

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WHITNASH

England & Wales · Charity number 1128890

Details

Status Registered

Legal form Previously excepted

Registered 2009-03-30

Register [View on the Charity Commission register](#)

Contact

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Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: Religious activities

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Warwickshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£186,774	£165,233	-	-
2023-12-31	£158,211	£158,511	-	-
2022-12-31	£158,724	£171,173	-	-
2021-12-31	£152,208	£207,054	-	-
2020-12-31	£198,402	£211,175	-	-

Trustees

Name	Role	Appointed
Rev Benjamin William Cook	Chair	2023-04-19
Adrian Barton		2019-04-28
Alison Griggs		2024-04-28
Barbara Stafford		2022-03-27
Janet Thomas		2022-03-27
Joel Rowles		2024-04-28
Julia Elizabeth Louise Davies		2018-04-27
KENNETH HENRY BENSON		2024-04-28
Lyndsey Edmonds		2019-04-28
Madeleine Hill		2020-10-18
Matthew Goodwin		2024-04-28
Matthew John Simms		2022-03-27
Rev Stephen Davies		2020-10-18

Accounts



St Margaret's Church Whitnash and Parochial Church Council of the Ecclesiastical Parish of Whitnash Registered Charity 1128890

www.smcw.org

Annual Report 2024 (1 January 2024 to 31 December 2024)

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APCM report – year end 31 December 2024
St Margaret's Whitnash

The Members of the Parochial Church Council (the 'PCC'), who are the charity's trustees for the purposes of charity law, have pleasure in presenting their report together with the financial statements for the year. St Margaret's Whitnash Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent in the ecclesiastical parish, Rev. Ben Cook, to further the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the church's properties.

Rectors report

I think I am finally shedding the 'are you the new vicar?' question that I constantly heard during 2023! My family and I feel even more settled and so happy here in Whitnash. Your encouragement and prayers have made all the difference – thank you.

2024 has been a significant year of growth for St Margaret's church. We have grown not only in number but also in our rootedness in Jesus. Through prayer, worship, bible study and fellowship, our church has seen an increase in faith, answers to prayer as well as bums on seats! The year began with the exciting 'soft' launch of Connect at 4pm. The team began meeting in the church centre in January before officially launching at Easter. Connect has gone from strength to strength, growing in number and worshipping Jesus together every Sunday afternoon. The Connect at 4pm core team (Hampson's and the Goodwin's) are an asset to our church and a joy to work alongside in mission and outreach to our parish.

Our church has enjoyed some fantastic preaching from our ministry team. In 2024 we studied prayer, John's gospel, Ezekiel, Proverbs, Ephesians and the book of Mark. A huge thank you to our preachers, leaders, intercessor leaders and our worship team, which has continued to grow, adding young people to the rota as well as more adults. We also hosted 24 hours of prayer in the lead up to the general election.



Our youth and children's work also developed in 2024. We started a new youth bible study group called 'Satellites' alongside the existing 'Launchpad'. These groups meet on Thursday evenings at the Rectory for fun, games, Bible study and biscuits. Our Sunday morning children work has gone from strength to strength. Flames and Rockets now requires three leaders due to the number of young people attending. A big thanks to the amazing team who keep those groups fun and interesting for all! The light party was a roaring success again – this time we filled the church with guests, who all heard the good news of the gospel – Jesus is the light of the world.

The social team are a joy to work with, and the team organised some amazing events over the year. From the quiz night in January to the women's breakfast in February, Rob Halligan in May, men's breakfast in June, a summer concert and coffee morning in July, Harvest lunch in October and of course the infamous Beetle Drive in November! The boardgame café is also growing with around 30-40 people in regular attendance.

On 30th June we celebrated the ordination of Revd Rolene Cort at Coventry Cathedral. It was a fantastic service and a real honour to stand with Rolene as she became a Reverend. Rolene has had a fantastic first year as curate at St Margaret's. Rolene has arranged regular communion visits to Cherry Tree Lodge as well as organising the excellent Bereavement Journey course. She has also started Monday morning prayer at church, helped to lead the Alpha course and been a fantastic addition to the staff team.

The church was also jubilant on 14th September as we celebrated Barbara Stafford being licensed as a lay minister at the cathedral (even if she was given the wrong scarf!). It was lovely to be with so many members of church as we witnessed years and years of hard work and servant leadership being recognised and honoured.

Thursday morning communion continues to be a friendly and welcoming service with 25-30 people in regular attendance, and our Sunday morning congregation has also seen growth. In 2024 we had 4 baptisms and 2 weddings.

Our funeral ministry continues to be an important part of our church life in the local community. In 2024 we hosted 19 funerals and 6 ashes interments, helping families to come to terms with their loss and sharing the peace of Christ through pastoral visits.



Our presence at local schools is also thriving. At St Margaret's school we are regularly invited to lead collective worship, as well as the fantastic Beacons team who lead sessions every Monday after school. I also help to lead a prayer group who pray for the school every Monday morning and provide treats for the staff team. We also hosted important seasonal services for the school; Easter, Year 6 leavers, harvest and Christmas. Revd Rolene has joined me as foundation governors at Briar Hill and St Margarets school which is real privilege.

Our remembrance service was reimagined in 2024. We hosted the whole service outside and encouraged everyone present to come into church afterwards for soup and hot drinks. This was a great success and something we will be continuing in the future.

Christmas at St Margaret's is always special and in 2024 we saw even more people through our doors than ever before. Our carol service was well attended, as well as our revamped Christingle service, midnight communion, Quiet Christmas and carols in the pubs! I want to draw particular attention to our all-age crib service. This was a brand-new service (at least for quite a while), and we had no idea if anyone would turn up! I am so glad to say that church was packed out to celebrate the birth of Jesus with plenty of funny costumes, all age worship and chocolate!

Our pastoral care team continues to visit the sick and the housebound. This small team of dedicated Christians bring hope and love to the people they visit and are an integral part of the work of St Margaret's – thank you – you know who you are!

On the back of our new website launched in 2023, we revealed our new church logo in 2024. I hope it is liked by all; I am very pleased with how it came out; I think it communicates our rich history as well as a bright future. I want to thank everyone who has supported me (and challenged me!) over the last few years. To the staff team and PCC, a special thank you for all that you do – I am so excited about what God is going to do through us here in Whitnash and beyond!

God bless you all.

Revd. Ben Cook

Rector



Curate's report July to April 2025

It was a real joy to be welcomed by St Margaret's in July as curate. Then straight into a 24/7 prayer day and PCC away day in the first week of being here! Thank you for your warm welcome to Steve and myself.

It has been great meeting different members of St. Margaret's (which is ongoing) and the wider community and learning about various activities and ministries. I have spoken at some of these ministries or simply enjoyed participating in them. I am so grateful to the leadership team here for their welcome, teaching and their encouragement. Being part of and celebrating Sunday services, Thursday morning BCP (Book of Common Prayer) Holy Communion services, Connect@4, festivals and special services such as the Light Party, Remembrance Service, Christmas, Ash Wednesday and Easter services have been rich sources of learning and blessing.

Leading and being part of a church community involves such a variety of commitments and ministries – here's a flavour of some of the groups of people I have the privilege of meeting/facilitating/touching base with:

Attending PCC meetings, Churchyard meetings (Understanding regulations, Garden of Remembrance planning and discussions, supporting bereaved families), Buildings Team and work days, Mother's Union, Golden Circle, pastoral care, joining with the home communion team from time to time, facilitating at Alpha, St Margaret's Circle, leafleting and prayer walks, coordinating Accessible Social Walks, leading Residential Care communion services at Cherry Tree Lodge once a month, leading weekly Monday Morning prayer and being involved on other events St Margaret's puts on. It has been a very real privilege assisting and officiating at funerals, walking alongside those who are grieving as well as the joy of preparing for weddings and baptisms. Some weeks can be a real rollercoaster.

Alongside the above is also our curacy training with everything from Mental Health First Aid, legal requirements we need to be aware of, education, intercultural inclusion to new worshipping communities with reflections and assignments.



As well as getting to know the church community I have also had the joy of beginning to get to know the school community of St Margaret's Junior school and Briar Hill infant school – taking Collective Worship services at school, organising the Easter Experience with Crossteach, and being part of the school Easter service hearing the children retell the events of Easter so well and being able to enjoy their amazing singing!! As a Foundation governor I also attend Governor meetings, QEC meetings and am now learning more about SIAMS from a Foundation Governor perspective.

As the Bereavement Journey course was new to St Margaret's Church I have included the report sent to PCC in February here:

The Bereavement Journey Course

The course ran from 16 October to 27 November on Wednesday evenings from 7.30-9.30pm in the Chapter House. We had a team of wonderful leaders in Ele, Janet, Brian, Janet and Janet M, supporting Rolene with welcome and as group facilitators. There was a separate team facilitating with refreshments: Julie, Eileen, Yvonne and Hilary. Rolene is very grateful for their support in running the course and for all who were praying for those who attended.

Sixteen people attended the course, and the majority of people attended the final optional evening on issues of faith and bereavement. Everyone obtained a booklet which cost £4 each.

To run the course, we must be registered by TBJC and have a registered counsellor who is willing to be a reference point to the course host. Again, my thanks go to Lyn Smailes who agreed to do this and is happy to continue in this capacity. The group was very supportive of one another and even though people are close, new people felt very welcomed and safe in sharing their grief quite quickly. It was a safe space for people to articulate their feelings and struggles in addition to the helpful course material that was being taught and explored each week. For some, real healing took place during the course and most of the group attended The Quiet Christmas Service. There was a very real sense of love and being upheld by one another in the group.



There is a Bereavement Friendly Church charter that TBJC make available which we could explore as a church enabling churches to be Bereavement Journey aware and being a helpful signposting resource. We may also explore the possibility of a Bereavement Friendship/care group going forward. We are running the next course from 3 June to 15 July on Tuesday evenings from 7-9pm.

Psalm 127:1 says, 'Unless the Lord builds the house, those who build it labour in vain, unless the Lord watches over the city, the watchman stays awake in vain.' As we serve, whether in church or in the city, let's offer everything we do in prayer to the Lord, we ask the Lord for His leading, His strength and His power to lead and serve our families, one another, in our workplaces and our community with His love and wisdom. May the God of hope and resurrection strengthen me (us) to be faithful to His calling and purposes in challenging times.

Revd. Rolene Cort
Curate



Our PCC Annual Report 2024

2024 was a year of significant changes in the PCC. In April, a number of influential and much-loved PCC members announced their intention to serve St Margaret's in different ways after the APCM. Simon Greaves announced his plan to move from life as a churchwarden to concentrate his considerable energies on both the Church building Conservation and Churchyard development projects. Lisa Fincken was able to hand over her diligent care of our finances to Kenny Benson. Matt Simms stood down from being a very capable PCC Secretary, Esther Brown transferred her wisdom from the PCC to ministry in the Music Group and helping us to see the Mission field through Open Doors; and Rich Babbington stood down to concentrate on his golf swing (only kidding Babbo, we miss you and are so grateful to God for your healing).

At the APCM we were delighted to welcome Alison Griggs, Joel Rowles and Kenny Benson with our new Curate Rolene Cort joining us from the summer- we are grateful to the Lord Jesus that we have benefitted hugely from their wisdom across the year.

Throughout 2024 the PCC met 5 times with Ben as Chair, setting a clear vision to discuss and make decisions on the life of the church. The agreed vision is.

"The PCC is a group of people who, with the Rector, oversee the life of the church to ensure we are focused on what the Lord Jesus wants us to do. We aim to seek God's will, work well together, reflect our values and take action for the future."

In July we met at an 'away day' at our Church Centre to discuss the future vision of the church, which resulted in our new Vision document and has seen significant changes such as the 'Loving Whitnash' leaflet, the formation of the renewed Social Committee, an increased concentration on Safeguarding and a set of new policy documents and commitments. These have included specific policies now available on the revamped website,



including Baptism, Communion, Electoral Roll, Pastoral Care, PCC working practices and Safeguarding.

My thanks to all of our brothers and sisters who serve the Lord Jesus in His work of building His church here to His glory. I hope that they share my conviction that as we are part of the PCC as a spiritual body, we sense the privilege so well expressed by the BCP – ‘In whose service is perfect freedom’.

Sola Deo gloria.

Steve Davies

PCC secretary

Our PCC members

- Rector Revd. Ben Cook (Chair)
- Assistant Minister Revd. Steve Davies
- Curate Revd. Rolene Cort (from July)
- Church Wardens Adrian Barton (throughout) and Simon Greaves (who stood down in July but was co-opted thereafter)
- Secretary Matt Simms until April, thereafter Steve Davies
- Treasurer Kenny Benson
- Electoral roll officer Julia Davies
- Deanery Synod representatives Esther Brown until April, thereafter Matt Goodwin and Matt Simms throughout
- Safeguarding Officer Lyndsey Edmonds
- Other members Rich Babbington until April, Shirley Simms, Barbara Stafford, Janet Thomas, Maddy Hill: Alison Griggs and Joel Rowles from April.



Our Safeguarding

St Margaret's Church takes the safeguarding of children and vulnerable adults seriously and has adopted the recommended safeguarding policy from the Coventry Diocese which reflects recent legislative changes. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). A copy of the Parish Safeguarding statement can be found on the parish website which is available here: www.smcw.org

The PCC is the legal body responsible for safeguarding and the risk of liability rests with the PCC and the Church Insurers. The implementation of this important policy impacts how we work as a church and due to its nature is not negotiable.

Over the last year or so, the PCC has worked through and completed the online Parish Safeguarding dashboard and completing the Parish Safeguarding Action Plan to ensure that we are fully compliant with all current legislation. We have obtained level two and three. The PCC is updated on progress at each of its meetings and is grateful that all those involved in church activities have completed a confidential declaration form, with all PCC members, Sunday School leaders and staff being DBS checked.

We are now working at introducing further policies and guidance to develop safeguarding at St Margaret's from the minimum requirements towards the best practise as recommended by the diocese.

If there are any questions or concerns about safeguarding in the parish then contact either of us, we would be happy to chat with you.

Sue Clifford and Lyndsey Edmonds
PCC Safeguarding Officers



Connect@4pm

This time last year, Connect@4pm didn't exist! We launched at Easter 2024 with a simple vision: to create an informal, intergenerational space where people of all ages could connect with God and one another. We gather every Sunday afternoon at 4pm in the St Margaret's Centre, following a rhythm built around the 5 Ws – Welcome, Worship, Word, Wonder and Whisper. Each week we explore a Bible passage (Word) through a 10-minute talk, followed by around 15 minutes of further exploration (Wonder) using creative and interactive zones throughout the Centre, finishing with prayer (Whisper). Some highlights of response zones include an Act Zone (where we've re-enacted everything from the empty tomb to the crossing of the Red Sea), Prayer Trails, a Silent Worship Disco, Craft and Sensory Zones, and Discussion Corners. We try to make sure that there's something for everyone – young or old, reflective or energetic, quiet or chatty.

