

St Margaret's Church Topsham

ANNUAL REPORT of Church Activities 2023



**Annual Report on the proceedings of the Parochial Church Council and the activities of the parish
generally, for the year ending 31 December 2023**

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

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LEADERSHIP AND ADMINISTRATION

Leadership Letter

2023 was a year of growth and stability, with new members joining the congregation, worshipping with us regularly and bringing new talents. Many thanks are due to our clergy, Louise, Peter and Maggie and all the retired clergy, who give of their time and experience.

Numbers at the morning services have remained steady, the family orientated communion services are growing in strength, and numbers have increased at Evensong. The Songs of Praise during the afternoon of the 5th Sunday of the month has proved popular as have the cakes! The church was, as usual packed for Christmas services. A Lent course and Advent events gave people the opportunity to examine their faith further. A Harvest supper was held for the first time for many years. It was well attended and an enjoyable social get-together.

The choir continues to support services enthusiastically and to make an important contribution to special services, such as during the Coronation weekend. In September, Tony Yates celebrated 50 years as organist and choirmaster and both choir and congregation showed their appreciation for his work over the years.

Thanks to Louise's tireless efforts, Mini-Messy Church is thriving and the new Take 5 group aimed at families with babies and toddlers is loyally attended. These groups bring young families in, introduce the children to church and provide much needed support for family groups, including those with special needs.

There is still mid-week Zoom provision, a boon for those who find it difficult to get to church. Pastoral outreach continues with home communion and visiting when requested. A monthly communion, usually led by Maggie, is now well-established at Watermeadow Grange.

The two PCCs worked well together throughout the year and a pattern has been established of alternating meetings between the two churches, starting with a joint meeting before dividing. This has helped to strengthen the links between our two churches, as do the joint services and shared events. A Parish walk on a lovely summer's day, followed by tea at Peter and Caryl's house was a very enjoyable get-together.

The church continues to be very well-used for baptisms, funerals, weddings, concerts, talks, musical events, the Flower Festival, and Christmas Fayre to name but a few. Outside bookings have provided much needed income, but also highlighted the need for improved facilities. Hence the push to get started with improvements!

Our refreshment team has provided a most important element, welcoming people into our church, particularly after services, but also after other events. Another reason to improve our facilities!

LEADERSHIP AND ADMINISTRATION (Cont.)

We have continued to support Bread of Life as our current chosen charity. Our thanks go to Elizabeth Reed for managing the food bank at the back of the church and to all who have supported our homeless visitor.

Links with Love Topsham and The Charter Day team have been maintained and strengthened, with St. Margaret's having a presence at many events.

We have also maintained our links with the other churches in Topsham. St. Margaret's, St. Nicholas and Holy Cross produced some excellent Lent lunches and raised a considerable sum for their chosen charities.

Our work with Little Ducklings has brought the church within the ambit of a wider range of people, who appreciate the facilities right in the centre of Topsham.

Thanks are due to all who keep the church running, the PCC, the refreshment team, the cleaning team, the flower team, technical experts, maintenance experts, vergers, readers, intercessors, chalice bearers, sacristans, bell-ringers, producers of newsletters, daily reflections, up-keep of our media platform.....

There is always room for more volunteers! New approaches and ideas are very welcome.

Without these teams of people who give of their time and energy, St. Margaret's would not be the lively community it is.

Thank you to all.

Gill Yates
for Revd. Louise Grace on sabbatical leave



LEADERSHIP AND ADMINISTRATION (Cont.)

Churchwarden's Report

I have been very well supported by the PCC and many others for another year. It has been very encouraging to see the Dream Big project taking shape and becoming more of a reality than a dream. This is a wonderful opportunity to make our church a more welcoming and accessible building for all. We are very grateful to everyone who has generously contributed to the fund-raising, at a time when the costs of maintaining and heating the church have risen considerably.

We have been well-supported by Janet, who does all the bookings and Lizzie, who has done a great job on all the safe-guarding documentation. Systems are improving all the time! Many thanks to Ian Rogers, who has really got to grips with the finances.

The usual building checks have been carried out, servicing of the boiler, the fire extinguishers, the lightning conductor and the tower clock has been completed. PAT testing has been completed in both the church and the church rooms.

Various repairs have been completed in the church rooms and we are very grateful to Little Ducklings for some of the up-grading of that building. The practice area for the choir has been much improved with the addition of some lovely cupboards, thanks to Maurice.

The biggest expense on the building in 2023 was repairs to the roof, after a spectacular cascade in the church during the storm in September. It made for a memorable concert!

The approach to the front of the church has been considerably improved and a specified parking area means that the war memorial is better protected and visible. The notice board will be replaced and up-graded. We are very grateful to the Museum for their transformation of the telephone box, (although that is not on church property,) and the area surrounding it. The planters have enhanced the appearance of the street side of the church.

There are so many people, who quietly do their bit to manage the church and who go unthanked.

I am giving you heartfelt thanks now!

Gill Yates
Churchwarden

LEADERSHIP AND ADMINISTRATION (Cont.)

Parochial Church Council

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. It is a Grade 2* listed building.

The correspondence address is:

St. Margaret's 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.

Membership

Members of the PCC are either ex officio* or elected by the Annual Parochial Church Meeting. Members can be co-opted, for example if they have not been on the Electoral Roll for the qualifying period.

The following served as members of the PCC during 2023:

Incumbent*:	Revd Louise Grace
Associate Priest*:	Revd Maggie Stirling Troy
Churchwarden*:	Mrs Gill Yates
Lay Representative on the Deanery Synod*:	Mr Patrick Beasley (Resigned 12 October 2023)
Deputy Churchwardens:	Dr Chris Buckingham (Resigned 17 May 2023) Mr Geoff Bateman (Resigned 17 May 2023)
Other Lay PCC members:	Dr Keir Bovis (Resigned 24 August 2023) Dr Jane March-McDonald Mrs Elizabeth Reed (Resigned 17 May 2023) Mr Ian Rogers Dr Min Wild (Resigned 17 May 2023) Dr P Jakeman Mr Andrew Griffiths (Co-opted 17 May 2023) Mr David Baker (Co-opted 17 May 2023, resigned 15 November 2023)

At the end of the year PCC membership stood at:

Clergy - 2

Ex Officio - 1 churchwarden

(with 1 vacancy for a churchwarden and 2 vacancies for Deanery Synod representatives)

Elected and co-opted lay members - 4 (with 5 vacancies for lay members)

LEADERSHIP AND ADMINISTRATION (Cont.)

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 2023, but the whole PCC were engaged in e-mail discussions as necessary.

