hospitality: great thanks to Elizabeth Reed for heightening our awareness of challenges for those in food or shelter poverty; and encouraging us to keep the church as a warm space over the winter, as well as continue to collect for the food bank. Several homeless, as well as those finding it hard to heat their homes, used the church as a place of hospitality this winter gone.

In terms of families and children, this ministry of outreach has continued to blossom. The monthly family-oriented Eucharist is well established, with good participation from children and young people, as well as attendance across the age ranges. This is normalising Eucharistic worship for children as well as adults, which has to be a goal as Eucharistic worship is our weekly priority. The mini-messy church has gone from strength to strength, and there has been substantial support for families in need, particularly those with children who have special needs. The nursery continues to thrive, Louise continues to deliver this ministry across the mission community, as well as maintaining the usual and substantial responsibilities of an incumbent.

We continue to support music and the arts through the lunchtime concerts and other performances; the flower festival; and the exceptionally high standard of the church choir under the direction of Tony Yates. All these continue to be a jewel in the crown of the offering of St Margaret's to the people of Topsham.

All of this has been underpinned by active involvement in the community (Love Topsham and Charter Day); a steady outreach and pastoral involvement through occasional offices (baptisms, weddings, funerals); constant and faithful worship; engagement with spirituality and study; a growing awareness and commitment to eco-church and fair trade.

Great thanks are due to all who give of themselves to keep our church a place of devotion and an open door for the whole community. A particular debt of gratitude to Gill Yates, who is an exceptional, wise and supportive church warden.

Revd Louise Grace
22 March 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
CHURCHWARDEN'S REPORT
YEAR ENDED 31 DECEMBER 2022

It was wonderful to see St. Margaret's returning to something like normal as 2022 progressed. What a difference between Christmas of 2022, when the difficult decision was made to put most of the services on Zoom, and 2023, which felt like Christmases of yore!

While Zoom events are now fewer, we have amassed a wealth of technical experience and can reach many people who find it difficult to get to church. The on-line newsletter and Daily Reflections also reach a wide range of people. We are delighted to welcome several new people into the congregation. An increasing number of families and young children attend mini-messy church and family-friendly services.

The church is again being widely used for church events and external bookings, bringing in some much-needed revenue. Bookings for weddings are building up. It was a joy to welcome the Flower Festival back, after a 2-year break.

We also provided a warm space for vulnerable people, although this was somewhat thwarted with boiler problems, now thankfully fixed.

All regular checks and servicing have been carried out, including the Quinquennial Inspection, which did not reveal any major problems and will inform the architects working on Stage 1 of the project.

The restoration of the counter in the kitchen and the cleaning of the carpet have made the social area much more welcoming and user-friendly. We have a thriving tea and coffee team, thanks to Anita Beasley!

We are gradually building back our teams of readers, intercessors, vergers, chalice bearers etc, but more volunteers are always very welcome.

We have continued to hold some joint PCC meetings, which have strengthened links with St. Luke's. Regular meetings of the clergy and churchwardens have been very supportive, helping to make decisions, which affect both churches.

My thanks to the many, who give their time and energy to keeping the church up and running and in particular to Maurice Webb and Michael Horwood who deal with building and electrical issues!

Gill Yates

7 March 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2022

The Trustees present the annual report together with the receipts and payments account of the charity for the year ended 31 December 2022

Aims and Purposes

St Margaret's PCC has the responsibility for promoting, in the ecclesiastical parish of Topsham, the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the Church of St. Margaret's and the Church Rooms.

Administrative Information

St Margaret's Church is located in Fore Street, Topsham. It is part of the Diocese of Exeter within the Church of England.

The correspondence address is:

St. Margarets Church, Fore Street, Topsham, EXETER, Devon EX3 0HL.

The administrative e-mail address is enquiries.wearandtopshamchurch@gmail.com

The Parochial Church Council (PCC) is a charity and is registered with the Charity Commission, charity number 1128301. Registered name The Parochial Church Council of The Ecclesiastical Parish of St Margaret, Topsham.

Membership

Members of the PCC are either ex officio* or elected by the Annual Parochial Church Meeting. The following served as members of the PCC during 2022:

Incumbent*:	Revd Louise Grace
Associate Priest*:	Revd Maggie Stirling Troy (Appointed 9 February 2022)
Churchwarden*:	Mrs Gill Yates
Deputy Churchwardens:	Dr Chris Buckingham Mr Geoff Bateman
Lay Representative on the Deanery Synod*:(+ 1 vacancy)	Mr Patrick Beasley
Other Lay PCC members:	Dr Keir Bovis Dr Jane March-McDonald Mrs Elizabeth Reed Mr Ian Rogers (Appointed 11 May 2022) Dr Min Wild Dr P Jakeman Mr P Wormald (Resigned 22 April 2022) (+ 1 vacancy)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2022

Structure, Governance and Management

The method of appointment of the PCC members is set out in the Church Representation Rules 2020. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The Parish, by virtue of the size of the electoral roll, may elect 9 lay members of the PCC, and 2 lay members of the Deanery Synod.

The Standing Committee held no formal meetings during 2022, but engaged all PCC members in e-mail discussions as necessary.

A Treasurer was appointed at the 2022 Annual Parochial Church Meeting (APCM). He was supported by the advice of previous treasurers and our Chartered Accountant, has benefitted from training courses run by the Diocese, and is in regular contact with the leadership team and standing committee. He now brings a report to each meeting of the PCC so that there is a clear understanding of the church's financial situation.