Over the last 12 months, we've journeyed through Mark's Gospel, taken a deep dive into the Creation story, followed the trail of bread through the Bible, and explored the meaning and power of baptism. We also really enjoyed singing carols on the green by the Bulldog and helping lead the Christingle service. We've made some practical improvements as well – from installing sound insulation and a projector at the Centre to trialling new formats and activities (thank you to the very brave guinea pigs who let us test out ideas on them!). One of the most exciting things has been seeing people come along from the local area – some walking past and deciding to step in, others brought by friends. We've had people of all ages, backgrounds and abilities take part, averaging around 25 people a week, and we've seen real spiritual growth, connection, and joy.

Huge thanks go to Cathy for her extensive encouragement and support, with particular thanks also to Lyndsey and family for journeying with us in the early days. Thanks also to Esther, Alison and Maddy who have been very intentional in their support over the last 12 months.

But we also need to be honest – we need help. At the moment, this service is being carried almost entirely by two families, doing everything from preaching and leading, welcoming, setting up and clearing away, leading worship, cooking meals for 30 people every week, running children's



activities, dealing with safeguarding, and feeding whoever turns up in need. It's a joy, but it's not sustainable without more support. If you've ever wondered whether there might be a place for you to serve – this, is it. We need you. Whether it's helping with food, lending a hand with setup or refreshments, offering to pray with someone, or simply turning up at 4pm to be a welcoming face – every bit of help makes a huge difference. If God is prompting you to get involved in any way, please come and chat to us. You don't need to have it all figured out – just showing up at 4pm is a brilliant start. Thank you for your prayers, your presence, and your partnership. Here's to another year of growing together in faith, friendship and fun.

Matthew Goodwin – Connect@4pm



Our Electoral Roll

We have 100 on the electoral roll, with 32 outside the parish.

Julia Davies
Electoral Roll Officer

Our staff

Operations Manager: Jay Bahi

Jay works full time in the office managing the day to day running of the Church, Chapter House, Church Centre as well as being a point of contact for Hawkesford's Agents for our properties.

Caretaker: Roger Barber has been a great help over the last year helping, doing odd jobs for us as & when needed, as well as opening and closing the chapter house and church centre for various meetings.

Our Prayers

We meet at varying times during the week and monthly, generally in small groups to pray together for Our World: Our Church and ourselves, through home groups and at other times.

Rev. Rolene Cort has also started a weekly prayer group that meets in the Church on Monday mornings.



ST MARGARET'S
WHITNASH

Our Services

Regular Weekly Services are now:

Sunday

10:00am Informal Worship - A family-friendly service with creche and children's groups (except during school holidays). Holy Communion is held on the 2nd Sunday. Music led by the music group. The service typically lasts about 1 hour and is followed by coffee and biscuits in the Chapter House. Sunday school is held on the 1st, 2nd and 4th Sundays.

4pm – Connect@4pm meet at St Margaret's Church Centre every Sunday. Connect@4pm offers an alternative to our 10am service, and aims to provide an accessible, intergenerational worship space where individuals can explore faith in a welcoming environment. This service is structured around the "5Ws" – Welcome, Worship, Word (a Bible reading and short talk), Wonder (a time for response), and Whisper (prayer). The service lasts about 50-60 minutes and is followed by a shared meal for anyone who is hungry. The aim is always that there is something to engage everyone in their faith journey, whatever their age or ability level.

Thursday

10:30am Holy Communion- A short service of Holy Communion (using Book of Common Prayer), typically lasting about 40 minutes.



Children's work

We have a children's work team that meets once a term to plan and pray. The church has funded access to 'energize', an online resource to help plan Sunday school sessions. The team has found this resource very helpful. We have two groups that meet on a Sunday: Flames and Rockets. Flames is for children in Reception to KS1 and Rockets for KS2, however these groups meet in the same location (chapter house), and the group leaders simply plan different activities to suit whoever turns up! These groups are growing well, and we now have three leaders to manage Flames and Rockets due to the number of young people attending.

We hosted a light party in October 2024; this was a brilliant event with lots of children and parents in attendance. A big thank you to the children's team for helping with the event and to Thrive for bringing their puppet show.

Music Group

Worship on Sundays remains a vital part of our church life. Through our music, we aim not only to bless those who attend but also to draw hearts closer to God. Our services continue to feature a rich blend of traditional hymns and contemporary worship songs, allowing everyone to connect in their own way. It has been especially wonderful that the young people are wanting to be part of the music team and join us in the All-Age Services.

We are also delighted to support *Connect @4pm* once a month. As the music team continues to grow, we look forward to increasing our involvement and offering support more regularly. We give thanks to God for all He is doing through worship in our community.

Alison Griggs



Our Evangelism

Over the past year, we have continued to seek ways to share the love of Christ with our wider community through a variety of outreach events. These activities have been designed not only to offer hospitality and fellowship but also to gently introduce the Christian message to those who may not have a regular connection with church. Below is a summary of the work carried out through events:

Games Café

Rob Halligan concert

Summer concert

4 Church and Churchyard volunteer mornings

Beetle Drive

Coffee Morning

Men's and Women's Breakfasts

Light Party

Crib service

We give thanks for all who have participated in or helped to organise these events. They have each played a part in our on-going mission to reach out. As we move forward, we remain committed to deepening our presence in the community, creating space for genuine relationships, and continuing to share the hope we have in Christ.

Mission Support

At last year's AGM we decided to support four missions:

CORD

Open Doors

Thrive

Flourish

Each service news sheet has a paragraph from one of the missions, encouraging us to pray for specific provisions.



Our Schools

Our presence at local schools is thriving, at St Margaret's school our clergy are regularly invited to lead collective worship. Revd. Ben also helps to lead a prayer group who pray for the school every Monday morning and provide treats for the staff team. We host important seasonal services for the school; Easter, Year 6 leavers, Harvest and Christmas, in Church.

Beacons after school club:

This after school club meets on Monday afternoons in St. Margaret's C.E. Junior School. It is open to all members of the school. There are volunteers from St. Margaret's Church who meet to plan for the Term around a theme, then produce/purchase the resources, and refreshments for each week, before setting up and running the club every Monday afternoon. Each session lasts one hour. The children have all grown in confidence and wisdom. They love coming to this group.

Our Groups

Mother's Union

Our meetings always involve prayer, followed by an activity or a guest speaker. The raffle helps to raise funds for our branch and for MU projects. There is a greetings card stall, where orders can be taken from members for items within the MU catalogue. New people have found a welcome among us. We were sad to lose former member, Beryl Robbins, who died during the year. Several of our members were able to attend her memorial service at St Mark's. Our Holy Week Communion, in March, was led by the Revd. Alister Mort. Elizabeth Penlington shared her faith/life story with us, and Olivia Bowskill gave us an insight into Myton Hospice's huge range of support.



June saw the wonderful Summer Lunch, thanks to Lynn Barber, and in July we enjoyed a Cream Tea at 'Blenz'; both social occasions were much enjoyed. In September, Revd. Rolene Cort, our curate, came to speak to us on 'Prayer', and we were pleased to welcome her again at the Carol Service, where she led a reflection, during the approach to Christmas. Karen Morris gave us a talk about the MU homeless project in Coventry, and we look forward to an update from Paul in 2025. Sylvia Taylor provided Christmas Crafts in November, and in January, we learned about a Refuge for Women in Azerbaijan. Mandy Williams and her husband have worked on this project over many years. As we look ahead to the coming year, we are glad to welcome new members and guests, and hope that all will enjoy meeting together, praying together and supporting the work of the MU worldwide. During the year, we have been able to give donations to 'Myton Hospice', 'MU Homeless Project', 'Azerbaijan Refuge' and we have continued to provide Christmas gifts for 'Coffee Tots'. In addition, we have supported St. Margaret's with a contribution towards the heating, and the provision of free sanitary items for women and girls who visit our church.

Finally, I would like to thank all of the committee for their unfailing support, whether that is through providing refreshments, selling cards, selling raffle tickets, welcoming people, or visiting with flowers and cards for special occasions, or in the event of illness.

Cathy Shearn – MU leader

St Margaret's Circle

Well in 1985 when I took over from Gill Browning as Leader, I would never have dreamed I'd still be doing it in 2025!

Now this is repetitive but so true so I make no apologies for saying it again – SMC continues to thrive, and I am pleased to report that we have new members joining us all the time and often guests join us too, even men are invited when it is a topic they might enjoy! We try to offer a varied programme



of speakers and topics, some light-hearted, others more serious, to suit everyone, which are usually enjoyed by all. There has been excellent attendance at most of the meetings during the past year, which is very encouraging. There continues to be a real sense of fellowship within the group, which is demonstrated by the members enjoying friendship, support and love for each other. SMC is an outreach group, and our aim is to welcome ladies of any age, colour, creed or status, promoting the Christian message by our actions, but always without any pressure. Here's what we've been doing,

April 2024: Our AGM and our then "new" Rector Ben gave us an insight on his life so far and how he ended up at St Margaret's in Whitnash! Very frank, honest and enjoyable – he's a lovely boy! We were also pleased to donate towards Church flowers and use of the Chapter House.

April 29th: This meeting replaced our usually May meeting due to the bank holiday dates, our speaker was Sue Drage talking about "Recycling but not as you know it" she showed us how to make amazing things out of our rubbish! Woven plastic bags etc!

June 2024: Our good friend Barry Franklin returned with a new talk about the Old Leamington slums and how they were eventually eradicated. Barry is always a fountain of knowledge and, particularly for those of us born and bred in Leamington, it was very interesting. Also, in June we took part in, but didn't win, the Ladies Quiz – what a surprise!

July 2024: After a lot of requests to go back to a full Summer Outing, a good number of us enjoyed a brilliant day in Liverpool, the 2nd time we've been but still lots to see and do! Unfortunately, one of our ladies had a bad fall (no – not because of too much alcohol before you ask!) but luckily, she didn't have to stay as paramedics allowed her home.

August 2024: No Meeting.

September 2024: Back after the summer break to a talk about Canal Hotel Boating given by Barry Watson who owned and worked in that business for many years, my word he had some tales to tell! Jolly hard work too!



October 2024: Our annual skittles evening at Whitnash Club with a delicious fish and chip supper as usual.

November 2024: Our very own Yvonne Brown gave us a wonderful talk and demo about her amazing Antique Buttons collection, there were hundreds of them and all had a story.

December 2024: Our Christmas Party was well attended this year. A great deal of hot punch, cheese and wine was consumed, and we were well entertained by Des and The Scutters musical trio. A fantastic evening, so much so that I have booked them for 2025!

The Christmas Elf decided to pop in after all to distribute our bran tub gifts – getting a bit old now you now!

Into 2025 and we again had a Beetle Drive in January which was a lot of fun, a surplus Christmas Gift raffle, a wonderful selection which found a new home elsewhere.

February 2025: “An Encounter with Flanders and Swann” by Trevor Langley, everything to know about this duo from back in the day. We enjoyed singing Mud Glorious Mud – some of us remember it from the first-time round!

March 2025: We welcomed Dogs for Good (previously Dogs for the Disabled) who we hadn't had for a long time, it was good to get up to date with their wonderful work, and we had a real live dog in training too!

Some of us took part in The World Day of Prayer service held on the 7th of March 2025, held at the Whitnash Methodist Church this year, written by ladies of The Cook Islands. It was a joyful and uplifting service. The 2026 service will be at St Jospeh's RC Church.

To conclude, it's been another great year, and as always, helped by my committee and other. My heartfelt thanks to all those for their love, support and unstinting loyalty, and for keeping our group going, especially during these difficult times when other groups are folding. Thank you all so much for your continued support and especially over my 40 years as leader. May God bless you all.

Lynn Barber, Leader St. Margaret's Circle.



Our Pastoral Care

Visiting Teams take Home Communion to our elderly St Margaret's Church friends who cannot now attend Church on their own. A big thank you to our team who bring hope and love to the people they visit and are an integral part of the work of St Margaret's.

Hospitality

For many years we have served tea/coffee/biscuits after the 10am Sunday services, and now after the 10.30am Thursday services. where we can chat, enjoy fellowship, and get to welcome any newcomers. This has been possible because of the fantastic team we have who take turns to serve in the kitchen. At times those on the rota have been under pressure with the volume of 'customers' which in a way has been very positive! We would love to have more people to join the team, so that we can space out the duties, and not expect too much of the willing volunteers. When I was preparing the summer rota, I was despairing because we were very short of people to help with tea and coffee and, after praying, we had four offers of help – and of course the male clergy, not to be left out, stepped up to serve on Mothering Sunday! Thank you everyone who has played a part in helping serve refreshments, especially when life in the kitchen has needed support. You are all very much appreciated! Please let me know if you would like to share in the tea and coffee ministry!

Sides persons/Welcomers

One of the most important jobs in our church is being a Sidesperson/Welcomer, and we would love to have more volunteers to join the team. They are often the first contact a person has coming into church, and to be greeted and welcomed is huge, particularly for someone coming for the first time, or visiting. A warm welcome might well encourage them to come back! We currently have *nine on the rota, and some of these have other roles in the church. As well as welcoming people, there are a few



simple tasks before and after services, to keep people comfortable, and the church tidy. (There is a laminated sheet at the back of church giving details.) Thank you to the Team who willingly give their time to this vital ministry, and to those of you who might be considering it.

*Roger Barber, Maureen Allen, Marion Powell, Anne Horsley, Ros Wood, Shirley Simms, Julia Davies, Sue Clifford, Benjamin Edmonds

Pauline Walden (Duty Rota organiser)

Our Communications

We currently communicate with the congregation and community through a variety of methods. A newsletter, our website and social media.

Newsletter

Our newsletter is produced fortnightly and covers service information, prayer requests and important notices. The notice sheet can be emailed to you if you wish please contact Jay in the office to be added to the mailing list.

Facebook

There is a Facebook page, which is run by Church staff. We also have an Instagram page. These are primarily used to provide an outward face of our church on these platforms. We are now posting more often and connecting with people in the wider community to provide details of Church services and various activities which we hope encourage people to get involved.

Website

Our website www.smcw.org details how to contact leaders and staff members of the church, what's on, service times and much more. It also has an online copy of newsletter available.

Thank you to all who have worked so hard to ensure that we communicate with each other and the outside world as well as possible.



Churchwarden's Report

First of all may I say on behalf of the congregation here at St Margarets our heartfelt condolences to Ben our Rector whose Dad sadly passed away just over a week ago. To lose your parent, even if it is expected, is a great shock, but I know along with the members here at St Margarets, that he is now with the Lord and at peace and pain free. God Bless the whole Cook family.

The past 12 months here at St Margarets has, I believe have been a foundation year for our Rector Ben. Ben has introduced over the year some major changes to the structure of the running of the church.

Leadership Team – Ben has now been in office 2 years .. I think He has settled in well and has grown the Church in many ways. With regards to the leadership team Ben is ably supported by Steve, Rolene, Barbara and Matt, we have all had the pleasure in watching these people grow in their faith and being able to spread the word through the services and chats we all have with them. It is with great pride that St Margaret's has again been able to encourage and support people like Rolene, Matt and Barbara through their journeys of faith.