The Treasurer is in regular contact with the leadership team. He brings a report to each meeting of the PCC so that there is a clear understanding of the church's financial situation. He is supported by a Chartered Accountant who prepares the quarterly and annual accounts.

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, sacrament and music.

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

Paul Jakeman
PCC Secretary

Financial Review

Total cash received for the year amounted to £188,255 (2022: £146,757) with total payments of £170,009 (2022: £172,960) giving net income for the year of £18,246 (2022: net payments £26,203). The payments during 2023 reflect full payment of the 2023 common fund contributions to the Diocese.

The PCC, as trustees, have elected to continue to prepare the 2023 accounts on a receipts and payments basis. This has been done in order to simplify the accounts and aid understanding of the Church finances. In previous years, a full accrual accounting basis was used. The full statement of accounts and the Independent Examiner's report are available on request.

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' of the general fund expenditure. This equated to approximately £69,875 for 2023. 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 unrestricted funds of just £15,193 a further £80,023 of general reserves are held within the investment portfolio. The PCC are constantly reviewing their reserves position and their cash and investment policies.

Ian Rogers
Treasurer

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 set up a reporting protocol as well as having accurate and secure 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 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 the 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
Safeguarding Administrator

Electoral Roll Officer

The annual revision of the Electoral Roll was notified publicly in the church and on the railings outside in the absence of a church notice board.

As of 6 May 2023, there were 97 names on the Electoral Roll, of whom 12 reside outside the Parish of Topsham. Since the last revision, there have been 3 new applicants, 97 Names on Register of whom 12 Reside outside the Parish of Topsham. There have been three new applicants since last APCM, three reinstatements after erroneous omissions, and three removals.

With this number on the electoral roll, the PCC can have up to nine elected lay representatives. 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. Churchwardens and representatives to the Deanery Synod are *ex officio* members of the PCC.

Church Bookings

A wide variety of events took place in St Margaret's Church during 2023.

A number of life event services took place, including six weddings, five baptisms, 13 funerals and one thanksgiving service. Five weddings and a wedding blessing are booked in 2024 and two weddings are already booked for 2025.

The social area of the church has been used for a substantial number of private bookings in 2023. These include one wedding reception, one funeral wake, and several annual general meetings by different organisations. Regular bookings include weekly choir practice sessions by a local choir, monthly meetings by a local piano teacher who consults with his students to teach and play the piano. Yearly and twice yearly, general meetings are held by several companies. In addition, Slimming World have held exclusive meetings on every bank holiday Monday. Coffee mornings and tea parties have also been held in the social area.

Concerts are frequently held in the church, and in 2023 there were 13 concerts held. The social area is often booked for refreshments during the interval and after the events.

Several Spring, Autumn and Christmas Fayres are held in the social area including fayres by the RSPB, Love Topsham, and The Exeter Rotary Club. The church remains a popular venue for school Christmas Carol services and in 2023 four separate bookings were secured.

In summary, St Margaret's Church continues to grow as a popular venue for many different events.

Janet Holley
Bookings Administrator



St Margaret's Development Project

Progress with the Project

In the last year the development project at St Margaret's Church has entered the preparation for construction phase and following a review the PCC decided that we should move forward on phase 1 to secure new toilets, a servery, flooring, and storage at the back of the church. The Dream Big funding campaign has to date raised some £40K, a little short of the estimated £130K needed for the phase 1 work. Our fund-raising advisors are confident that once we have an indication of a successful faculty application the balance of the money might be raised from gifts and grants. The faculty application will go to the Diocesan Advisory Committee at the end of May 2024.

We have commissioned detailed drawings from HMAD our architects, undertaken preliminary structural work and completed the tidying of the front of the church to allow disabled and essential car parking. Philip Rumbelow our project manager has redrawn the project timetable and given a fair wind we might see construction starting in January 2025 and completion before Easter 2025.

Our thanks to all those who have given generously to the project and those who have worked hard to reach this stage. Some of us are already looking forward to phase 2, improved accessible entrance, lighting, heating, and gardening groundwork!

Geoff Bateman

8am Holy Communion (BCP)

Our service of Holy Communion according to the rite of the Book of Common Prayer is held on the third Sunday of the month with additional 8am services on Christmas Day and Easter Day. There is a loyal congregation of about 15 but we also attract visitors from further afield. Many thanks to Daphne Burdick, our sacristan, for ensuring all runs to order and newcomers are welcomed.

10am Holy Communion

The first three Sundays of the month are sung Eucharists, the third Sunday being a joint Mission Community service that alternates between our two churches. Very few parish churches are still able to offer the range and depth of choral music provided by the St Margaret's Choir and this is a significant element of our worship. Although these services are traditional in flavour, they attract a varied regular congregation of around 60 people with many more for the greater festivals. The fourth Sunday Family Communion is more informal, with lively music provided by a small all-age band led by Sue Hill. Families with younger children tend to prioritise this service. Thanks to a dedicated team led by Anita, refreshments are provided after all the services and many people stay on to share fellowship and build friendships.

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 Services

Morning Prayer is said at St Margaret's every Tuesday and Friday morning from 9.00 to 9.30am. This is part of the church's centuries long tradition of celebrating the Daily Office, incorporating praise, intercession and reflection on scripture. Nowadays it's all provided for us by the Church of England daily prayer app. All are welcome - don't worry if you haven't got a smartphone - someone will share with you! Zoom worship is offered on Monday evenings at 7pm (Compline) and Wednesday mornings at 10am providing fellowship and support for those unable to get to church in person.

Occasional offices

As the parish church for Topsham St Margaret's continues to be an important venue for the community to mark key life events. Six baptisms, five weddings, 13 funerals and the burial of ashes have taken place throughout the year.

CHURCH LIFE (Cont.)

Sheltered housing and care home communions

For many years St Margaret's clergy have led a monthly communion service at Armada Court. Early in 2023 residents of the newly opened Pym Court requested a monthly communion service. Facilitated by Sue Allen this has proved extremely popular, with up to 18 residents managing to fit into the room for services. Following the opening of Watermeadow Grange in July 2023 their activities coordinator approached us to provide regular communion services there. Maggie now leads a small pastoral team who visit once a month for a simple communion service with hymn singing (thanks to Tony Yates!). The clergy also provide home communion visits to housebound members of the congregation.

Midweek Discussion Groups

There was no Advent group in 2023 but for Lent 2024 we ran the Diocesan 'Come and See' course at 11am on Wednesdays at St Margaret's which was very well attended. In future we hope to encourage each other in our faith by running four 6-week bible study/fellowship groups a year.

Revd Maggie Stirling Troy

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

The offering across the mission community continues to strengthen and grow in numbers.