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 parish community at St Margaret's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Mission and outreach.

To facilitate this work, it is important that we maintain and enhance the fabric of the Church of St Margaret's and the Church Rooms.

Specific Mission Objectives

1. Pastoral Care
2. Work with children and families
3. Outreach

PCC Meetings

The PCC met 7 times between January and December, twice on Zoom and once with a Zoom option. The average attendance was 9.

The current practice is usually to meet jointly with St Luke's PCC to discuss matters of Mission Community concern, and then to separate for meetings of the individual PCCs.

Examples of topics addressed by the PCC, in addition to financial matters, included major decisions on the

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2022

long-planned development project for the church building, the lease for the Little Ducklings nursery in the Church Rooms, the incursion of pigeons into the church roof, and the cooperation between the church and Topsham Museum. Minutes of meetings are available on request as soon as they have been approved by the PCC, and a summary is printed in the monthly St Margaret's magazine.

The APCM was held in church on 27.4.22, with 23 people present.

Financial Review:

Total cash received for the year amounted to £146,757 (2021: £168,627) with total payments of £172,960 (2021: £117,905) giving net payments for the year of £26,203 (2021: net income £50,722). The payments during 2022 reflect full payment of the 2022 common fund contributions to the Diocese along with top up payments relating to 2021.

Reserves Policy

It is the policy of the PCC that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six months' annual budgeted general fund expenditure. This equated to approximately £69,100 for 2022. The members consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the PCC's current activities while consideration is given to ways in which additional funds may be raised.

At the year end, whilst the charity held general fund cash reserves of just £639 a further £75,918 of general reserves are held within the investment portfolio. The PCC are in the process of reviewing their reserves position and their cash and investment policies.

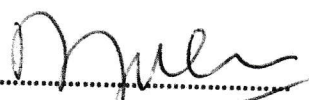
Trustees' responsibilities in relation to the financial statements

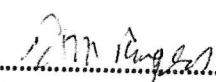
The trustees are responsible for preparing the Trustees' Report and financial statements in accordance with applicable law and UK Accounting Standards. A financial statement which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity is required each year. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles of the Charities Statement of Recommended Practice (SORP)
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to and departures disclosed and explained in the financial statements and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and enable them to ascertain and ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The annual report was approved by the trustees of the charity on .19 April 2023 and signed on its behalf by:


.....
P Jakeman, Secretary


.....
I Rogers, Treasurer

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS
FOR THE YEAR ENDED 31 December 2022**

Independent Examiner's Report to the Trustees of The Parochial Church Council of the Ecclesiastical Parish of St Margaret, Topsham

I report to the trustees on my examination of the accounts of the above charity ("the Charity") for the year ended 31 December 2022 which comprise the summary of receipts and payments and the statement of assets and liabilities.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees, 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 2011 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.

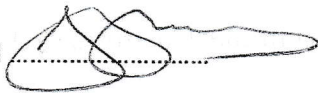
Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records.

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.

Signed



J R Banks FCA
Qualified member of the ICAEW

Hammett Spire LLP
21 Heavitree Road
Exeter
Devon
EX1 2LD

Date ... 28 April 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

	Unrestricted	Restricted	2022	Restated 2021
	£	£	£	£
Receipts				
Voluntary receipts				
Planned giving	52,914	-	52,914	55,299
Collections	3,581	-	3,581	1,918
Other donations	9,369	30	9,399	3,711
Gift Aid recovered	11,419	-	11,419	12,381
Grants	3,370	500	3,870	3,583
Legacies	500	-	500	27,517
	81,153	530	81,683	104,409
Income from church activities	5,404	-	5,404	3,187
Lettings and rental	30,641	-	30,641	35,062
Estuary magazine	16,345	-	16,345	15,443
Other fundraising income	5,367	110	5,477	4,229
Insurance claim	2,510	-	2,510	-
Investment income	2,515	-	2,515	2,988
	143,935	640	144,575	165,318
Agency receipts yet to be paid over	2,182	-	2,182	3,309
Total Receipts	146,117	640	146,757	168,627
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	141,565	1,816	143,381	95,240
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Other expenditure	-	-	-	420
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Total Payments	171,144	1,816	172,960	117,905
Net receipts/(payments)	(25,027)	(1,176)	(26,203)	50,722
Transfers between funds	-			
Cash funds last year	30,506	37,021	67,527	16,805
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Cash funds comprise:				
Unrestricted funds:				
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Designated fund – Organ upkeep	120	-	120	-
General fund	639	-	639	25,786
Total unrestricted funds	5,479	-	5,479	30,506
Restricted funds				
Children and families	-	6,090	6,090	7,078
Choir fund	-	1,287	1,287	1,287
Newsletter	-	-	-	100
Bells and clock tower upkeep	-	6,712	6,712	6,910
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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2022

	Unrestricted £	Restricted £	Endowment £	2022 £	2021 £
Cash Funds					
Bank	5,479	35,845	-	41,324	67,527
Cash	-	-	-	-	-
Total Cash Funds	5,479	35,845	-	41,324	67,527
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Listed investments (at valuation)	75,918	-	8,166	84,084	93,314
Other monetary assets					
Debtors - Fee and letting invoices due	5,368	-	-	5,368	-
Gift Aid claim not yet received	1,998	-	-	1,998	1,287
Other debtors due	-	-	-	-	1,244
	7,366	-	-	7,366	2,531

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