PCC – The PCC is now structured differently to before. The major change being the split of the Buildings and Finance group into 2 separate groups. The buildings group although ably led by Ben has been supported by Simon Greaves, Simon has, as he has always done, put his heart into the church supporting Ben on such things as additional services and the Churchyard. Simon to his credit has also staged working party days at both the church and the Churchyard.

The major projects have taken a bit of a back seat but this is mainly due to getting 'Ducks in a line', and no doubt the project next year will see some movement forward. The finance group is sometimes depressing and sometimes exciting. Depressing in the fact there is never enough money to carry out the projects we want to but then exciting because when there is a need the generosity of the congregation is second to none. Setting the budget this year was difficult as in effect we had to approve a deficit budget of approximately - £20k, with this we have took a leap of faith and with the Lords help at the end of the year it will balance. My thanks go to our treasurer Kenny.



The Office – St Margarets would not run without the office. Jay has done yet another wonderful job in running the office, with organising funerals, weddings and the letting out of our assets. Her job is constantly evolving so her job description is always changing but Jay has taken all this change in her stride, so my thanks go to Jay.

Safeguarding – It is a sign of our times and a way that gets the devil into our lives straying us from the righteous path. This is one of the most important volunteer posts in our church. So I would like to give our Church's and my thanks to Lyndsey for doing such a wonderful job with such an important yet thankless position.

Music – The Music at Church has evolved and there are several different 'forms' with Sue, Alison and Hannah all taking a chance to lead. In my opinion it is a shame that the Organ does not get used during Sunday services, so perhaps this is something to look at in the future. My thanks go to Tom and the verger team, mainly Eileen, for their much appreciated work at funerals and weddings.

Sound Desk – This seems, well actually, seemed to be the job that no one wanted, Matthew has done a sterling job over the years being there virtually every Sunday, but now it is great to see Noel back in the flock and also Steve Cort giving a hand.

We are currently looking forward to a whole new sound system courtesy of a grateful legacy, this should both hopefully improve sound and vision.

Giving – Our Church has always been generous when the need has arisen for a project whether it's the Light Party or Ukraine the congregation have stepped up. But we must remember the day to day running costs of the church rises day to day.

Stepping up – Our Church is not alone in this position and a lot of what the church does is down to volunteering, whether it is the sound desk, organizing the Sidesperson rota or preparing and reading prayers, we always need help so if you can get involved that little more then please do.

There are so many other aspects to our church, in fact too many to mention, like home groups and taking communion to the elderly, my thanks go to all the members of our church for making this place so special.

Cllr Adrian Barton - Churchwarden



BUILDING TEAM REPORT FOR 2024/25

The members of the building team are Ben, Rolene, Joel Rowles, Brian Thomas, Steve Cort and Simon Greaves. Adrian Smith was a member until he moved away in December. The team have formally met on three occasions since the 2024 APCM.

MAIN CHURCH BUILDING

No significant works were carried out on the structure and fabric of the church in the reporting period other than general maintenance.

Adrian and his team of volunteers completed the works to improve the church heating system.

The stained-glass window between the Chapter House foyer and the chancel was damaged. A quotation to repair it was received and this has been issued to the Diocese for archdeacon approval. A response was recently received and approval given subject to issue of a detailed method statement.

We held volunteer mornings to work in the church on 9 th November, 30 th November and 29 th March. Much work was completed including tidying up and re-organising the vestries and storage cupboards. We take this opportunity to thank all those who came along to help and Lynn and Roger for the refreshments.

A number of faults have arisen with our audio-visual systems in the church. We therefore obtained three quotations to resolve them. The PCC agreed on their preferred quotation and a submission for a faculty to carry out the work was applied for. We anticipate the faculty will be issued this month and the work will then commence immediately after. We have been blessed with a legacy to pay for this work. The only progress made on the project to restore Rose window and the chancel east gable has been in the raising of further funds. The biggest success for fund raising was on 12 th and 13 th July with the evening concert and coffee morning.

The church organ received a full service in June 2024 and January 2025.



CHAPTER HOUSE

General maintenance work has taken place throughout the reporting period. The church office was formed on the ground floor in the old creche room with much of the work completed by the Building Team.

The fire escape door is in a poor state of repair and options to replace or repair have been incorporated into the scope of the main conservation project.

CLOSED CHURCHYARD

The churchyard surrounding the church is closed and therefore maintained by Warwick District Council. There is nothing significant to report from the 2024/25 although the building team have recognized that the condition of the two sets of gates have deteriorated. Budget quotations for repair and replacement have been obtained but this work is not budgeted for in the near future. Our neighbours have expressed concern over the condition of the cedar tree next to the tower. Two more branches have broken away from it in the last two weeks. Communication with Warwick District Council is ongoing. There was one interment of ashes in an existing plot in the period.

CHURCHYARD EXTENSION

The churchyard committee formally met in September, October and February. A key task for the Committee was to develop a Parish Churchyard Policy. This policy would first require approval from the PCC before being submitted to the Chancellor to obtain a faculty. The document was well progressed and almost ready for submission when the Diocese announced that the new Churchyard Regulations 2025 would come into force on 20th April 2025. The committee therefore decided to review the new regulations in detail before deciding on the contents and format of a revised Parish Churchyard Policy. The Committee also developed proposals for a Garden Of Remembrance to be formed within the churchyard. Written proposals together with drawings were presented to the PCC on 25th November 2024. Unanimous approval was received and subsequently a full faculty application was submitted to the DAC in April 2025. We currently await feedback



and, if it is well received, a public notice and presentation of the design will be displayed. In an initial consultation with the DAC office, we were advised to submit the Garden of Remembrance for approval prior to submitting a Parish Churchyard Policy so that the policy can accurately define all matters relating to the churchyard. In the reporting period, the following interments took place:

One burial in a new plot

One burial in an existing plot

Two ashes interments in existing family graves

Two ashes interments in new plots

Five ashes interments in existing plots

General maintenance, mowing and care of new graves continued throughout the reporting period generally by Simon but with support from a number of volunteers. Specific volunteer mornings attended by members of Whitnash community and our congregation were held on 20 th July 2024, 28 th September 2024 and 15 th March 2024. The next one is planned for 17 th May.

Six faculties for gravespace reservations requests were received from the Diocesan Registrar's Office during the reporting period. A ring binder file and register has been set up in the church office to retain such faculty notifications. Two benches have been removed due to decay and becoming unsafe. The churchyard committee decided that all future benches will be of commercial quality suitable for public parks by St. Margaret's PCC. An application to install two new benches has recently been submitted for archdeacon approval and permission was granted. The churchyard committee also concluded that donations to pay for benches will be gratefully received and managed through the designated churchyard fund.

CHURCH CENTRE

Minor redecoration and repair works were carried out during the school summer holiday period of 2024. This will need to be repeated in the 2025 summer holidays. Acoustic baffles were installed to the ceiling of the Egford Room financed through a fund application managed by the Connect@4 team.



The dishwasher and fridge have both been replaced in the main kitchen. The Building Team have met to discuss all of the repair and refurbishment works that need to be carried out at the Church Centre and are in the process of obtaining quotations.

Simon Greaves

Bells & Belltower

Report from the Belfry

Our numbers are slowly diminishing three of our regular ringers have had to give up ringing over the past year due to ill-health, and one is out of action after having a knee replacement, however we continue to practice on a Friday evening with the support bellringers from other churches, namely All Saints Leamington and St Nicholas Radford Semele. We are also able to ring for the 9.30 morning service, however we do struggle for numbers sometimes only ringing two bells. This year we have been able to ring in celebration for 1 wedding.

We hosted a meeting of The Warwick District Guild of Church Bellringers, providing a light tea.

There have been 5 bands of visiting bellringers, groups from Somerset, Tewksbury, Litchfield Cathedral, The Four Shires Guild and the Ladies Guild. We had one of the “stays” broken during a practice night and purchased a replacement and a spare from Taylors the bell founders.

The Clock

The clock remains in good order keeping reasonable time but is subject to variations in the weather. At some point in the future, when funds allow it would be advisable to convert it to electricity, and it would also serve the community more if it could be illuminated in the evenings.

Tom Houghton Tower Captain



Our properties

All 3 properties, 101 and 103 Whitnash Road and 13 Palmer Road are now being fully managed by Hawkesfords Estate Agents, with Jay being the point of contact for Robert (Hawkesfords property manager)

There have been various repairs that have needed to be completed on each property over the year. The rent on each property has now increased, in line with rent increase procedures.

Our Finances

This has been my first year as treasurer at St Margarets and has a been journey of learning and discovery, but I have felt God beside me every step of the way, and I am so thankful for the grace and kindness he has shown me in this venture. None of this would have been possible without the tutorage I received from Lisa last year for which I am extremely grateful and hope that I am able to continue her legacy of good stewardship of this church's finances.

My aims in the role for this year beyond the financial were primarily to get immersed and up to speed in the role of treasurer and to simplify the reporting process for our finances. Both aims have been achieved. With a year of treasury under my belt I have gained a grounding over all the tasks required and I will continue to learn more as time goes on. The reporting structure now shown to the PCC for oversight of financial performance has been updated from excel extracts of our accounting software to a new PowerPoint format inspired by similar reports seen from within our deanery. Additionally, a new finance team has been setup independent from the buildings team who have been a great support over this last year.

As I said before God has been kind and this is reflected in our financials. In 2024 we spent £165,233.05 and received £186,773.75 meaning that we ended the year in a surplus of £21,540.70. This is a fantastic position to be



in, and I am delighted to be able to write this, though I should also highlight that some of the sources of our income are one off in nature so unfortunately this is not full reflection on our operational health. Our income from congregational giving of £61985.71 (made up from standing orders, parish giving scheme, gift aid, plate giving and the contactless machine) this is roughly the same as we received in 2023. Gift aid made up £8,531.13 (14%) of the total giving amount highlighting just how valuable it is to us as a church, so if you do pay tax, it is great if you can gift aid. Unlike standing orders and plate giving gift aid, the parish giving scheme automatically calculates gift aid for us, so on a personal note, if possible, it would be great if you are not already signed up, to use this as it saves a manual task (instructions for signing up are on the church website on the giving page (found under Church Life), and payments can be altered or cancelled at any time. We also brought in £9345 from weddings and funerals this year but this income (as well as being unpredictable in nature) is due to reduce next year as we start to pay a proportion of this money to the diocese. Income from all other sources totalled £115443.04. Also worth highlighting is a debtor of £11,561.32 (which has now been received in 2025), this is a refund from Scottish power for overpayments made, which was spotted by Simon to whom I am extremely grateful for recognising and helping to chase. We still do not have enough stable income (as we cannot guarantee a large refund or grants every year) to cover our bills and a children's worker (which 101 Whitnash Road was left to us to pay for) which is a shame given the numbers of children that are coming to church.

We tithed £5,345 this year (paid out in 2025 calculated off the 2024 income and treated as a creditor) which is amazing and has been wonderful to share gods' abundant blessings that he gave us.

This year we paid £65,000 to the diocese as part of our diocese quota, this pays for and houses our clergy (Ben and Rolene). These payments can vary between us, helping to support other churches in the diocese and us paying a subsidised fee for what we receive (help to be covered by other churches in the diocese). This year's payment overall leaves us in a net benefit as now



that we have Rolene with us, we are paying less than what we receive costs the diocese.

Our other expenses (utilities, maintenance, staff costs etc) were lower than expected this year which is nice to see.

We created two new funds this year: Connect@4 and a children's work fund. The connect@4 fund is a restricted fund that is used to store the money we received as a grant from the Offa House Spirituality Capital Fund. This was a £9,590.00 (separate from our income) that has allowed us to kickstart and make improvements to our connect@4 service (which if you haven't been to is great and I would highly recommend). The Children's Work fund is a designated fund that was setup after we received a lump payment (£1902.86) from the closure of an old church affiliated charity; we wanted to ensure that this money continue to go towards children's work.

I would like to thank everyone in the congregation for their generosity this year, it is really appreciated, and our church could not run without it. I would also like to thank everyone in the finance team for their support this year and a special thanks to Jay who helps to keep everything running behind the scenes.

God bless,

Kenneth Benson – Treasurer

Our Useful contacts and links

www.smcw.org

St. Margaret's Church and Chapter
House, Church Close, CV31 2HJ

<http://www.dioceseofcoventry.org>

/

<http://www.dioceseofcoventry.org>

[/definingthe8eqs](http://www.dioceseofcoventry.org/definingthe8eqs)

<https://www.churchofengland.org>

/

<http://www.africanpastors.org/>

<https://www.cord.org.uk/>

<https://www.helpinghandscharity.org.uk/>

<https://www.tearfund.org/>

<http://www.thriveym.org.uk/>

Approved by the PCC on 9th May 2025 and signed on their behalf:

A handwritten signature in black ink, appearing to be 'KB', enclosed within a hand-drawn oval.

Kenneth Benson, Church Treasurer

Independent Examiner's Report to the Parochial Church Council of the Ecclesiastical Parish of Whitnash

I report to the trustees on my examination of the accounts of the Ecclesiastical Parish of Whitnash ("the Church") for the year ended 31 December 2024.

Responsibilities and basis of report

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Signed:



Date: 10/05/2025

Teresa Fennell, ACMA CGMA

It Doesn't Have to Cost the Earth Ltd
47 St Dunstan's Close,
Worcester, WR5 2AJ

Statement of financial activities

for the year ended 31 December 2024

	Note	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	2	64,510.15	1,997.72	9,590.00	76,097.87	64,583.97
Income from charitable activities	5	105,113.61	3,849.00	1,220.00	110,182.61	107,063.34
Other trading activities	3	50.00	-	-	50.00	472.08
Investments	4	258.27	-	-	258.27	292.8
Other income	6	-	-	185	185	1,114.19
Total income		169,932.03	5,846.72	10,995.00	186,773.75	173,526.38
Expenditure on:						
Expenditure on charitable activities	7	155,182.60	1,332.51	8,329.44	164,844.55	186,632.09
Other expenditure	8	-	388.5	-	388.5	1,237.28
Total expenditure		155,182.60	1,721.01	8,329.44	165,233.05	187,869.37
Net income / (expenditure) resources before transfer		14,749.43	4,125.71	2,665.56	21,540.70	-14,342.99
Transfers:						
Gross transfers between funds - in		680	1,902.86	96	2,678.86	549.69
Gross transfers between funds - out		-1,998.86	-680	-	-2,678.86	-549.69
Other recognised gains / losses						
Gains/losses on investment assets		6,370.39	-	-	6,370.39	14,778.53
Gains on revaluation, fixed assets, charity's own use		12.38	-	-	12.38	16.09
Net movement in funds		19,813.34	5,348.57	2,761.56	27,923.47	451.63
Reconciliation of funds						
Total funds brought forward		49,493.27	64,540.21	992,480.81	1,106,514.29	1,106,062.66
Total funds carried forward		69,306.61	69,888.78	995,242.37	1,134,437.76	1,106,514.29

Balance Sheet

for the year ended 31 December 2024

		Note	As at 31/12/2024	As at 31/12/2023
	6431: St Margaret's Centre		451,532.00	451,532.00
	6432: 101 Whitnash Road		250,000.00	250,000.00
	6433: 13 Palmer Road		250,000.00	250,000.00
	6434: Warwick Gates Centre		-	-
Fixed assets	Total Fixed assets	13	951,532.00	951,532.00
	6501: Bank current account T2		33,174.24	20,466.77
	6502: Lloyds Bank Account		-	-
	6503: Warwick Gates		-	-
	6505: Bank deposit account		9,608.28	9,350.01
	6511: CCLA - Short Duration Bond Fund	16	231.27	218.89
	6512: CCLA - Investment Fund	16	131,650.65	125,280.26
	6590: Cash in hand		-	-
	Z05: Accounts Receivable		14,841.32	745.5
Current assets	Total Current assets		189,505.76	156,061.43
	6601: Loans received		-	-
	6699: Agency collections		-	-
	Z04: Accounts Payable		6,600.00	1,079.14
	Total Liabilities		6,600.00	1,079.14
Liabilities	Net Asset surplus (deficit)		1,134,437.76	1,106,514.29
	Excess/(deficit) to date		21,540.70	-14,342.99
	Z01: Starting balances		1,196,999.02	1,196,547.39
	Z02: Gains/(losses) on investment assets		6,370.39	14,778.53
	Z03: Gains/(losses) on reval of fixed assets		-90,472.35	-90,468.64
Reserves	Total Reserves		1,134,437.76	1,106,514.29
	General (Unrestricted)		69,306.61	49,493.27
	Designated	17	69,888.78	64,540.21
	Restricted	18	995,242.37	992,480.81
Represented by Funds	Total	Total	1,134,437.76	1,106,514.29

Notes to the Financial Statements

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice: (FRS 102) issued by the Charity Commission on the basis that the charity is a Public Benefit Entity. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

There are no estimates or assumptions made creating estimation uncertainty as at the year-end that put the carrying values of assets and liabilities at risk of material adjustment in next year's financial statements.