Mini messy church is firmly established, with approximately ten families each week, and a catchment twice the size. Adult carers include grandparents and minders as well as parents, and create strong supportive bonds. This is true also of **Take 5**, the support group for those caring for babies and infants.

On Sundays the **family communion** is well embedding that eucharistic worship can be accessible for all ages, and this was demonstrated wonderfully on Christmas Eve with a packed church of all ages making their devotions.

The Forest school-based **Open the Story** has rapidly expanded in numbers attending, with regularly an attendance of 30-35.

The arts award scheme was also piloted in the summer term at St Margaret's, with two groups according to age, both with diverse membership, mainstream and special needs.

All of this outreach is organised and mainly delivered by Revd Louise Grace, with grateful assistance by Caryll and Peter Ingerslev, Kathryn Thomas and Gill Yates. Sue Hill and the band are a joy in leading worship at the family communions, and great thanks to Kit Reynolds and Michael Horwood for providing tech support at those services.

Revd Louise Grace

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. We follow with a time of fellowship and tea, cakes or biscuits.

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

Prayer Breakfast.

A group of twelve or more of us, gather at 8 am on the first Saturday of the month, in the social area at the back of the Church. We enjoy a simple breakfast of croissants, with a choice of jams, tea and cafetiere coffee. Together we praise the Lord by singing a hymn without any musical accompaniment!

Each month we have a focus for our prayers and appropriate Bible verses are read between us, to help lead us into prayer. We spend around half an hour in open and silent prayers of the heart and conclude with the Lord's prayer. God knows the thoughts of our hearts, so do come and join us, even if you would not wish to pray aloud.

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. The Bronze award will be applied for in early 2024, and there is to be an Eco Church celebration for award holders at the cathedral sometime after Easter.

Becoming a FairTrade church under Revd. Maggie's guidance has helped our progress too, but when Traidcraft ceased trading, accessing Fairtrade goods has become more difficult. Sadly, our collection of empty tablet blister packs for recycling had to be stopped when Superdrug decided only to accept the contributions of individual customers rather than groups.

Paul Jakeman

CHRISTIAN SERVICE

Volunteers are essential to the life of the church, but also provide an opportunity for socialising and meeting new people.

Welcome Team

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. 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

For most of this year I have had a team of 10 helpers, which meant that each pair had to clean every 5 weeks. Unfortunately, two of my team have had to retire for health reasons and although I have two potential helpers, I am still trying to fit them into the rota. I am grateful for the efforts by Anita and Maurice in keeping the messy church materials and toys under control. This makes our job much more pleasant and easier.

We had our 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.

In March I organised a Spring Clean and I am grateful to all those who came and helped. It would have been good to have had more support- there were 9 of us and we managed to get quite a lot done but it is not a demanding occasion and actually quite companionable, with coffee and cake to break up the morning. I hope that in future more people, not just from the cleaning team but from the congregation, will feel able to help. It would be good to think that we could do something similar in the Autumn.

I am very grateful to my stalwart team for their dedication and commitment. I am conscious that several of the team are likely to have mobility and other health issues in the future and I am very anxious to find new recruits.

Sue Wilkinson

CHRISTIAN SERVICE (Cont.)

Flower arrangers

It has been a full year for the flower arrangers. decorating the church for all the major festivals plus the Coronation of King Charles III, and ensuring that the flowers are regularly refreshed for routine services. We also maintained extra flowers for the Topsham Music Festival in April. There have been just two requests for special flowers at funerals and none at all for weddings as present day brides are content to accept the flowers that are prepared for services. We have also been involved in discussion about an appropriate space to store our equipment when the social area is upgraded.

As always many, many thanks to the small enthusiastic, and reliable group of ladies who contribute to the maintenance of the flowers in St. Margaret's Church

June Swan

Sacristans

The group consists of Chris and Howard Eilbeck, Sue Marshall, Elizabeth Reed, June Swan and Elizabeth Taylor. Each prepares for the service once a month and have their regular slot. There are occasional midweek services which require us to prepare the elements and the altar. The highlight this year was the nuptial mass at the wedding of Katherine and Matthew, a ceremony few of us had witnessed before and it was a privilege to be involved. Our own priests and the visiting priests all have slightly different approaches to the eucharist and we try hard to meet all their requirements.

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

June Swan

Hospitality

We are very indebted to the stalwart team who regularly provide refreshments after the 10 a.m. morning services at church. The opportunity to meet and chat over coffee, tea and biscuits is much appreciated. During Lent we met with members of the local Catholic and Methodist churches for several morning study sessions preceded by coffee and biscuits. This opportunity for fellowship with them was enhanced by the six Lent lunches which we shared. Each church taking responsibility for organising homemade soup, bread and cheese for the encouraging number of people who came. In April, the second very successful music festival weekend took place at St. Margaret's and the large audiences enjoyed refreshments following the concerts, including some delicious cakes made by our members.

This and another evening lecture on Easter paintings was a good opportunity to welcome members of our local community.

Anita Beasley

Fundraising

Personal generosity and fundraising by church members are together an essential Christian service if the activities of the church are to continue.

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

In 2023, £53,914 was given thoughtfully and regularly through planned giving. A high proportion of our donors donate through PGS or by 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 administration in the parish. There is also the option of an automatic annual increase in amounts to reflect inflation.

Those with standing orders are requested to review the amounts given if they have not done so for some time.

The overall total received in Gift Aid was £10,683. This scheme 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.*** Open collections including yellow envelopes totalled £14,381 and there were other donations totalling £9,399. One legacy was received, and we are grateful for the generous forethought of the donor.

The Collectin card reader is in place and some people are preferring to use card payments rather than cash. It is planned to install a donations box for cash and envelopes near the south west door as there is no wall safe at that entrance.

It is encouraging that regular giving, which is essential to cover our running costs, has been maintained despite the generous donations to the Dream Big project.

Fundraising for the Dream Big Development Project

The generosity of the congregation and other friends led to thousands of pounds being raised within a few days of the Gift Day, and the money kept on coming in! In July we had a number of launch events for the wider community, children and adults. This brought a lot of contact and support for the project, and some additional donations at the time. Contributions for the project have continued to be made, much of it from church-related people with the total income at the end of 2023 standing at £38,000 on which Gift Aid is yet to be claimed. Every penny is welcome, and with the Collectin card reader, we hope that visitors to the church will also choose to support the project. At the end of 2023, the PCC decided to defer a further appeal to the Topsham community until we can announce that we have permission to proceed with the project.

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. As Deputy Warden, Geoff Bateman has in particular led the Dream Big project management.

MUSIC

Choir

During the year we welcomed Liz Chowienczyk and Katherine Gwynne. Katherine married our organist, Matthew Wright, in October. Up to ten members of the Choir have met for extra choir practice on Tuesday mornings.