The financial statements have been prepared on a going concern basis.

Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donors.

Tangible Fixed Assets

Church Properties

The church owns freehold properties used for its activities. Expenditure incurred on the properties is capitalised as an asset where applicable and depreciated over its useful life. Maintenance and repairs are written off as expenses in the year they are incurred.

Diocese Properties

The trustees of a church building are the Diocese of Coventry, who hold them for purposes connected with St Margaret's Whitnash. Expenditure incurred on the church is written off in the year it is incurred.

Church Assets

No value is placed on movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings whether maintenance or improvement, is written off. Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectible. Paper and other sundry stocks are written off as they are purchased.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Voluntary Income and Capital Sources

Collections are recognized when made. Amounts receivable under Gift Aid are recognized only when honoured by the Donor. All income Tax recoverable on Gift Aid donations is included in the accounts. The Gift Aid Small Donations top up payment is claimed on a regular basis and we made full use of the Community Buildings element of the scheme to claim for cash. Grants and legacies to the PCC are accounted for when received.

Notes to the Financial Statements (Continued)

Other Ordinary income

Rental income from the letting of Church premises is accounted for fully. Parochial Fees due to the PCC for weddings, funerals etc. are accounted for on an event-by-event basis.

Income from investment

Interest/dividends are accounted for when due.

Resources Expended

The diocese quota contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period in which they are incurred and include VAT which cannot be recovered. They are allocated to the particular activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible asset is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Financial Instruments

The charity's basic financial instruments as defined by FRS 102 are all recognised at their settlement value and the charity has no "other" financial instruments.

Taxation

As part of the Church of England, the church is an excepted and registered charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

reserves & going concern

Unrestricted free reserves of £69,306.61 were held at the end of 2024 (£49,493.27). The trustees consider that this level of reserves is sufficient for the church to continue as a going concern.

Notes to the Financial Statements (Continued)

2. Donations and legacies

	Unrestricted Funds (£)		Restricted Funds (£)	Total (£)	
	General	Designated		This year	Last year
Gift Aid - Bank	28,469.82	-	-	28,469.82	22,033.59
Sum Up - Contactless machine	1,698.33	-	-	1,698.33	1,233.82
Gift Aid - Envelopes	4,780.00	-	-	4,780.00	3,866.50
Non Gift Aidable - one off donations	2,242.96	-	-	2,242.96	40
Non Gift Aidable - Bank & PGS	8,174.17	-	-	8,174.17	8,092.44
St Margaret's Centre - Offa House Spirituality Capital Fund	-	-	9,590.00	9,590.00	-
Cash collection - GASDS	7,449.30	-	-	7,449.30	7,912.28
Gift Aid - one off donations	640	-	-	640	6,485.00
Tax recoverable on Gift Aid	8,531.13	-	-	8,531.13	11,507.42
Legacies	1,500.00	-	-	1,500.00	1,500.77
St Margaret's Centre - Non-recurring one-off grants	-	-	-	-	600
Church - Project Income	-	1,997.72	-	1,997.72	1,312.15
Donations to church activities	1,024.44	-	-	1,024.44	-
Total	64,510.15	1,997.72	9,590.00	76,097.87	64,583.97

3. Other trading activities

	Unrestricted Funds (£)		Restricted Funds (£)	Total (£)	
	General	Designated		This year	Last year
Flowers	50	-	-	50	472.08
Total	50	-	-	50	472.08

4. Investments

	Unrestricted Funds (£)		Restricted Funds (£)	Total (£)	
	General	Designated		This year	Last year
Bank and building society interest	258.27	-	-	258.27	292.8
Total	258.27	-	-	258.27	292.8

Notes to the Financial Statements (Continued)

5. Income from Charitable Activities

	Unrestricted Funds (£)			Total (£)	
	General	Designated	Restricted Funds (£)	This year	Last year
Church - Children's work fund	-	50	-	50	-
Organ Fund	-	-	1,040.00	1,040.00	1,011.00
Tower/Clock/Bells	-	-	180	180	1,242.31
Weddings & Funerals - PCC	5,886.00	-	-	5,886.00	6,797.20
Weddings & Funerals - Diocese	3,459.00	-	-	3,459.00	3,810.00
St Margaret's Centre - Room Hire Damages	170	-	-	170	-
St Margaret's Centre - Room Hire Deposit	-	-	-	-	150
Chapter House - Hire	10,369.15	-	-	10,369.15	9,269.40
St Margaret's Centre - Hire	49,229.46	-	-	49,229.46	44,335.00
Churchyard Income	-	3,699.00	-	3,699.00	3,412.00
Church - Parish magazine sales	-	-	-	-	403.5
Church heating fund	-	100	-	100	6,655.80
101 Whitnash Road - Rent	15,000.00	-	-	15,000.00	11,834.06
103 Whitnash Road - Rent	12,000.00	-	-	12,000.00	10,423.28
13 Palmer Road - Rent	9,000.00	-	-	9,000.00	7,719.79
Totals	105,113.61	3,849.00	1,220.00	110,182.61	107,063.34

6. Other income

	Unrestricted Funds (£)		Restricted Funds (£)	Total (£)	
	General	Designated		This year	Last year
Advent appeal	0	0	0	0	181.03
Refunds	0	0	0	0	933.16
Deposits / Transfers	0	0	185	185	0
Total	0	0	185	185	1,114.19

Notes to the Financial Statements (Continued)

7. Expenditure on charitable activities

	Unrestricted Funds (£)			Total (£)	
	General	Designated	Restricted Funds (£)	This year	Last year
Church Giving to missionary Individuals & societies	5,365.00	-	-	5,365.00	6,645.76
Church Clergy expenses NOT Sunday's	-	-	-	-	903.6
Church Advertisement/Interview/Collation of new rector	-	-	-	-	85
1804 - Church Beep Beep costs	296.46	-	-	296.46	397.9
Church Evangelism/Outreach/Alpha	-	-	-	-	395
Church Children's work	511.29	-	-	511.29	299.65
Advent payment	-	-	-	-	181.03
Church Diocesan Quota	65,000.00	-	-	65,000.00	63,000.00
Church Staff expenses	125.48	-	-	125.48	53.46
Church Service Expenses	962.12	-	-	962.12	821.01
Church Organ/piano tuning	-	-	875	875	744
Churchyard - Maintenance	-	1,332.51	-	1,332.51	1,770.75
Church Bells/Tower/Clock	-	-	276	276	2,492.00
Church Visiting speakers / locums Sunday expenses	462	-	-	462	-
Church Weddings & Funerals - PCC	2,275.00	-	-	2,275.00	2,079.10
Church Expenses	1,688.75	-	-	1,688.75	3,550.49
Church Utilities	13,158.84	-	-	13,158.84	11,268.43
Church Repairs	-	-	-	-	120
Church Maintenance	4,523.11	-	-	4,523.11	4,103.74
Church Wages	21,019.79	-	-	21,019.79	19,205.40
Church Phone	1,893.10	-	-	1,893.10	1,704.13
Church Insurance	3,875.37	-	-	3,875.37	4,487.90
Chapter House - Expenses	86.91	-	-	86.91	-
Chapter House - Utilities	53.57	-	-	53.57	-
Chapter House - Repairs	249.58	-	-	249.58	323.23
Chapter House - Maintenance	180	-	-	180	-
St Margaret's Centre - Offa House Spirituality Capital Fund	-	-	7,178.44	7,178.44	-

101 Whitnash Road - Repairs	1,259.00	-	-	1,259.00	-
101 Whitnash Road - Insurance	393.28	-	-	393.28	225.82
101 Whitnash Road - Agents fees	1,658.14	-	-	1,658.14	-
103 Whitnash Road - Repairs	105	-	-	105	-
103 Whitnash Road - Maintenance	132	-	-	132	-
103 Whitnash Road - Insurance	338.38	-	-	338.38	324.89
103 Whitnash Road - Agents Fees	1,224.00	-	-	1,224.00	-
13 Palmer Road - Repairs	911.64	-	-	911.64	1,759.84
13 Palmer Road - Maintenance	395	-	-	395	144
13 Palmer Road - Agents Fees	918	-	-	918	-
13 Palmer Road - Insurance	383.91	-	-	383.91	220.44
St Margaret's Centre - Major repair fund	-	-	-	-	6,580.96
St Margaret's Centre - Annual maintenance	1,682.54	-	-	1,682.54	240
St Margaret's Centre - Room hire deposit refund	-	-	-	-	200
St Margaret's Centre - Utilities	2,266.98	-	-	2,266.98	15,239.23
St Margaret's Centre - Repairs	1,137.03	-	-	1,137.03	1,088.53
St Margaret's Centre - Cleaning/Consumables	4,626.92	-	-	4,626.92	4,630.35
St Margaret's Centre - Wages	299.82	-	-	299.82	484.54
St Margaret's Centre - Phone	1,828.47	-	-	1,828.47	1,515.75
St Margaret's Centre - Council Tax	451.1	-	-	451.1	550.8
St Margaret's Centre - Insurance	2,645.29	-	-	2,645.29	2,636.91
Church wages professional fees	801.48	-	-	801.48	785.91
Church Professional Fees - project	-	-	-	-	12,584.92
Church Rector Costs - Expenses	244.8	-	-	244.8	135.66
Church Rector Costs - Phone	444	-	-	444	333
Church Rector Costs - Travel	495.18	-	-	495.18	140.31
Church Magazine expenses	-	-	-	-	1,074.00
Church Website Expenses	912	-	-	912	168.57
Church Office Stationery	470.85	-	-	470.85	452.92
Church Subscriptions/ Licences	511.22	-	-	511.22	788.49
Church Computer Software	180	-	-	180	273.98
Church Bank Interest & Charges	253.65	-	-	253.65	320.1
Church heating expenditure	1,065.00	-	-	1,065.00	4,404.29

Church Staff Pension Costs	1,710.00	-	-	1,710.00	1,469.58
Church Staff HMRC Tax & NI	3,711.55	-	-	3,711.55	3,226.72
Total	155,182.60	1,332.51	8,329.44	164,844.55	186,632.09

Notes to the Financial Statements (Continued)

8. Other expenditure

	Unrestricted Funds (£)		Restricted Funds (£)	Total (£)	
	General	Designated		This year	Last year
PCC Rectory expenses	0	0	0	0	62
Church Flowers	0	0	0	0	575.28
Church Children's Work (Designated)	0	388.5	0	388.5	0
Deposits / Transfers	0	0	0	0	600
Total	0	388.5	0	388.5	1,237.28

9. Trustee Remuneration and Expenses

None of the trustees (2023: £Nil) were paid any remuneration or received any other benefits from their employment with the church. The Rectors and Curate were remunerated by the diocese of Coventry and their settlement agreements included accommodation.

Donations without conditions totalling £5282.72 (2023: £2509.12) were received from trustees

Expenses totalling £6850.89 (2023: £3768.52) were paid to 4 trustees (2023: 5) including the Rector. These were for travel, subsistence and the reimbursement of out of pocket expenses.

10. Related Parties Transactions

The following discloseable transactions occurred

Who	Regarding	2024	2023
Adrian Barton - Linleigh (Member of the PCC)	Electrical works via Linleigh electrical	£1,104	£6,098.37

All of these transactions were approved by the PCC through the Buildings and Finance Committees.

11. Staff Costs

Staff costs in the year totalled £26,656.80 (2022-23:) in relation to three employees (2022-23: three). This included NI and pension costs.

No member of staff received employer benefits of exceeding £60,000.

12. Independent Examination

The fee in the year for independent examination of these financial statements was £800 (2022-23: £0).

13. Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s. 96(2) (c) of the Charities Act 1993. St Margaret's Church buildings and contents cover with the Ecclesiastical Insurance Co have a combined sum assured of £7.8 million. We have a public liability cover of £10 million and Employers Liability cover of £10 million.

Property Valuations

Property	Accounts Value (£)	Insurance Valuation (£)
13 Palmer Road	250,000	264,792
101 Whitnash Road	250,000	324,370
St Margaret's Centre	451,532	

Valuations of the above properties are based on current use and do not reflect any value that might occur if sold for a different usage. The insurance valuations are based on the cost of rebuilding the properties. Within the definition of the Charities Act these assets have their value restricted as defined by the Act and should the asset be realised, the monies raised would then be restricted. Such funds could be used to replace the asset unless the Charity Commissioners agreed the funds could be used for another purpose.

14. Debtors

	2024 (£)	2023 (£)
VLC	3,280.00	0
Scottish Power	11,561.32	0
Slimming World	0	495.00
Total	14841.32	495.00

15. Creditors

	2024 (£)	2023 (£)
African Pastors Fellowship	873.90	863.68
Thrive Ministries	873.90	0
Good News For Everyone	101.60	0
Christian Outreach	873.90	0
Open Doors	873.90	0
Tear Fund	873.90	0
You Can Flourish	873.90	0
101 Whitnash Road Early Rental Payment	1,255.00	0
HMRC	0	215.46
Total	6600.00	1079.14

16. Investments

The investment income is derived from the following holding with the Central Board of Finance. Any gains or losses are shown on the SOFA. interest received is reinvested. The values at 31 December are shown below.

2024	Units held	Unit cost (£)	Value (£)
Fixed interest securities	155.0909	1.49	231.27
Investment account	5693.5674	23.12	131,650.65
Total value			131,881.92

17. Designated Funds

Fund	Type	Opening balance	Incoming Resources	Outgoing Resources	Transfers	Closing balance
Children's work - Children's Work	Designated	-	50	388.5	1,902.86	1,564.36
Church Heating - Church Heating	Designated	2,251.51	100	-	-	2,351.51
Church Restoration - Church Restoration	Designated	46,134.32	1,997.72	-	-	48,132.04
ChurchYard - ChurchYard	Designated	1,641.25	3,699.0	1,332.51	-680	3,327.74
Deanery Synod - Deanery Synod	Designated	14,513.13	-	-	-	14,513.13
Total		64540.21	5846.72	1721.01	1,222.86	69,888.78

Children's Work represents monies St Margaret's received from the closure of a children's charity that has been set aside for children's work.

Church Heating represents monies donated and allocated for maintaining the heating within the church.

Church Restoration represents monies donated and allocated for future restoration of the church building, directly for the structure of the church.

Church Yard represents monies donated and allocated for the church yard.

Deanery Synod* —represents funds held on behalf of the Deanery.

**To note that £14,513.13 is being held on behalf of the Warwick and Leamington Deanery Synod in a fund.*

18. Restricted Funds

Fund	Type	Opening balance	Incoming Resources	Outgoing Resources	Transfers	Closing balance
4pm Service Grant	Restricted	-	9,590.00	7,178.44	-	2,411.56
St Margaret's Centre	Restricted	451,532.00	-	-	-	451,532.00
Properties	Restricted	500,000.00	-	-	-	500,000.00
Church Yard	Restricted	19,721.20	-	-	-	19,721.20
Rent Deposit	Restricted	-	185	-	-	185
Organ Fund	Restricted	8,299.80	1,040.00	875	-	8,464.80
St Margaret's Church Centre - Repair Fund	Restricted	12,927.81	-	-	-	12,927.81
Total		992,480.81	10,815.00	8,053.44	-	995,242.37

4pm Service Grant Money Received as a grant from The Offa House Spirituality Capital Fund for the purpose of supporting the connect@4 service

St Margaret's Centre represents the build cost of the centre.

Properties represents the freehold and leasehold properties acquired (and part) transferred by the PCC.

Church Yard represents money left in a legacy for major works at the churchyard extension.

Rent Deposit represents the rent deposit from 13 Palmer Road (This will be placed in a tenancy account 2023)

Organ Fund represents monies donated for spending on the church organ maintenance & repair.

St Margaret's Centre - Repair Fund represents the cost of maintaining the building of St Margaret's Centre.

Approved by the PCC on 31st March 2025 and signed on their behalf:



Kenneth Benson, Church Treasurer

Accounts

St Margaret's Church Whitnash and Parochial Church Council of the Ecclesiastical Parish of Whitnash

Registered Charity 1128890

www.smcw.org

Annual Report 2023 (1 January 2023 to 31 December 2023)

Published April 2024 online and as hard copy.

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Our Rector's report.

Rector's report – 2023

John 15: 1-8

I am the true vine, and my Father is the gardener. ²He cuts off every branch in me that bears no fruit, while every branch that does bear fruit he prunes^[a] so that it will be even more fruitful. ³You are already clean because of the word I have spoken to you. ⁴Remain in me, as I also remain in you. No branch can bear fruit by itself; it must remain in the vine. Neither can you bear fruit unless you remain in me.

⁵"I am the vine; you are the branches. If you remain in me and I in you, you will bear much fruit; apart from me you can do nothing. ⁶If you do not remain in me, you are like a branch that is thrown away and withers; such branches are picked up, thrown into the fire and burned. ⁷If you remain in me and my words remain in you, ask whatever you wish, and it will be done for you. ⁸This is to my Father's glory, that you bear much fruit, showing yourselves to be my disciples.

So, this is my first annual report as Rector of St Margaret's - what a year! In someways it feels like it has flown by, but on further reflection, so much has happened in 12 months.

The welcome we received in April 2023 was overwhelming, the moment we opened the front door to the rectory and saw the gifts, flowers and cards, confirmed to us that we were in the right place. Hannah, the boys, and I felt at home from the very first day. Thank you for your welcome, my family and I have read every

card, smiled at every encouragement, and felt the love and support that the St Margaret's congregation is so famous for.

The first months as Rector were all about setting new rhythms, learning new geography and meeting lots and lots of people! I drank a lot of cups of tea and did a lot of listening. The first term was somewhat challenging because of the lack of a school place for my eldest son Jacob. He was so brave as we had to wade through the tricky appeals process not once, but twice. We were finally successful, and Jacob joined St Margaret's Junior school in the summer term. The stress of this (and all the big life changes!) led to a very surprising health scare when I was diagnosed with type 1 diabetes. After a year of adjustments and support from a fantastic team at Warwick Hospital, I am so glad to say that I am doing very well.

Rupert is loving his time at Briar Hill and Noah is settled in his nursery in Solihull. A special mention to Hannah who has been my absolute rock this year – and throughout our 14-year marriage!

Not long into the summer term, I invited the PCC to an away day at St Nicholas Church in Warwick. We spent the day praying, worshipping, planning, and discerning where we think God might be leading us as a church. As a result, our one-year action plan was released. This has been an exciting document to publish and follow over the year. At the time of writing this report, I think we have 'achieved' around 50% of it, in full knowledge that some parts of the document are more

aspirational with longer time frames attached to them.

I have enjoyed serving Briar Hill and St Margaret's schools as a foundation governor, the staff and SLT are fantastic in both schools. It wasn't long before I was thrown into the deep end when St Margaret's went through a SIAMS inspection. The school received a glowing report. Over the year I have helped the school with their collective worship as well as hosting visits to the church for Christmas, Easter, and harvest services. We also have a developing relationship with Whitnash primary School.

It was not long after I had started as Rector that I was approached by a local family to consider whether God was calling them and our church to start a new service on a Sunday afternoon at the church centre, to reach out to the Bulldog estate. This was certainly not on my radar in my first year, but after reading Revd Suffern's final APCM report in 2021, this is something Richard also had to deal with in his first few months as Rector with the Warwick Gates and Heathcote church plant. After prayer, consultation and many meetings with the diocese and our PCC we decided that we should step out in faith and say yes. I am so happy to report that the 4pm service has been up and running for a few months now and is doing very well indeed, Praise Jesus!

It was also a surprise to be asked by the diocese of Coventry to consider training a curate, starting in 2024. Again, this was not something I was expecting, especially in

my first year as Rector, however God is clearly working as I have come to understand that Revd Suffren was also surprised to be asked to train a curate in his first year too! We can't wait for Rolene Cort to start her curacy here with us in July 2024. Please pray for her and her family as they move house to begin their next chapter with us.

We started the autumn term with a BBQ in my back garden as well as a memorable baptism service on 15th October when Revd Steve and I baptised the Hallam family in a baptism pool. We also hosted a very successful light party with a special puppet performance from Thrive youth ministries. Around this time, we formed a new children's ministry team to rethink how we do children's groups on a Sunday morning. As a result, we have a fantastic team of children's group leaders who lead flames and rockets on a Sunday morning as well as 'launchpad', a youth Bible study group that meets on a Thursday evening.

We ran two successful Alpha courses in 2023. A big thanks to Ele Adams, Matt Goodwin and Lisa Finken for helping me to run these online courses.

As the colder months drew in, I experienced Remembrance in Whitnash and helped St Margaret's junior school through an Ofsted inspection.... Two major inspections in my first 6 months! I am so glad to say that the school received a very positive judgement.

I was advised that Christmas at St Margaret's was special, and I was not

disappointed! We had a well-attended carol service, packed Christingle service and successful midnight communion service. Our Quiet Christmas service was poignant and our carol singing in the pubs was fantastic fun. A huge thank you to everyone who worked so hard over Christmas to make it such a success.

Our pastoral care team continues to visit the sick and the housebound. This small team of dedicated Christians bring hope and love to the people they visit and are an integral part of the work of St Margaret's – thank you – you know who you are!

As you will see from our electoral roll report, we have grown as a church in the last year, this is fantastic news and reflects how welcoming this parish is to visitors and families. I hope we can grow larger in number in 2024, as well as grow deeper in our relationships with Jesus and each other. Our home groups are still meeting across the parish on various days and in different locations. My next focus will be on starting new home groups and training leaders to lead them.

We have seen significant growth in our sung worship team on a Sunday morning and at other services. Sue, Barbara, and Esther have been joined by Hannah Hampson, Hannah Goodwin and Allison Griggs. The sung worship is such a blessing to our church, thank you to this newly formed team! Also, a big thanks to Tom and Adrienne as they continue to support funerals, weddings, and services with the organ.

Our Thursday morning BCP communion service continues to grow. We have around 20 regulars every week. They are a great bunch of people who are so welcoming to visitors.

In 2023 we hosted 19 funerals at church, 3 at Oakley Wood Crematorium and 8 internments of ashes. The church celebrated one wedding, one service of thanksgiving for marriage, and 11 baptisms. A big thanks to the people who help at these services.

In October 2023 we suffered the heart-breaking loss of Neive Warwick, a member of our church. Neive is the bravest person I have ever met; she battled her illness bravely and she continues to live in our hearts. We will continue to love and support Sarah and her family as a church community.

Towards the end of 2023 we launched our new website; smcw.org. This was a fantastic moment as our previous website had gotten confusing and a bit cluttered. Our new site is much easier to use and will help us in our communication strategy going forward. We also have a new church logo coming very soon!

I want to thank lots of people for their help and support over my first year as Rector. Firstly, Steve and Julia Davies, thank you for your consistent encouragement and support, you are a real asset to our church. To the churchwardens, Adrian and Simon, thank you for your hard work and passion for the town and for the church.

Julie Evans and Marion Powell – thank you for your help on Thursdays. Jay Bahi is a fantastic operations manager, thank you for your hard work and commitment. A big thanks to the welcome team, pastoral care team, Matt and Noel on the sound desk, Pauline Walden for the rotas, Lynn and Roger for their catering and Lyndsey Edmonds for her brilliant work as Safeguarding lead. Thank you to Lisa Fincken, who after many years as Treasurer (and much more!) is stepping down from the PCC, you have been essential to the church, and we thank you! Finally, a big thanks go to the PCC, both current members and members who have stepped down, thank you for your help and encouragement.

To those who I have inevitably forgotten to name.... THANK YOU!

God bless you all.

Revd Ben Cook

Rector of St Margaret's, Whitnash.

Our PCC Annual Report

Well, what a year it has been in the life of St. Margarets in this our first full year with Ben Cook as Rector of the parish

The PCC have met 7 times in the last year to discuss and make decisions on the life of the church.

On the 1st July 2023 we, as a PCC, met at an away day at St Nicholas Warwick to discuss the future vision of the church.

Next year I hope that the church will continue to grow, and the PCC will follow God's guidance to make decisions on the life of the parish. To everything there is a season, and a time to every purpose under the heaven; there is a time to be the

secretary of St. Margrets PCC and time to retire as secretary of St. Margrets PCC

It is here that I am announcing that after much thought, prayer and discussions with Ben, I am going to stand down as PCC secretary after the APCM but will continue to serve on the PCC as one of the deanery synod representatives. I no longer have the time I could once commit to the role and therefore feel I have made the right decision.

I would like to take this opportunity to thank each and every one of you who has supported and helped me in the role.

Matt Simms

PCC secretary

Our PCC members

- Rector – Reverend Ben Cook (Chair)
- Assistant Minister Rev Steve Davies
- Church Wardens Adrian Barton and Simon Greaves
- Secretary Matt Simms
- Treasurer Lisa Fincken
- Electoral roll officer Julia Davies
- Deanery Synod representatives: Esther Brown, Matt Simms
- Safeguarding Officer: Lyndsey Edmonds
- Other members Rich Babbington, Shirley Simms, Barbara Stafford, Janet Thomas, Maddy Hill.

Our Safeguarding

St Margaret's Church takes the safeguarding of children and vulnerable adults seriously and has adopted the recommended safeguarding policy from the Coventry Diocese which reflects recent legislative changes.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). A copy of the Parish Safeguarding statement can be found on the parish website which is available here: www.smcw.org

The PCC is the legal body responsible for safeguarding and the risk of liability rests with the PCC and the Church Insurers. The implementation of this important policy impacts how we work as a church and due to its nature is not negotiable.

Over the last year or so, the PCC has worked through and completed the online Parish Safeguarding dashboard and completing the Parish Safeguarding Action Plan to ensure that we are fully compliant with all current legislation. We have obtained level two and three. The PCC is updated on progress at each of its meetings and is grateful that all those involved in church activities have completed a confidential declaration form, with all PCC members, Sunday School leaders and staff being DBS checked.

We are now working at introducing further policies and guidance to develop safeguarding at St Margaret's from the minimum requirements towards the best practice recommended by the diocese. If there are any questions or concerns

about safeguarding in the parish then contact either of us, we would be happy to chat with you.

Sue Clifford and Lyndsey Edmonds
PCC Safeguarding Officers

Our Electoral Roll

114 total on the electoral roll an increase from 94 last year.

This includes 28 outside the parish.

Julia Davies
Electoral Roll Officer

Our staff

Operations Manager: Jay Bahi
Jay works full time in the office managing the day to day running of the Church, Chapter House, Church Centre as well as being a point of contact for Hawkesford's Agents for our properties.

Caretaker: Roger Barber has been a great help over the last year helping, doing odd jobs for us as & when needed, as well as opening and closing the chapter house and church centre for various meetings.

Our Prayers

We meet at varying times during the week and monthly, generally in small groups to pray together for Our World: Our Church and ourselves, through home groups and at other times. We have our monthly Mothers Prayers held in Church on the second Thursday of the month, if you wish

to join, please speak to either Ros Wood or Janet Thomas.

Esther Brown.

Our Services

Regular Weekly Services are now:

Sunday

10:00am Informal Worship - A family-friendly service with creche and children's groups (except during school holidays). Holy Communion is held on the 2nd Sunday. Music led by the music group. The service typically lasts about 1 hour and is followed by coffee and biscuits in the Chapter House. Sunday school is held on the 1st, 2nd and 4th Sundays.

Thursday

10:30am Holy Communion- A short service of Holy Communion (using Book of Common Prayer), typically lasting about 40 minutes.

Children's work

We have a newly formed children's work team that meets once a term to plan and pray. The church has funded access to 'energize', an online resource to help plan Sunday school sessions. The team has found this resource very helpful. We have two groups that meet on a Sunday: Flames and Rockets. Flames is for children in Reception to KS1 and Rockets for KS2, however these groups meet in the same location (chapter house), and the group

leaders simply plan different activities to suit whoever turns up! We now expect to host between 10-15 children on a Sunday which is very encouraging. If we continue to grow, we need to think creatively about the space being used as we may outgrow it.

Launchpad is a bible study group that meets every Thursday evening at the Hampson's house. This group is flexible and is currently for children in year 4 to year 7. We have around 7 members and the group is growing!