The monthly rota of services has settled down to three or four choral services on Sunday mornings, and two choral evensongs each month.

We have recently added to our repertoire, with pieces by Francis Poulenc, Philip Stopford, Sally Beamish, Joanna Forbes L'Estrange, George Arthur and James Macmillan.

We have a large music library, some of it upstairs at Little Ducklings, but much of it now in the church loft – thanks to the much-improved access made by Maurice Webb.

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 regular band of seven ringers has covered the majority of the ringing throughout 2023 and our newest ringer has made great progress and is now an integral part of the band. On practice nights, we are lucky to have some help from around the branch and are able to ring a variety of methods alongside call changes.

2023 was as busy as ever, starting with a ringers' meal where we were able to invite past ringers back. We followed this with a spring clean to get the tower sorted for the year ahead. During the year, we embarked on two outings, the first in May to Sidbury, Colyton, Seaton and Cotleigh with a ride on the tram between towers! Then in the autumn, we had a mini outing to Kenn, Kenton and Dawlish. On both occasions, we were pleased that a number of other branch members could join us.

In August, we rang for Topsham Charter Day and also held the inaugural Teddy Bear Zip Wire event which was a great success raising £100 for the church's development project.

In October, we once again hosted the Aylesbeare Branch AGM and this was followed a couple of weeks later by the striking competition. Sadly, our novice had to pull out due to ill health but we were still able to enter a band in the 6 bell competition. Throughout the year, we supported various church events and of course rang for the King's Coronation. Three quarter peals were also rung during the year, one for the coronation, one as a first quarter on a working bell for Hugh Lodder and one to commemorate Tony Yates' 50th anniversary as Musical Director at St Margaret's.

MUSIC

Sadly, at the end of the year, we rang the bells for the funeral of Gay Harris, one of our most enthusiastic ringers, but we were glad she had been able to join us earlier in the summer for a social event at the Puffing Billy.

The silencer on the clock has caused us a lot of problems this year but has finally settled down and is working well again! We have purchased new flags for 2024, as the previous set were looking very tired, along with a new system of clips to hang them which will hopefully save a lot of standing in the dark, wind, rain and cold on the tower roof! Our practice nights continue to be well attended, run very ably by Keith when I'm absent. My thanks to our friends from other towers who continue to support us, as well as to the Topsham band for all their dedication and enthusiasm throughout the year.

Matt Pym, Tower Captain

Community carols

This popular service had over 300 people enjoying a traditional carol service, which some say represents the start of the true Christmas season. A small band joined the organ for the carols, and there was hearty singing from the congregation in the pews and the social area where it was standing room only.

Free concerts and recitals

During 2023, we had 15 concerts during April - July which, after expenses were paid (usually £50), raised £1,241 for the Red Cross.

During September – November we had 9 concerts, which raised £1,425, half to The Red Cross, half to the Dream Big project.

St Margaret's as a Concert Venue

April saw the first Topsham Music Festival, with three days of high quality concerts, mainly by young musicians at the beginning of their professional careers, with Nina Savicevic, well known to us for her own piano recitals in St Margaret's, as Artistic Director. Four concerts were held in St Margaret's, three of them piano recitals, benefitting from the good acoustic in the church and the excellent grand piano.

In addition, we have hosted other recitals and concerts, and the church has been hired on various occasions for concerts arranged privately.

We receive frequent comments about the lack of toilets for concert audiences, and hear evidence that some older people cannot consider attending concerts until facilities are easily available. This gives us clear motivation to progress the Dream Big project as fast as we can. Refreshments and socialising after the performances is also appreciated, so our bigger servery space will address this issue as well.

A Church Near You

This Church of England website has a page for every parish in the country, containing information for visitors and congregations alike. On our page 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. Revd Tony Raven has recently taken over editorial responsibility.

Weekly Parish Newsletter

Members of the congregation who subscribed to the Newsletter, which is now reaching over 200, can read a message written by one of the clergy, as well as news of events and services. The lectionary readings for the week are included, as well as those on our current prayer list. Members of the congregation are more than welcome to contribute or offer ideas, and anyone not receiving the newsletter should speak to one of the clergy or PCC members.

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

It is the practice of the small number of inter-church representatives (from St Margaret's, St Nicholas Methodist Church and Holy Cross Catholic Church) who make up the Topsham Ecumenical Group to sit down together in early November to plan shared events over the following twelve months. Following release from the Covid pandemic restrictions, the Group has returned to promoting the traditional and successful pattern of former years. So, December 2022 saw carol singing on Chapel Platt on a Saturday morning, with mince pies in St Nicholas to warm folk up. Also in December, all three churches contributed to Topsham's Christmas Tree Festival, making a welcome return to St Nicholas.

The Week of Prayer for Christian Unity in January was celebrated in full, with St Margaret's hosting six short prayer meetings on the 2023 theme of *Be-Longing: Praying for Unity amidst Injustice* using material prepared by Christian churches in Minneapolis, each session introduced by a member of one of our three churches. A well-attended ecumenical service was held at St Nicholas to mark the Week. Elsewhere early in 2023, there was some post-pandemic reticence about reinstating the series of six Lent lunches shared by the churches but, in the event, they went ahead and were deemed a success, with opportunities for warm fellowship between the three congregations and for generous giving towards the charities chosen by each church. Easter saw the traditional Good Friday Walk of Witness around the town, again a well-attended occasion, with St Margaret's offering hot cross buns and coffee after the event. Later, St Margaret's joined St Nicholas for a Trinity Sunday service at the latter, while the St Nicholas congregation joined those at St Margaret's for Remembrance Sunday, with all three churches leading prayers around the town's war memorial on the occasion of the two-minute silence.

David Batty
St Nicholas Methodist Church

Deanery synod

Christianity Deanery is formed of 16 local benefices under the chairmanship of the Area Dean. Synod meetings are normally held quarterly.

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

The parish currently has no lay representative on the Deanery Synod, though Revs Maggie, Juliet and David attend in different capacities.

Support for Mission

Anne Plested is now a CMS Associate, based in the UK, but working with the Bethlehem Development Trust, the UK organisation for the college. The church continues a regular contribution to her work, and we regularly hear her news.

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.

We also support other charities, including Christian Aid and British Red Cross.

Estuary Magazine

The increases in cover price to £1.50 [2023] and £2 [2024] to help meet a rise in print/production costs did not, happily, have a major adverse effect on sales or advertisers.

Increases in rates for advertising sparked a few changes; some advertisers reduced the frequency of insertions for the year, one or two cancelled, in particular Darts Farm and Topsham Surgery.