We also have a self-service creche on a Sunday morning. This is currently under discussion as it is not quite working for young parents with babies and toddlers. More work is needed to make this space more attractive, safe, and a space that is connected to what is happening in the main church service.

We hosted a light party in October 2023, this was a brilliant event with lots of children and parents in attendance. A big thank you to the children's team for helping with the event and to Thrive for bringing their puppet show. The success of that event and also of the family fun morning at Easter 2024 has started some serious discussions about hosting a holiday club during the summer holidays in the future.

Music Group

Music Group leads worship on Sunday mornings. For quite a while Worship was always led by Sue and Esther using a midi

music player. Recently we have been blessed to have Alison playing the keyboard on some Sundays. We are now also blessed with Hannah and Hannah leading worship once a month on guitar. We try to choose a mix of music with some traditional hymns as well as a range of modern worship songs. We also have some songs with actions, which our young people help to lead.

Sue Curran

Sound-desk

Well, what another full year this has been, nevertheless it was a joy to operate the sound desk for all services.

It has been great to see some many baptisms over the last year in Church. It was great to do the sound desk for the very moving service for remembrance.

As usual, the Christmas services were fantastic and it was wonderful to be on the sound desk for them, each playing a part in my celebration of Christmas. Since January, Noel has returned to help each week which has been great.

We have identified a few things that need fixing and changing for the sound desk and I plan to present a report at the May PCC meeting. Thanks again for your support over the last year.

Matt Simms
Sound Desk Lead

Our Evangelism

We ran two Alpha courses in 2023 with around 20 people attending them. The alpha course has primarily been used as baptism preparation for parents. We are hoping to run more courses in 2024 and a Bible course.

Other evangelistic events included the Light party in October and our Christmas activities like Christingle and carol singing in the pubs. Many spiritual conversations were had in the Plough and the Whitnash sports and social club.

Our new social team is planning more invite friendly events over 2024 including the successful church quiz in Jan 24 and the Rob Halligan concert in May 2024.

Mission Support

Many years ago I was asked by the PCC to be mission secretary for St Margaret's, and I agreed, hesitantly. My heart was in it, but my head wasn't, as I already had a busy church agenda. I said I would do it until someone came forward to take on the role – not a wise thing to say, because that never happened!

Because I wasn't able to give the time to be creative in promoting mission, the PCC asked me to organise having mission prayer on our weekly newsletter. To do this, I gathered Reps for each mission we supported, and gave dates for them to submit prayer points.

For four years we have been supporting six missions, with prayer and finance, and deferred changing them until our new Rector was in post.

The following is the present position,

Cord Pauline Walden, Rep

Open Doors Esther Brown, Rep

Tearfund Ele Adams, Rep

Thrive No Rep

African Pastors Richard Suffern (ex Rep)

Flourish Jacqui Suffern (ex Rep)

To date I have been writing prayer points for African Pastors, Flourish and Thrive, using websites. The PCC recently agreed to support Open Doors, to replace Simon and Sarah Wood who formerly were our missionaries working in Amsterdam with YWAM.

I now feel I must retire from co-ordinating Mission and can no longer say 'I will do it until someone new is appointed!!'

Pauline Walden

Mission Co-ordinator

Our Schools

Open the Book & Beacons After School Club

Open the Book:

There are currently two teams of storytellers: one which goes into Briar Hill Infant School and one which goes into St. Margaret's C.E. Junior School. We present Bible stories in a simple, visual format during assemblies, once every half term in both schools, to the whole school. The response from the children and staff is positive; the children often recognise

members of the team and remember the message presented.

We are always welcomed in a friendly and warm way by the staff.

Beacons after school club:

This small club meets on Monday afternoons in St. Margaret's C.E. Junior School. It is open to all members of the school. There are four volunteers from St. Margaret's Church who meet to plan for the Term around a theme, then produce/purchase the resources, and refreshments for each week, before setting up and running the club every Monday afternoon. Each session lasts one hour.

From September to December 2023 (Autumn Term), we dressed the Jesse Tree, using the stories of each Bible character, following the lineage of Jesus each week. We were invited to present a whole school assembly, sharing our activities and bible stories and showing the completed Jesse Tree.

From January to March (Spring Term) we have been sharing stories about animals in the Bible. Each session follows Bible-based teaching and might include games, songs, crafts and a design activity.

The children have all grown in confidence and wisdom. They love coming to this group.

Anne Horsley March 2024

Our groups

Mother's Union

Our meetings always involve prayer, followed by an activity or a guest speaker.

The raffle helps to raise funds for our branch and for MU projects. There is a greetings card stall, where orders can be taken from members for items within the MU catalogue. New people have found a welcome among us.

We were sad to lose Sylvia Willoughby, who died after long illness. We give thanks for her life, and she is remembered with fondness, and we continue to pray for the bereaved family and foster-families.

In March, Felicity Hawke spoke about discovering more of our family trees in 'Who Do You Think You Are?' Our Holy Week Communion, in April, was led by the Rev Bob Clucas.

In May, our new Rector, the Rev Ben Cook came to tell us about his journey of faith, and we have been delighted to welcome him and his family to St Margaret's. June saw the wonderful Summer Lunch, thanks to Lynn Barber, and in July we were crafting with acrylic paints. Karen Morris, our diocesan MU president, returned to visit us in September, and in October, we had an update on the work of 'Flourish' from Ruth Smith.

Everyone enjoyed being creative with greenery, when Hannah Brown taught us how to make Christmas table decorations in November, and the candles were lit on Christmas tables, with the greenery and berries still doing well!

During Advent, the MU took part in the national MU campaign to raise awareness of domestic abuse, by displaying posters,

signposting where to get help, and joining in with the 'Souls of Our Shoes' exhibition.

At our Christmas Carol Service, Noreen Dean spoke to us about the work of 'Samaritans', and in January 2024, Chris Cooke from Southam branch gave us an update on the prison visiting at Onley.

As we look ahead to the coming year, we are glad to welcome new members and guests, and hope that all will enjoy meeting together, praying together and supporting the work of the MU worldwide. We look forward to the arrival of our new Curate in July, and hope that she may be able to come and speak to us in due course.

During the year, we have been able to give donations to 'Flourish', 'Samaritans', 'Away From It All – AFIA', and Christmas gifts for 'Coffee Tots'. In addition, we have supported St. Margaret's with a contribution towards the heating, and the provision of free sanitary items for women & girls who visit our church.

Finally, I would like to thank all of the committee for their unfailing support, whether that is through providing refreshments, selling cards, selling raffle tickets, welcoming people, or visiting with flowers and cards for special occasions, or in the event of illness.

Cathy Shearn – MU leader

St Margaret's Circle

SMC continues to thrive, and I am pleased to report that we have new members joining us all the time, often guests join us

too, and even men when it's a topic they might enjoy!

We still aim to offer a varied programme of speakers and topics, some light-hearted, others more serious, which are enjoyed by all. There has again been excellent attendance at most of the meetings during the past year, which is very encouraging.

There continues to be a real sense of fellowship within the group, which is demonstrated by the members enjoying friendship, support and love for each other. SMC is an outreach group, and our aim is to welcome ladies of any age, colour, creed or status, promoting the Christian message by our actions, but always without any pressure. Here's what we've been doing.

April 2023: Our AGM and entertained by Rev Bob Clucas, not only speaking as a priest but also under another guise, singing folk songs! He was brilliant and put another slant to the AGM.

May: On the 8th May we celebrated King Charles's coronation royally! With a special tea party open to everyone from St Margarets Church, not just SMC, which was well supported and with rather a lot of fizz consumed – which helped with pinning the crown on the King game I think, but we all had a right royal time!

June: A lovely lady called Nicola Hill from Gentle Blooms gave us a beautiful demo using seasonal and natural flowers from her nursery that she grows herself locally, she also talked about exhibiting at Chelsea Flower Show and all the work that goes into it – fascinating! Also, in June we took part in but did not win the ladies quiz.

July: We decided to change the summer outing to just half a day this time and a

group of us went to Warwickshire Lavender Farm at Bubbenhall – the owner gave us a very interesting about how and why they started and methods of growing lavender. It was a gloriously sunny day and heavenly walking amongst the lavender fields, especially as they are only open for a few weeks each year. The shop and the café remain open, however. We finished our little trip with a lovely lunch at the Three Horseshoes pub – what's not to like!

August: No meeting.

September: Back after the summer break to talk about another local gem, Marton Museum by curator David Fry, who bought with him many strange and eccentric objects to show us, with their history of course – brilliant!

October: Our annual Skittles evening, followed by a lovely fish and chip supper as usual.

November: A heart warming talk about the work of Zoes's Place Children's Hospice in Coventry from a lovely lady called Judy Warner. Zoe's specialises in palliative, respite and end of life care for children aged 0-5 who have life limiting or life-threatening conditions and is the only baby specific facility of its kind in the Midlands. We were pleased to give a good donation to support this wonderful work, and which was added to greatly by our lovely members.

December: Our annual Christmas party was less well attended this year due to a lot of illness around but was still very enjoyable. As usual there was hot punch, cheese and wine and we were entertained by the quirky biker lady Debbie Ellis, with music and poems – she was very funny! The Christmas elf decided to pop in to

distribute our brand tub gifts – probably time they retired!

Into 2024 and we again had our Beetle drive in January, which was a lot of fun. We also had a surplus Christmas gift raffle, a wonderful selection which found a new home elsewhere.

February: A marvellous talk by Sheila Woolf on American heiresses marrying into English Aristocracy in the early twentieth century and bailing them out, thus enabling their crumbling estates and stately homes to be retained for posterity.

March: Some of us took part in the World Day of Prayer service on 1st March held at St Margarets Church this year, written by the ladies of Palestine, which was particularly topical with ongoing war in Gaza and was well attended. The 2025 service will be at the Whitnash Methodist Church.

SMC finished our year with a very unusual and interactive talk from Trevor Langley, a former teacher of deaf children. He attempted to teach us how to sign which was hilarious and hugely enjoyed by all!

To conclude it's been another great year, considerably helped by my committee and others. My heartfelt thanks to those for their love, support and unstinting loyalty for keeping the group going, especially during these difficult times, but especially to our members, without them there would be no SMC, thank you so much for your continued support.

May God bless you all.

Lynn Barber – Leader St Margarets Circle

Our Pastoral Care

Visiting Teams/ Home Communion

We are able to take Home Communion to our elderly St Margaret friends who cannot now attend Church on their own.

Hospitality

We can be proud to have served tea/coffee/biscuits after the 10am Sunday services for many years, and recently after the 10.30am Thursday services. It is so good seeing groups chatting and enjoying fellowship and is often a place where newcomers find new friends. This has been possible because of the reliable team we have who take turns to serve in the kitchen. At times those on the rota have been under pressure with the volume of 'customers' which in a way has been very positive! It would be helpful to have more on the team, so that we can space out the duties, and not expect too much of the willing volunteers. **A big thank you to the Team**, especially to Shirley Simms who often voluntarily steps in to set up the kitchen and provides items to make things run smoothly. We are grateful to those helpers who responded to requests to be an extra pair of hands, when life in the kitchen needed support. **You are all very much appreciated!**

Pauline Walden

SIDESPERSONS/WELCOMERS

One of the most important jobs in our church is being a Sides person/Welcomer, and we would love to have more volunteers to join the team. They are often the first contact a person has coming into

church, and to be greeted and welcomed is huge, particularly for someone coming for the first time, or visiting. A warm welcome might well encourage them to come back!

As well as welcoming people, there are a few simple tasks before and after services, to keep people comfortable, and the church tidy.

Churchwarden Simon has produced a leaflet detailing this role and there is a laminated copy at the back of church.

Sidespersons/Welcomers 2024: Roger Barber, Stuart Forrest, Sue Clifford, Anne Horsley, Marion Powell, Shirley Simms, Ros Wood, Maureen Allen (recently joined team) Benjamin Edmonds (trainee!)

Thank you to the Team who willingly give their time to this vital ministry.

Our Communications

We currently communicate with the congregation and community through a variety of methods. A newsletter, website and social media.

Parish Magazine

The first St Margarets Parish Magazine was published on 1st January 1859 by Rev J.R.Young making it one of the oldest parish magazines in the country. However, times change and at a meeting with Ben on 9th June it was decided that with the social media etc. The Magazine was no longer a viable method of communicating with the parish. Rather than cease production

immediately we decided to continue until the end of the year. November's issue had gone to the printers when they went into liquidation at this late stage it was impractical to arrange for another printer to be engaged therefore there were no November or December issues produced.

I would like to thank all the distributors for their sterling work over very many years.

Tom Houghton

Newsletter

Our newsletter is produced every fortnightly and covers service information, prayer requests and important notices. The notice sheet can be emailed to you if you wish please contact Jay in the office to be added to the mailing list.

Facebook

There is a new Facebook page, which is now run by Church staff. We also have an Instagram page. These are primarily used to provide an outward face of our church on these platforms. We are now posting more often and connecting with people in the wider community to provide details of Church services and various activities which we hope encourage people to get involved.

Website

We have a brand-new website www.smcw.org which details how to contact leaders and staff members of the church, what's on, service times and much more. It also has an online copy of newsletter available.

Thank you to all who have worked so hard to ensure that we communicate with each other and the outside world as well as possible.

Our Deanery

In March we met at St Paul's Church Warwick.

Rev Graeme Pringle introduced the Diocesan Strategic Framework and discussed four elements :- Identity, Purpose, Support and Vision. The whole document can be found on the diocese website.

Tim Wagg introduced a book he has written titled Christian Foundation. It is a book of resources for churches. He gave a copy to each church in the deanery.

Rev Jonathan Use and Bill Frigerio have a report from the General Synod. Many topics were discussed and debated plus Living in Love and Faith was part of the agenda.

Rev Esther Peers was encouraged with the Prayer walking that all churches were encouraged to partake in, as we at St Margarets did.

Tricia West has an Eco Report and mentioned the Eco Fest which was to take place at the Pump Room Gardens in September.

The May meeting was held at St. Paul's Leamington Spa.

Our Rector, Rev Ben Cook was welcomed to the deanery.

Rev Esther Peers has been licensed as Associate Minister at Holy Trinity Church, Leamington Spa.

We were then privileged to see a Youth Bus for use in the Diocese. The aim is for it to be a tool to introduce young people to God, and to help relationships with local churches to pool resources together so that young people will be transformed by Jesus.

The October meeting was held at St Margarets Whitnash.

We heard some good news stories,

St John's church, their youth work is expanding. St Paul's Church have a congregation from Hong Kong who speak Cantonese. At present they have a separate service but gradually sharing with each other. Rev Rob Budd from Warwick Gates Church shared that they are now able to be self-supporting. We were informed of the Lay Training Pathways that are now being introduced and which our own Barbara Stafford is completing.

We were also informed of the Bishops who would be acting up during the vacancy.

The meeting closed with prayer.

Esther Brown.

CHURCHWARDEN'S BUILDING FABRIC REPORT FOR 2023/24

MAIN CHURCH BUILDING

No significant works were carried out on the structure and fabric of the church in the reporting period other than general maintenance.

Adrian and his team of volunteers carried out some significant improvements to the church heating system including the replacement of some radiators and associated pipework in the summer of 2023. Final work on the heating remains to be completed in the summer.

The previous report for the 2023 APCM included notice of survey work to be carried out on the Rose window and the chancel east gable. The surveys were completed by our appointed architect, structural engineer and stained-glass window expert. The surveys were then incorporated into a report together with a specification for conservation works. Simon then added a churchwarden's report and made a full technical submission to the DAC. This was well received and a financial submission was requested so that a full faculty submission could be made. The current status is the DAC are waiting for our financial submission which is major task requiring greater dedicated time and leadership than is currently available.

The church organ received a full service in December 2023.

Note: DAC = Diocesan Advisory
Committee for the Care of Churches

CHAPTER HOUSE

General maintenance work has taken place throughout the reporting period, but no significant works have been carried out.

The fire escape door is in a poor state of repair and options to replace, or repair, have been incorporated into the scope of the main conservation project.

CLOSED CHURCHYARD

The churchyard surrounding the church is closed and therefore maintained by Warwick District Council. There is nothing significant to report from 2023/24 although the BFAG have recognized that the condition of the two sets of gates has deteriorated, and remedial works will be considered in the near future.

There was one interment of ashes in an existing plot in the period.

CHURCHYARD EXTENSION

In the reporting period, the following interments took place:

- Six burials in new plots
- Four burials in existing plots
- Three ashes interments in new plots
- Three ashes interments in existing plots

The burial area to the south-east which has been mainly used over recent years is now full with the exception of reserved plots. The area to the south-west, which will mostly be used for the next three years, has already accommodated a number of new graves therefore work to expand this area for use has been progressed.

General maintenance, mowing and care of new graves continued throughout the reporting period generally by Simon but with support from a number of volunteers.

We appointed Richard O'Shea (the arboriculturist who is often employed by the Diocese) to survey and report on the trees. He completed the survey in May 2023 and issued his report in June 2023. It included specific maintenance recommendations for each tree and notably recommended the removal of dead or dying trees. This report was included in a List B submission to the DAC which subsequently gave permission for tree removal works as required. These works were then carried out in January 2024.

Five new grave space reservation requests were approved by the PCC during the reporting period and these are now progressing through the final approval process with the Diocesan Registrar's office.

CHURCH CENTRE

Minor redecoration and repair works were carried out during the school summer holiday period of 2023.

We had previously reported ongoing issues with the ground source heat pump system, but the new specialist maintenance contractor successfully completed works to upgrade the system in August 2023.

General maintenance continued throughout the reporting period, and it was noted that the toilet cubicles, vanity units and vinyl floor finishes to the wc and kitchen are all nearing the time when they will have to be replaced. A survey and budget exercise was carried out in early 2023 but a decision to postpone these

works to 2024 was reported at the 2023 APCM. Subsequently, financial constraints are forcing these works back further which is a cause for concern.

BUILDINGS AND FINANCE ACTION GROUP (BFAG)

The BFAG generally meets one week in advance of each PCC meeting so that the minutes of the BFAG could be presented to the PCC in order that any matters arising or questions from the PCC could be discussed. It became evident over as the year progressed that the agendas for the BFAG meeting were becoming too long which gave thought to splitting the BFAG into two teams, a Finance Team and a Buildings Team, with the intent of improving efficiency and therefore effectiveness. Terms of reference for the proposed two teams were produced for presentation to the PCC for approval. After a number of iterations, the terms were agreed, and the two new teams will be formed after the APCM when the new PCC is in place.

Churchwarden – Simon Greaves.

Bells & Belltower Belfry

We struggle with numbers in the belfry but continue to ring for Sunday morning service. Attracting new ringers is difficult however with the help from other churches we are able ring for special occasions and on practice night.

We have not wrung for any weddings this year but have been able to commemorate

two funerals ringing quarter peals half muffled.

With the help of ringers from other churches we were able to ring “Kings & Queens” for King Charles and Queen Camilla’s coronation on 5th May

The bells are in good condition and are due for a biannual inspection by Taylors the bell founders next year.

Tom Houghton

The Clock

The clock has to be wound manually once a week. It keeps reasonable time but is susceptible to the weather, at some point in the future perhaps consideration could be given to automating it and illuminating the dial. Like the bells the clock is due for an inspection by next year

Tom Houghton

Our properties

All 3 properties, 101 and 103 Whitnash Road and 13 Palmer Road are now being fully managed by Hawkesfords Estate Agents, with Jay being the point of contact for Robert (Hawkesfords property manager)

There have been various repairs that have needed to be completed on each property over the year. Robert has managed this well, each time bringing the B&F committee 3 quotes to discuss for best value.

The rent on each property has now increased, slightly, in line with rent increase procedures.

Our Finances

2023 – My last year as treasurer after 7 years and it was as busy as usual.

Our income of £61,771.05 was from congregational giving which was slightly up from 2022. We received donations by standing orders, parish giving scheme & gift aid, plate giving was about the same as 2022. We bought a beep beep machine to help with our new cashless society and it is located at the back of church each service.

Even though this was a good amount from our congregation this income didn’t cover our annual outgoing to the Diocese of £63,000 & church insurance of £4,487.90, which meant our other church expenses of utilities, wages, cleaning, maintenance, phone, tithes, outreach & children’s work relied on the income from properties & hire out of the church centre.

Our other activity income was £96,440.27 was from said property rentals & room hire, which is great but that means the rental income from 101 Whitnash Road which was left to us to pay for a children’s worker unfortunately had to be used to pay our bills. It is a shame we cannot afford to pay for this much needed person to help with our increase in children coming to church but until our income increases sufficiently then this how it must be.

We claimed back £11,507.42 from gift aid alone from the giving we received so if you

pay tax its great if you can gift aid which adds an extra 25% to your giving. St Margaret's treasurer manually claims back each gift aid donation from envelopes & Standing Orders so it would help greatly if everyone changed over to The Parish Giving Scheme as they do this laborious and time-consuming job for us.

Our expenditure was quite good for the year even with the utility bills going mental & the small drop in house rentals as we have outsourced them, our wages have gone up as Jay has changed her hours & role to a full-time operations manager.

Overall, we can pay our bills but don't have much spare cash if anything big happens, in that case we will need to dip into the investment fund but most of the money invested is tied up in restricted and designated funds. We have given away in tithes the amount of £5,982.08 which is amazing, I know people ask why we give tithes if keeping them would make it that we are in credit at the end of the year. We are a charity & therefore are not really allowed to be in profit, but as we have been blessed, we need to bless others.

Funds

The restoration project was restarted, and we spent £12,584.92 on updated window & stone survey's also architect fees, not much is coming in now so the pot is getting smaller but hopefully things will progress with the Rose Window & the East Window in 2024.

A heating problem in the church resulted in a very generous congregation donation of £6,655.80 which has been placed in a

designated heating fund, we have £2,251.51 left in this fund as more work is needed.

Church Centre repair fund was set up to help with the repairs/maintenance to the ground source system, we now have a reliable contractor for annual services & repairs.

Our overall outgoings were £158,511.42 which means after our total income of £158,211.32 we are in credit for 2023 of £300.10.

A great big thank you for all involved with finances, Simon, and Christine for counting the collection, Jay for banking, paying bills, raising invoices, dealing with weddings, baptisms and funerals, Lisa for processing gift aid and everyone who is being generous with their giving this year.

I wish all the luck in the world to your new treasurer Kenny Benson and having trained Kenny a little I can already see he will be a fantastic asset to St Margarets.

Lisa Fincken - Treasurer

Our Useful contacts and links

www.smcw.org

St. Margaret's Church and Chapter House,
Church Close, CV31 2HJ

<http://www.dioceseofcoventry.org/>

<http://www.dioceseofcoventry.org/definingthe8eqs>

<https://www.churchofengland.org/>

<http://www.africanpastors.org/>

<https://www.cord.org.uk/>

<https://www.helpinghandscharity.org.uk/>

<https://www.tearfund.org/>

<http://www.thriveym.org.uk/>

<https://www.facebook.com/ywamamsterdam/>

<https://warwickdistrict.foodbank.org.uk/>

<https://capuk.org/>

Attached appendices.

- Appendix A – Annual financial report
- Appendix B – Independent Examiner Statement (B Simango)

Appendix B - Independent Examiner Statement (B Simango)

Independent examiner's report to the trustees of St Margaret's Whitnash PCC

I report on the accounts of the St Margaret's Whitnash PCC for the year ended 31 December 2023.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as

trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

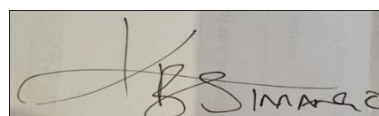
In connection with my examination, no matter has come to my attention:

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



Blessing Simango ACCA

12 Field Close

Warwick

CV34 4QD

ST MARGARET'S WHITNASH



PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WHITNASH Reg. Charity No: 1128890

ANNUAL ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

Rector: Rev Ben Cook
The Rectory
2 Church Close
Whitnash
Leamington Spa
CV31 2HJ

Treasurer: Lisa Fincken
7 Nursery Lane
Leamington Spa
CV31 2PW

Independent Examiner: Blessing Simango
12 Field Close
Warwick
CV34 4QD

Bankers: Unity Trust Bank
Nine Brindleyplace
Birmingham
B1 2BR

St. Margaret's Church Whitnash Leamington Spa

Balance Sheet detailed

		As at 12/31/2023	As at 12/31/2022
Fixed assets			
	6431: St Margaret's Centre	£451,532.00	£451,532.00
	6432: 101 Whitnash Road	£250,000.00	£250,000.00
	6433: 13 Palmer Road	£250,000.00	£250,000.00
	6434: Warwick Gates Centre	-	-
	Total Fixed assets	£951,532.00	£951,532.00
Current assets			
	6501: Bank current account	£20,466.77	£12,150.34
	6502: Lloyds Bank Account	-	-
	6503: Warwick Gates	-	-
	6505: Bank deposit account	£9,350.01	£11,602.35
	6511: CCLA - Fixed Asset Fund	£218.89	£202.80
	6512: CCLA - Investment Account	£125,280.26	£129,501.73
	6590: Cash in hand	-	£53.20
	Z05: Accounts Receivable	£745.50	£1,092.24
	Total Current assets	£156,061.43	£154,602.66
Liabilities			
	6601: Loans received	-	-
	6699: Agency collections	-	-
	Z04: Accounts Payable	£1,079.14	£72.00
	Total Liabilities	£1,079.14	£72.00
	Net Asset surplus (deficit)	£1,106,514.29	£1,106,062.66
Reserves			
	Excess/(deficit) to date	-£14,342.99	-£12,449.74
	Z01: Starting balances	£1,196,547.39	£1,222,187.55
	Z02: Gains/(losses) on investment assets	£14,778.53	-£13,165.32
	Z03: Gains/(losses) on reval of fixed assets	-£90,468.64	-£90,509.83
	Total Reserves	£1,106,514.29	£1,106,062.66
Represented by Funds			
	General (Unrestricted)	£49,493.27	£35,548.44
	Designated	£64,540.21	£71,920.22
	Restricted	£992,480.81	£998,594.00
	Total	£1,106,514.29	£1,106,062.66

Fund
Advent - Advent
Church Centre - St Margaret's Centre - Valuation
Church Heating - Church Heating
Church Properties - Church Properties - Valuation
Church Restoration - Church Restoration
ChurchYard - ChurchYard
Deanery Synod - Deanery Synod
Deposits - Rent Deposit - 13 Palmer Road
Organ Fund - Organ Fund
St Margaret;s Church Centre - Centre Repair Fund
Tower/Clock/Bells - Tower/Clock/Bells
General - General fund
Totals

St. Margaret's Church Whitnash Leamington Spa
Fund movement summary
Selected period: 01 January 2023 to 31 December 2023

Fund balances brought forward	Incoming Resources	Outgoing Resources
-	£181.03	£181.03
£451,532.00 -	-	
-	£6,655.80	£4,404.29
£500,000.00 -	-	
£57,407.09	£1,312.15	£12,584.92
£19,721.20	£3,412.00	£1,770.75
£14,513.13 -	-	
£600.00 -		£600.00
£8,032.80	£1,011.00	£744.00
£18,008.00	£1,500.77	£6,580.96
£700.00	£1,242.31	£2,492.00
£35,548.44	£158,211.32	£158,511.42
£1,106,062.66	£173,526.38	£187,869.37

Transfers	Gains and Losses	Journal Entries
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
£549.69 -	-	-
-£549.69 -	-	£14,794.62
-	-	£14,794.62

Fund balances	
Carried forward	
-	
	£451,532.00
	£2,251.51
	£500,000.00
	£46,134.32
	£21,362.45
	£14,513.13
-	
	£8,299.80
	£12,927.81
-	
	£49,493.27
£1,106,514.29	

St. Margaret's Church
Statement of F
For the period from 01 Janu

	Unrestricted funds
Income and endowments from:	
Donations and legacies	£63,264.23
Income from charitable activities	£104,810.03
Other trading activities	£472.08
Investments	£292.80
Other income	£933.16
Total income	£169,772.30
Expenditure on:	
Raising funds	-
Expenditure on charitable activities	£175,826.53
Other expenditure	£1,625.88
Total expenditure	£177,452.41
Net income / (expenditure) resources before transfer	-£7,680.11
Transfers:	
Gross transfers between funds - in	-
Gross transfers between funds - out	-£549.69
Other recognised gains / losses	
Gains/losses on investment assets	£14,778.53
Gains on revaluation, fixed assets, charity's own use	£16.09
Net movement in funds	£6,564.82
Reconciliation of funds	
Total funds brought forward	£107,468.66
Total funds carried forward	£114,033.48

Whitnash Leamington Spa
Financial Activities
January 2023 to 31 December 2023

Restricted funds	Endowment funds	Total funds	Prior year total funds
£2,511.77 -		£65,776.00	£57,512.90
£1,242.31 -		£106,052.34	£99,841.88
-	-	£472.08	£426.10
-	-	£292.80	£99.04
-	-	£933.16	£844.15
£3,754.08 -		£173,526.38	£158,724.07
-	-	-	-
£9,816.96 -		£185,643.49	£166,830.04
£600.00 -		£2,225.88	£4,343.77
£10,416.96 -		£187,869.37	£171,173.81
-£6,662.88 -		-£14,342.99	-£12,449.74
£549.69 -		£549.69	£219,061.73
-	-	-£549.69	-£219,061.73
-	-	£14,778.53	-£13,165.32
-	-	£16.09	-£25.10
-£6,113.19 -		£451.63	-£25,640.16
£998,594.00 -		£1,106,062.66	£1,131,702.82
£992,480.81 -		£1,106,514.29	£1,106,062.66

St. Margaret's Church Whitnash Leamington Spa

Analysis of income and expenditure
Selected period: 01 January 2023 to 31 December 2023