The current agreement to rotate Wilkinson Grant, Peter Tosh and East of Exe ads [back cover, inside front and centre spread or first right-hand page] over three years 2022-2024 still works well. A decision will be needed about continuing the arrangement from 2025. Also, Rodney Spiller is now a regular advertiser; both Spiller and now Slimming World, contribute promotional editorials.

At Brightsea Printers, Andy Roswell took over from Neil Robson, and continues to give us excellent service on all fronts.

Stuart and Anne Finn took over from Pam and Freddie Bush, who retired at the end of the year. They quickly got the hang of the system, have contributed new ideas re marketing Estuary and their volunteer distributors continue to do a splendid job.

Towards the end of 2023, Estuary magazine sales from subscribers and shop sales accounted for 585 of the 600 copies provided by Brightsea printers.

2024 has seen subscriber levels maintained, despite the increase in cost. Unusually shop sales have reduced this year, mainly due to Topsham Pharmacy and Suzanne no longer selling the magazines. Coraline Skin Care and Peter Tosh have been approached and are likely to become new outlets for sales.

Income from sales collected this year have amounted to £9,747.00 excluding advertising revenue, with further monies expected during the year for monthly shop sales and additional subscribers.

The 30-strong network of distributors are passionate about the Estuary Magazine and always seek opportunities to increase sales.

Di Trout and José Northay, Editors

Stuart Finn, Distribution Team

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 is once again grateful for the help and cooperation of St Margaret's Church. The 'Dick Pym' blue plaque, approved by a diocesan Faculty, was installed on the Churchyard Wall on Underway in July 2023. Research into the history of St Margaret's, a collaborative project led by Museum volunteers, is on track for completion in 2027, 150 years since the consecration of the rebuilt church by the Bishop of Exeter in October 1877.

Gill McLean

Secretary, Topsham Museum

Love Topsham

Following the huge success of our now annual Christmas market, St Margaret's partnered with Love Topsham to run the Christmas market again in 2023. Love Topsham reused the donated purpose-built boards to the church which are now regularly used by other events in the church including the annual Flower Festival.

Such was the popularity of the 2022 Christmas market that Love Topsham received applications for traders' stalls for the 2023 event in January, and by the end of summer we had a full church with a waiting list. On market day itself the town and church welcomed around 2000 visitors to be part of the parade which this year included Street Heat Samba Band, Street Theatre performers, cycling Santas from Force Charity after the Christmas lights had been switched on throughout the town.

Ned Hoste

Chair, Love Topsham

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 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

The festival in 2023 ran from 20th to 22nd July on the theme of Conservation, and as organiser I must applaud and congratulate all who took part!

The 29 displays and flower arrangements each made our visitors and participant fully aware of what is happening in our world and encouraged us all to consider what each of us can do to make a difference, however small that might be! Many Topsham residents and visitors returned on more than one occasion to take notes on what they could do in their own gardens and areas to protect our environment!

Despite the mixed weather during the week of the Flower Festival, each day was busy with visitors, who stayed to enjoy coffees, teas and delicious cakes! Thank you to all the volunteers who were stewards, to all who were busy in our refreshment area, to all who made cakes and to those who spent time explaining the future plans for St Margaret's to visitors and Topsham residents.

A special event was held during the first evening of the Flower Festival, when Topsham residents were invited to St Margaret's to learn, not only more about the future plans for our wonderful church but to also have the opportunity to consider and enjoy the varied role played by many during the Flower Festival.

Personally, I would like to thank Optima Graphics for allowing me to complete the programmes at last minute, to Kate Hodges for more cakes when the demand increased, to Alison Hepburn for taking such wonderful photographs, to the Charter Day Team who are always 'on hand' and finally, thank you to the Church Community who support me a 100% in so many ways!

Valerie Holland

Charter Day

The first Charter Day was held in 2016 and since then, apart from 2020 when we were unable to hold the event, we have been very fortunate to be able to use St Margaret's Church.

Each year Charter Day celebrates part of the history of Topsham and St Margaret's Church is a valuable part of this.

During the year leading to Charter Day, members of our team hold various workshops for children and parents in the Community Area at the rear of St Margaret's.

During the 2023 Easter holiday, children of various ages used mosaics to create exciting flags, masks and pictures.

Our later workshop was during the Town Fayre week when the Charter Day team worked with parents, grandparents and children of all ages. Everyone decorated a jam jar with mosaics, ribbons, lace, etc and then spent time arranging flowers before taking their completed arrangement home.

St Margaret's Church is also the central area for many of the activities we plan for Charter Day, the first being the procession which is held along Fore Street to St Margaret's where an opening ceremony is held, followed by a peal of Church Bells, which signals the beginning of the afternoon's activities.

Several hundreds of residents and visitors come to the church to join in various games and entertainments as well as enjoying an afternoon tea in the Community area.

Charter Day would not be able to happen without St Margaret's Church answering the wide range of the growing Community's needs -- spiritual, social, educational, personal and support.

Thank you!

Valerie Holland



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 2023

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 2023**

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
CHURCHWARDEN'S REPORT
YEAR ENDED 31 DECEMBER 2023

I have been very well supported by the PCC and many others for another year. It has been very encouraging to see the Dream Big project taking shape and becoming more of a reality than a dream. This is a wonderful opportunity to make our church a more welcoming and accessible building for all. We are very grateful to everyone who has generously contributed to the fund-raising, at a time when the costs of maintaining and heating the church have risen considerably.

We have been well-supported by Janet, who does all the bookings and Lizzie, who has done a great job on all the safe-guarding documentation. Systems are improving all the time! Many thanks to Ian Rogers, who has really got to grips with the finances.

The usual building checks have been carried out, servicing of the boiler, the fire extinguishers, the lightning conductor and the tower clock has been completed. PAT testing has been completed in both the church and the church rooms.

Various repairs have been completed in the church rooms and we are very grateful to Little Ducklings for some of the up-grading of that building. The practice area for the choir has been much improved with the addition of some lovely cupboards, thanks to Maurice.

The biggest expense on the building in 2023 was repairs to the roof, after a spectacular cascade in the church during the storm in September. It made for a memorable concert!

The approach to the front of the church has been considerably improved and a specified parking area means that the war memorial is better protected and visible. The notice board will be replaced and up-graded. We are very grateful to the Museum for their transformation of the telephone box, (although that is not on church property,) and the area surrounding it. The planters have enhanced the appearance of the street side of the church.

There are so many people, who quietly do their bit to manage the church and who go unthanked. I am giving you heartfelt thanks now!

Gill Yates

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2023

The Trustees present the annual report together with the receipts and payments account of the charity for the year ended 31 December 2023

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. It is a Grade 2* listed building.

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.

Membership

Members of the PCC are either ex officio* or elected by the Annual Parochial Church Meeting. Members can be co-opted, for example if they have not been on the Electoral Roll for the qualifying period.

The following served as members of the PCC during 2023:

Incumbent*: Revd Louise Grace

Associate Priest*: Revd Maggie Stirling Troy

Churchwarden*: Mrs Gill Yates

Lay Representative

on the Deanery Synod*: Mr Patrick Beasley (Resigned 12 October 2023)

Deputy Churchwardens: Dr Chris Buckingham (Resigned 17 May 2023)

Mr Geoff Bateman (Resigned 17 May 2023)

Other Lay PCC members: Dr Keir Bovis (Resigned 24 August 2023)

Dr Jane March-McDonald

Mrs Elizabeth Reed (Resigned 17 May 2023)

Mr Ian Rogers

Dr Min Wild (Resigned 17 May 2023)

Dr P Jakeman

Mr Andrew Griffiths (Co-opted 17 May 2023)

Mr David Baker (Co-opted 17 May 2023, resigned 15

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2023

November 2023)

At the end of the year PCC membership stood at:

Clergy - 2

Ex Officio - 1 (+2 vacancies for Deanery Synod representatives)

Elected and co-opted members - 4 (+ 5 vacancies)

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 2023, but all PCC were engaged in e-mail discussions as necessary.

The Treasurer is in regular contact with the leadership team. He brings a report to each meeting of the PCC so that there is a clear understanding of the church's financial situation. He is supported by a Chartered Accountant who prepares the quarterly and annual accounts.

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

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2023

Review of 2023

2023 was a year of growth and stability, with new members joining the congregation, worshipping with us regularly and bringing new talents. Many thanks are due to our clergy, Louise, Peter and Maggie and all the retired clergy, who give of their time and experience.

Numbers at the morning services have remained steady, the family orientated communion services are growing in strength, and numbers have increased at Evensong. The Songs of Praise during the afternoon of the 5th Sunday of the month has proved popular as have the cakes! The church was, as usual packed for Christmas services. A Lent course and Advent events gave people the opportunity to examine their faith further. A Harvest supper was held for the first time for many years. It was well attended and an enjoyable social get-together.

The choir continues to support services enthusiastically and to make an important contribution to special services, such as during the Coronation weekend. In September, Tony Yates celebrated 50 years as organist and choirmaster and both choir and congregation showed their appreciation for his work over the years.

Thanks to Louise's tireless efforts, Mini-Messy Church is thriving and the new Take 5 group aimed at families with babies and toddlers is loyally attended. These groups bring young families in, introduce the children to church and provide much needed support for family groups, including those with special needs.

There is still mid-week Zoom provision, a boon for those who find it difficult to get to church. Pastoral outreach continues with home communion and visiting when requested. A monthly communion, usually led by Maggie, is now well-established at Watermeadow Grange.

The two PCCs worked well together throughout the year and a pattern has been established of alternating meetings between the two churches, starting with a joint meeting before dividing. This has helped to strengthen the links between our two churches, as do the joint services and shared events. A Parish walk on a lovely summer's day, followed by tea at Peter and Caryl's house was a very enjoyable get-together.

The church continues to be very well-used for baptisms, funerals, weddings, concerts, talks, musical events, the Flower Festival, and Christmas Fayre to name but a few! Outside bookings have provided much needed income, but also highlighted the need for improve facilities. Hence the push to get started with improvements!

Our refreshment team has provided a most important element, welcoming people into our church, particularly after services, but also after other events. Another reason to improve our facilities!

We have continued to support Bread of Life as our current chosen charity. Our thanks go to Elizabeth Reed for managing the food bank at the back of the church and to all who have supported our homeless visitor.

Links with Love Topsham and The Charter Day team have been maintained and strengthened, with St. Margaret's having a presence at many events.

We have also maintained our links with the other churches in Topsham. St. Margaret's, St. Nicholas and Holy

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2023

Cross produced some excellent Lent lunches and raised a considerable sum for their chosen chairites. Our work with Little Ducklings has brought the church within the ambit of a wider range of people, who appreciate the facilities right in the centre of Topsham.

Thanks are due to all who keep the church running, the PCC, the refreshment team, the cleaning team, the flower team, technical experts, maintenance experts, vergers, readers, intercessors, chalice bearers, sacristans, bell-ringers, producers of newsletters, daily reflections, up-keep of our media platform..... There is always room for more volunteers! New approaches and ideas are very welcome.

Without these teams of people who give of their time and energy, St. Margaret' would not be the lively community it is.
Thank you to all.

PCC Meetings

The PCC met formally 5 times between January and December, once on Zoom. The average attendance was 6.

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.

Some additional less formal meetings occurred to discuss options for the development project in terms of the layout of the social area. At one of these the architect was present. These discussions led to a reduced project restricted to installation of toilets and a servery, with the additional discussion of a options for flooring the social area and improving the provision of storage within the church.

Examples of topics addressed by the PCC, in addition to financial matters, included the licence for the Little Ducklings nursery in the Church Rooms, the maintenance of the church , 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 17 May 2023, with 26 people present. The minutes were circulated to those who had signed in shortly after the meeting.

A fuller Annual Report, including details of services, groups and volunteer-led activities will be published in time for the APCM in May 2024.

Financial Review:

Total cash received for the year amounted to £188,255 (2022: £146,757) with total payments of £170,009 (2022: £172,960) giving net income for the year of £18,246 (2022: net payments £26,203). The payments during 2023 reflect full payment of the 2023 common fund contributions to the Diocese.

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' of the general fund expenditure. This equated to approximately £69,875 for 2023. The members consider that reserves at this level will ensure that, in the

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2023

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.

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:

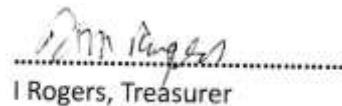
- select suitable accounting policies and then apply them consistently
- observe the methods and principles of the Charities SORP
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to and departures disclosed and 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 1 May 2024
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 YEAR ENDED 31 DECEMBER 2023

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 2023 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: 10 July 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

	Unrestricted £	Restricted £	2023 £	2022 £
Receipts				
Voluntary receipts				
Planned giving	53,426	-	53,426	52,914
Collections	9,169	-	9,169	3,581
Other donations	7,976	38,350	46,326	9,399
Gift Aid recovered	10,683	-	10,683	11,419
Grants	500	500	1,000	3,870
Legacies	2,000	-	2,000	500
	83,754	38,850	122,604	81,683
Income from church activities	6,772	-	6,772	5,404
Lettings and rental	31,813	-	31,813	30,641
Estuary magazine	13,415	-	13,415	16,345
Other fundraising income	8,182	-	8,182	5,477
Insurance claim	-	-	-	2,510
Investment income	4,424	-	4,424	2,515
	148,360	38,850	187,210	144,575
Agency receipts yet to be paid over	1,045	-	1,045	2,182
Total Receipts	149,405	38,850	188,255	146,757
Payments				
Church Activities				
Diocesan parish contribution	65,030	-	65,030	77,604
Mission, service and clergy expenses	11,220	2,614	13,834	11,039
Church utilities and insurance	20,912	-	20,912	12,948
Administration and staffing	21,002	-	21,002	28,041
Repairs and maintenance	2,713	3,776	6,489	13,749
	120,877	6,390	127,267	143,381
Re-ordering project	-	23,928	23,928	13,629
Estuary magazine costs	13,309	-	13,309	11,622
Cost of fundraising	2,834	-	2,834	1,019
Other expenditure	-	-	-	-
	137,020	30,318	167,338	169,651
Agency receipts from prior year paid over	2,671	-	2,671	3,309
Total Payments	139,691	30,318	170,009	172,960
Net receipts/(payments)	9,714	8,532	18,246	(26,203)
Transfers between funds				
Cash funds last year	5,479	35,845	41,324	67,527
Cash Funds this year end	15,193	44,377	59,570	41,324

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

	Unrestricted £	Restricted £	2023 £	2022 £
Cash funds comprise:				
Unrestricted funds:				
Designated fund - Children & families	5,220	-	5,220	4,720
Designated fund – Organ upkeep	1,477	-	1,477	120
Designated fund – Dream Big Project	20,584	-	20,584	-
General fund	(12,088)	-	(12,088)	639
Total unrestricted funds	15,193	-	15,193	5,479
Restricted funds				
Children and families	-	3,527	3,527	6,090
Choir fund	-	-	-	1,287
Dream Big Project	-	14,872	14,872	-
Bells and clock tower upkeep	-	5,626	5,626	6,712
Dishwasher	-	1,751	1,751	1,751
Church fabric	-	18,601	18,601	20,005
Total restricted funds	-	44,377	44,377	35,845
Total cash funds	15,193	44,377	59,570	41,324

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2023

	Unrestricted £	Restricted £	Endowment £	2023 £	2022 £
Cash Funds					
Bank	15,193	44,377	-	59,570	41,324
Cash	-	-	-	-	-
Total Cash Funds	15,193	44,377	-	59,570	41,324
Investments					
Listed investments (at valuation)	80,023	-	8,941	88,964	84,084
Other monetary assets					
Debtors - Fee and letting invoices due	13,720	-	-	13,720	5,368
Gift Aid claim not yet received	4,250	-	-	4,250	1,998
	17,970	-	-	17,970	7,366

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	259	-	-	259	376
Other expenses unpaid at 31 Dec	2,176	354	-	2,530	3,013
Agency fees collected yet to be paid over	1,045	-	-	1,045	2,212
	3,480	354	-	3,834	5,601

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 2023

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 2023**

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
CHURCHWARDEN'S REPORT
YEAR ENDED 31 DECEMBER 2023

I have been very well supported by the PCC and many others for another year. It has been very encouraging to see the Dream Big project taking shape and becoming more of a reality than a dream. This is a wonderful opportunity to make our church a more welcoming and accessible building for all. We are very grateful to everyone who has generously contributed to the fund-raising, at a time when the costs of maintaining and heating the church have risen considerably.

We have been well-supported by Janet, who does all the bookings and Lizzie, who has done a great job on all the safe-guarding documentation. Systems are improving all the time! Many thanks to Ian Rogers, who has really got to grips with the finances.

The usual building checks have been carried out, servicing of the boiler, the fire extinguishers, the lightning conductor and the tower clock has been completed. PAT testing has been completed in both the church and the church rooms.

Various repairs have been completed in the church rooms and we are very grateful to Little Ducklings for some of the up-grading of that building. The practice area for the choir has been much improved with the addition of some lovely cupboards, thanks to Maurice.

The biggest expense on the building in 2023 was repairs to the roof, after a spectacular cascade in the church during the storm in September. It made for a memorable concert!

The approach to the front of the church has been considerably improved and a specified parking area means that the war memorial is better protected and visible. The notice board will be replaced and up-graded. We are very grateful to the Museum for their transformation of the telephone box, (although that is not on church property,) and the area surrounding it. The planters have enhanced the appearance of the street side of the church.

There are so many people, who quietly do their bit to manage the church and who go unthanked. I am giving you heartfelt thanks now!

Gill Yates

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2023

The Trustees present the annual report together with the receipts and payments account of the charity for the year ended 31 December 2023

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. It is a Grade 2* listed building.

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.

Membership

Members of the PCC are either ex officio* or elected by the Annual Parochial Church Meeting. Members can be co-opted, for example if they have not been on the Electoral Roll for the qualifying period.

The following served as members of the PCC during 2023:

Incumbent*: Revd Louise Grace

Associate Priest*: Revd Maggie Stirling Troy

Churchwarden*: Mrs Gill Yates

Lay Representative

on the Deanery Synod*: Mr Patrick Beasley (Resigned 12 October 2023)

Deputy Churchwardens: Dr Chris Buckingham (Resigned 17 May 2023)

Mr Geoff Bateman (Resigned 17 May 2023)

Other Lay PCC members: Dr Keir Bovis (Resigned 24 August 2023)

Dr Jane March-McDonald

Mrs Elizabeth Reed (Resigned 17 May 2023)

Mr Ian Rogers

Dr Min Wild (Resigned 17 May 2023)

Dr P Jakeman

Mr Andrew Griffiths (Co-opted 17 May 2023)

Mr David Baker (Co-opted 17 May 2023, resigned 15

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2023

November 2023)

At the end of the year PCC membership stood at:

Clergy - 2

Ex Officio - 1 (+2 vacancies for Deanery Synod representatives)

Elected and co-opted members - 4 (+ 5 vacancies)

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 2023, but all PCC were engaged in e-mail discussions as necessary.

The Treasurer is in regular contact with the leadership team. He brings a report to each meeting of the PCC so that there is a clear understanding of the church's financial situation. He is supported by a Chartered Accountant who prepares the quarterly and annual accounts.

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

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2023

Review of 2023

2023 was a year of growth and stability, with new members joining the congregation, worshipping with us regularly and bringing new talents. Many thanks are due to our clergy, Louise, Peter and Maggie and all the retired clergy, who give of their time and experience.

Numbers at the morning services have remained steady, the family orientated communion services are growing in strength, and numbers have increased at Evensong. The Songs of Praise during the afternoon of the 5th Sunday of the month has proved popular as have the cakes! The church was, as usual packed for Christmas services. A Lent course and Advent events gave people the opportunity to examine their faith further. A Harvest supper was held for the first time for many years. It was well attended and an enjoyable social get-together.

The choir continues to support services enthusiastically and to make an important contribution to special services, such as during the Coronation weekend. In September, Tony Yates celebrated 50 years as organist and choirmaster and both choir and congregation showed their appreciation for his work over the years.

Thanks to Louise's tireless efforts, Mini-Messy Church is thriving and the new Take 5 group aimed at families with babies and toddlers is loyally attended. These groups bring young families in, introduce the children to church and provide much needed support for family groups, including those with special needs.

There is still mid-week Zoom provision, a boon for those who find it difficult to get to church. Pastoral outreach continues with home communion and visiting when requested. A monthly communion, usually led by Maggie, is now well-established at Watermeadow Grange.

The two PCCs worked well together throughout the year and a pattern has been established of alternating meetings between the two churches, starting with a joint meeting before dividing. This has helped to strengthen the links between our two churches, as do the joint services and shared events. A Parish walk on a lovely summer's day, followed by tea at Peter and Caryl's house was a very enjoyable get-together.

The church continues to be very well-used for baptisms, funerals, weddings, concerts, talks, musical events, the Flower Festival, and Christmas Fayre to name but a few! Outside bookings have provided much needed income, but also highlighted the need for improve facilities. Hence the push to get started with improvements!

Our refreshment team has provided a most important element, welcoming people into our church, particularly after services, but also after other events. Another reason to improve our facilities!

We have continued to support Bread of Life as our current chosen charity. Our thanks go to Elizabeth Reed for managing the food bank at the back of the church and to all who have supported our homeless visitor.

Links with Love Topsham and The Charter Day team have been maintained and strengthened, with St. Margaret's having a presence at many events.

We have also maintained our links with the other churches in Topsham. St. Margaret's, St. Nicholas and Holy

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2023

Cross produced some excellent Lent lunches and raised a considerable sum for their chosen chairites. Our work with Little Ducklings has brought the church within the ambit of a wider range of people, who appreciate the facilities right in the centre of Topsham.

Thanks are due to all who keep the church running, the PCC, the refreshment team, the cleaning team, the flower team, technical experts, maintenance experts, vergers, readers, intercessors, chalice bearers, sacristans, bell-ringers, producers of newsletters, daily reflections, up-keep of our media platform..... There is always room for more volunteers! New approaches and ideas are very welcome.

Without these teams of people who give of their time and energy, St. Margaret' would not be the lively community it is.
Thank you to all.

PCC Meetings

The PCC met formally 5 times between January and December, once on Zoom. The average attendance was 6.

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.

Some additional less formal meetings occurred to discuss options for the development project in terms of the layout of the social area. At one of these the architect was present. These discussions led to a reduced project restricted to installation of toilets and a servery, with the additional discussion of a options for flooring the social area and improving the provision of storage within the church.

Examples of topics addressed by the PCC, in addition to financial matters, included the licence for the Little Ducklings nursery in the Church Rooms, the maintenance of the church , 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 17 May 2023, with 26 people present. The minutes were circulated to those who had signed in shortly after the meeting.

A fuller Annual Report, including details of services, groups and volunteer-led activities will be published in time for the APCM in May 2024.

Financial Review:

Total cash received for the year amounted to £188,255 (2022: £146,757) with total payments of £170,009 (2022: £172,960) giving net income for the year of £18,246 (2022: net payments £26,203). The payments during 2023 reflect full payment of the 2023 common fund contributions to the Diocese.

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' of the general fund expenditure. This equated to approximately £69,875 for 2023. The members consider that reserves at this level will ensure that, in the

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2023

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.

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:

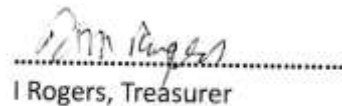
- select suitable accounting policies and then apply them consistently
- observe the methods and principles of the Charities SORP
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to and departures disclosed and 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 1 May 2024
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 YEAR ENDED 31 DECEMBER 2023**

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 2023 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: 10 July 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

	Unrestricted £	Restricted £	2023 £	2022 £
Receipts				
Voluntary receipts				
Planned giving	53,426	-	53,426	52,914
Collections	9,169	-	9,169	3,581
Other donations	7,976	38,350	46,326	9,399
Gift Aid recovered	10,683	-	10,683	11,419
Grants	500	500	1,000	3,870
Legacies	2,000	-	2,000	500
	83,754	38,850	122,604	81,683
Income from church activities	6,772	-	6,772	5,404
Lettings and rental	31,813	-	31,813	30,641
Estuary magazine	13,415	-	13,415	16,345
Other fundraising income	8,182	-	8,182	5,477
Insurance claim	-	-	-	2,510
Investment income	4,424	-	4,424	2,515
	148,360	38,850	187,210	144,575
Agency receipts yet to be paid over	1,045	-	1,045	2,182
Total Receipts	149,405	38,850	188,255	146,757
Payments				
Church Activities				
Diocesan parish contribution	65,030	-	65,030	77,604
Mission, service and clergy expenses	11,220	2,614	13,834	11,039
Church utilities and insurance	20,912	-	20,912	12,948
Administration and staffing	21,002	-	21,002	28,041
Repairs and maintenance	2,713	3,776	6,489	13,749
	120,877	6,390	127,267	143,381
Re-ordering project	-	23,928	23,928	13,629
Estuary magazine costs	13,309	-	13,309	11,622
Cost of fundraising	2,834	-	2,834	1,019
Other expenditure	-	-	-	-
	137,020	30,318	167,338	169,651
Agency receipts from prior year paid over	2,671	-	2,671	3,309
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Unrestricted funds:				
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General fund	(12,088)	-	(12,088)	639
Total unrestricted funds	15,193	-	15,193	5,479
Restricted funds				
Children and families	-	3,527	3,527	6,090
Choir fund	-	-	-	1,287
Dream Big Project	-	14,872	14,872	-
Bells and clock tower upkeep	-	5,626	5,626	6,712
Dishwasher	-	1,751	1,751	1,751
Church fabric	-	18,601	18,601	20,005
Total restricted funds	-	44,377	44,377	35,845
Total cash funds	15,193	44,377	59,570	41,324

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARGARET, TOPSHAM
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2023

	Unrestricted £	Restricted £	Endowment £	2023 £	2022 £
Cash Funds					
Bank	15,193	44,377	-	59,570	41,324
Cash	-	-	-	-	-
Total Cash Funds	15,193	44,377	-	59,570	41,324
Investments					
Listed investments (at valuation)	80,023	-	8,941	88,964	84,084
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	17,970	-	-	17,970	7,366

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	3,480	354	-	3,834	5,601

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