	General	Designated	Restricted	Endowment	This year	Total	Last year
Income and endowments from:							
Donations and legacies							
0101 - Gift Aid - Bank		£22,033.59 -	-	-		£22,033.59	£21,132.95
0102 - WG - Gift Aid	-	-	-	-		-	-
0103 - Sum Up - Beep Beep machine		£1,233.82 -	-	-		£1,233.82 -	£2,187.45
0110 - Gift Aid - Envelopes		£3,866.50 -	-	-		£3,866.50	£1,479.99
0111 - Advent appeal	-		£181.03 -	-		£181.03	£7,595.93
0200 - Non Gift Aidable - one off donations		£40.00 -	-	-		£40.00 -	-
0201 - Non Gift Aidable - Bank & PGS		£8,092.44 -	-	-		£8,092.44	£7,665.45
0202 - HMRC - JRS Grant	-	-	-	-	-	-	-
0301 - Cash collection - GASDS		£7,912.28 -	-	-		£7,912.28	£15,007.77 -
0302 - WG - Cash Collections	-	-	-	-	-	-	£1,011.00
0501 - Gift Aid - one off donations		£5,485.00 -	-	-		£5,485.00	£2,810.00
0601 - Tax recoverable on Gift Aid		£11,507.42 -	-	-		£11,507.42	£8,386.03
0603 - WG - HMRC - Gift Aid Reclaim	-	-	-	-	-	-	-
0701 - Legacies	-	-	£1,500.77 -	-		£1,500.77 -	£1,011.00
0702 - Organ Fund	-	-	£1,011.00 -	-		£1,011.00	£750.00
08A1 - St Margaret's Centre - Non-recurring one-off grants		£600.00 -	-	-		£600.00	£4,000.00
1013 - WG - Non Gift Aid	-	-	-	-	-	-	-
1340 - Church - Project Income	-		£1,312.15 -	-		£1,312.15	£983.60
303 - Donations to church activities	-	-	-	-	-	-	£521.50
Donations and legacies Totals		£61,771.05	£1,493.18	£2,511.77 -		£65,776.00	£57,512.90
Income from charitable activities							
0604 - Refund of PAYE	-	-	-	-	-	-	-
0703 - Messy Church Donations	-	-	-	-	-	-	-
0704 - Tower/Clock/Bells	-	-	£1,242.31 -	-		£1,242.31	£4,143.80
1101 - Weddings & Funerals - PCC		£6,797.20 -	-	-		£6,797.20	£9,307.70
1102 - Weddings & Funerals - Diocese		£3,810.00 -	-	-		£3,810.00	£4,034.00
1228 - St Margaret's Centre - Room Hire Damages	-	-	-	-	-	-	£19.99
1229 - St Margaret's Centre - Room Hire Deposit		£150.00 -	-	-		£150.00	£100.00
1230 - Chapter House - Hire		£9,269.40 -	-	-		£9,269.40	£8,764.34
1231 - St Margaret's Centre - Hire		£44,335.00 -	-	-		£44,335.00	£37,700.99
1232 - 101 Whitnash Road - Rent		£11,834.06 -	-	-		£11,834.06	£14,230.06
1233 - 103 Whitnash Road - Rent		£10,423.28 -	-	-		£10,423.28	£11,400.00
1234 - 13 Palmer Road - Rent		£7,719.79 -	-	-		£7,719.79	£8,400.00
1235 - Churchyard Income	-		£3,412.00 -	-		£3,412.00	£1,424.00
1236 - WG - Rent	-	-	-	-	-	-	-
1260 - Church - Parish magazine sales		£403.50 -	-	-		£403.50	£317.00
1341 - Church heating fund	-		£6,655.80 -	-		£6,655.80 -	-
Income from charitable activities Totals		£94,742.23	£10,067.80	£1,242.31 -		£106,052.34	£99,841.88
Other trading activities							
1210 - Bookstall and Card sales to promote obje	-	-	-	-	-	-	-
1211 - Flowers		£472.08 -	-	-		£472.08	£426.10
Other trading activities Totals	-	£472.08 -	-	-	-	£472.08	£426.10
Investments							
1020 - Bank and building society interest		£292.80 -	-	-		£292.80	£99.04
Investments Totals		£292.80 -	-	-		£292.80	£99.04
Other income							
0203 - Church - non-recurring one-off grants	-	-	-	-	-	-	-
0602 - HMRC - Tax refund	-	-	-	-	-	-	-
0901 - Refunds		£933.16 -	-	-		£933.16 -	-
1310 - Church Insurance claims	-	-	-	-	-	-	-
1320 - Church Surplus - sales of fixed assets	-	-	-	-	-	-	-
1330 - Wages/Additional Ministry Refund - from Deanery	-	-	-	-	-	-	£844.15
9990 - Deposits / Transfers	-	-	-	-	-	-	-
9992 - WG - Deposits Transfers	-	-	-	-	-	-	-
Other income Totals		£933.16 -	-	-		£933.16	£844.15
Income and endowments Grand totals		£158,211.32	£11,560.98	£3,754.08 -		£173,526.38	£158,724.07

Expenditure on:**Raising funds**

Raising funds Totals

Expenditure on charitable activities

1801 - Church Giving to missionary Individuals & societies	£6,645.76 -	-	-	-	£6,645.76	£8,607.74
1804 - Church Bleep Beep costs	£397.90 -	-	-	-	£397.90 -	-
1849 - WG - Evangelism Outreach	-	-	-	-	-	-
1850 - Church Evangelism/Outreach/Alpha	£395.00 -	-	-	-	£395.00	£69.97
1851 - Church Children's work	£299.85 -	-	-	-	£299.85 -	-
1853 - Church Messy Church	-	-	-	-	-	-
1899 - Advent payment	-	£181.03 -	-	-	£181.03 -	-
1901 - Church Diocesan Quota	£63,000.00 -	-	-	-	£63,000.00	£62,500.00
2001 - Church Staff expenses	£53.46 -	-	-	-	£53.46 -	-
2101 - Church Service Expenses	£821.01 -	-	-	-	£821.01	£78.88
2170 - Church Education & Training	-	-	-	-	-	£88.49
2320 - Church Organ/piano tuning	-	-	£744.00 -	-	£744.00	£474.00
2350 - Churchyard - Maintenance	-	£1,770.75 -	-	-	£1,770.75	£420.42
2360 - Church Bells/Tower/Clock	-	-	£2,492.00 -	-	£2,492.00	£420.00
2370 - Church Visiting speakers / locums Sunday expenses	-	-	-	-	-	£45.00
2380 - Church Weddings & Funerals - PCC	£2,079.10 -	-	-	-	£2,079.10	£1,138.50
2381 - Church Weddings & Funerals - Diocese	-	-	-	-	-	~~£2,656.00~~
2400 - Church Expenses	£3,550.49 -	-	-	-	£3,550.49	£1,297.87
2401 - Church Utilities	£11,268.43 -	-	-	-	£11,268.43	£3,899.30
2402 - Church Repairs	£120.00 -	-	-	-	£120.00	£5,034.00
2403 - Church Maintenance	£4,103.74 -	-	-	-	£4,103.74	£3,915.83
2404 - Church Wages	£19,205.40 -	-	-	-	£19,205.40	£18,648.08
2405 - Church Phone	£1,704.13 -	-	-	-	£1,704.13	£1,310.62
2407 - Church Insurance	£4,487.90 -	-	-	-	£4,487.90	£4,378.17
2410 - Chapter House - Expenses	-	-	-	-	-	£42.36
2411 - Chapter House - Utilities	-	-	-	-	-	-
2412 - Chapter House - Repairs	£323.23 -	-	-	-	£323.23	£144.00
2413 - Chapter House - Maintenance	-	-	-	-	-	£109.80
2414 - Chapter House - Kitchen & Refurb Project 2020	-	-	-	-	-	-
2421 - 101 Whitnash Road - Utilities	-	-	-	-	-	-
2422 - 101 Whitnash Road - Repairs	-	-	-	-	-	£204.00
2423 - 101 Whitnash Road - Maintenance	-	-	-	-	-	-
2427 - 101 Whitnash Road - Insurance	£225.82 -	-	-	-	£225.82	£222.99
2428 - 101 Whitnash Road - Vacant Costs	-	-	-	-	-	-
2429 - 101 Whitnash Road - Agents fees	-	-	-	-	-	-
2431 - 103 Whitnash Road - Utilities	-	-	-	-	-	-
2432 - 103 Whitnash Road - Repairs	-	-	-	-	-	£1,275.45
2433 - 103 Whitnash Road - Maintenance	-	-	-	-	-	£1,075.00
2437 - 103 Whitnash Road - Insurance	£324.89 -	-	-	-	£324.89	£283.26
2438 - 103 Whitnash Road - Vacant Costs	-	-	-	-	-	-
2439 - 103 Whitnash Road - Agents Fees	-	-	-	-	-	-
2441 - 13 Palmer Road - Utilities	-	-	-	-	-	-
2442 - 13 Palmer Road - Repairs	£1,759.84 -	-	-	-	£1,759.84	£12,945.47
2443 - 13 Palmer Road - Maintenance	£144.00 -	-	-	-	£144.00 -	-
2444 - 13 Palmer Road - Vacant Costs	-	-	-	-	-	-
2445 - 13 Palmer Road - Agents Fees	-	-	-	-	-	-
2447 - 13 Palmer Road - Insurance	£220.44 -	-	-	-	£220.44	£186.96
2448 - St Margaret's Centre - Major repair fund	-	-	£6,580.96 -	-	£6,580.96 -	-
2449 - St Margaret's Centre - Annual maintenance	£240.00 -	-	-	-	£240.00	£56.00
2450 - St Margaret's Centre - Room hire deposit refund	£200.00 -	-	-	-	£200.00	£140.00
2451 - St Margaret's Centre - Utilities	£15,239.23 -	-	-	-	£15,239.23	£11,324.90
2452 - St Margaret's Centre - Repairs	£1,088.53 -	-	-	-	£1,088.53	£1,597.23
2453 - St Margaret's Centre - Cleaning/Consumables	£4,630.35 -	-	-	-	£4,630.35	£12,795.36
2454 - St Margaret's Centre - Wages	£484.54 -	-	-	-	£484.54	£1,170.30
2455 - St Margaret's Centre - Phone	£1,515.75 -	-	-	-	£1,515.75	£1,180.62
2456 - St Margaret's Centre - Council Tax	£550.80 -	-	-	-	£550.80	£995.20
2457 - St Margaret's Centre - Insurance	£2,636.91 -	-	-	-	£2,636.91	£2,751.04
2458 - Church wages professional fees	£785.91 -	-	-	-	£785.91	£804.51
2459 - Church Professional Fees - project	-	£12,584.92 -	-	-	£12,584.92 -	-
2460 - St Margaret's Centre - ops Consultant fees	-	-	-	-	-	-
2461 - Church Rector Costs - Expenses	£135.66 -	-	-	-	£135.66 -	-
2465 - Church Rector Costs - Phone	£333.00 -	-	-	-	£333.00	£204.86
2468 - Church Rector Costs - Travel	£140.31 -	-	-	-	£140.31	£148.50
2501 - Church Magazine expenses	£1,074.00 -	-	-	-	£1,074.00	£1,565.00
2502 - Church Website Expenses	£168.57 -	-	-	-	£168.57	£378.58
2510 - Church Bookstall and Card costs	-	-	-	-	-	-
2520 - Church Office Stationery	£452.92 -	-	-	-	£452.92	£376.81
2602 - Church Subscriptions/ Licences	£788.49 -	-	-	-	£788.49	£579.87
2603 - Church Computer Software	£273.98 -	-	-	-	£273.98	£463.20
2604 - Church Bank Interest & Charges	£320.10 -	-	-	-	£320.10	£424.65
2701 - Church major repairs - structure	-	-	-	-	-	-
2705 - Church heating expenditure	-	£4,404.29 -	-	-	£4,404.29 -	-
2710 - Church major repairs - installation	-	-	-	-	-	-
2720 - Church Staff Pension Costs	£1,469.58 -	-	-	-	£1,469.58	£1,373.99
2721 - Church Staff HMRC Tax & NI	£3,226.72 -	-	-	-	£3,226.72	£2,439.26
2730 - WG - Church Expenses	-	-	-	-	-	-
2740 - WG - Utilities	-	-	-	-	-	-
2750 - WG - Exps / Repairs	-	-	-	-	-	-
2760 - WG - Wages	-	-	-	-	-	-
Expenditure on charitable activities Totals	£156,885.54	£18,940.99	£9,816.96 -	-	£185,643.49	£166,830.04

Other expenditure						
1800 - PCC Rectory expenses		£62.00 -	-	-	£62.00 -	
1802 - Church Clergy expenses NOT Sunday's		£903.60 -	-	-	£903.60	£1,451.90
1803 - Church Advertisement/Interview/Collation of new rector		£85.00 -	-	-	£85.00	£2,268.60
1852 - Church Flowers		£575.28 -	-	-	£575.28	£623.27
2420 - 101 Whitnash Road - Sinking Fund	-	-	-	-	-	-
2430 - 103 Whitnash Road - Sinking Fund	-	-	-	-	-	-
2440 - 13 Palmer Road - Sinking Fund	-	-	-	-	-	-
9991 - Deposits / Transfers	-	-	-	-	-	-
Other expenditure Totals		£1,625.88 -		£600.00 -	£600.00 -	£4,343.77
Expenditure Grand totals		£158,511.42	£18,940.99	£10,416.96 -	£187,869.37	£171,173.81

Independent examiner's report to the trustees of St Margaret's Whitnash PCC

I report on the accounts of the St Margaret's Whitnash PCC for the year ended 31 December 2023.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

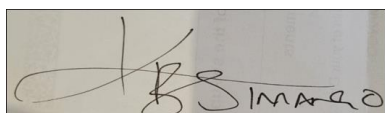
In connection with my examination, no matter has come to my attention:

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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

A handwritten signature in black ink, appearing to read 'B Simango', is written over a light-colored rectangular background.

Blessing Simango ACCA
12 Field Close
Warwick
CV34 4QD

Accounts



St Margaret's Church Whitnash and Parochial Church Council of the Ecclesiastical Parish of Whitnash

Registered Charity 1128890

www.stmargaretschurchwhitnash.co.uk

Annual Report 2022 (1 January 2022 to 31 December 2022)

Published April 2023 online and as hard copy

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Our Rector's report

"This is the curious case of the Rector's report for the year to Easter 2023."

"There is no Rector's report for the year to Easter 2023."

"That is the curious case" (with apologies to Sherlock Holmes and the Adventure of the Silver Blaze)

Of course there can be no Rector's report, as this was the year when we had no Rector (and indeed, the year when the nation said a sad farewell to our Queen, a steadfast Defender of the Christian faith). We had a previous Rector, who left with our love, gratitude and blessing and we welcome our new one with prayerful love and anticipation; but no full-time clergy for the first time in living memory.

Yet the Church was not abandoned.

The Lord of the Church has built His church directly, as Jesus promised ('I will build my church and the gates of hell will not prevail against it') – all praise is rightly His.

The Lord has led us to pray and encouraged us with many answers to prayer ('ask and you shall receive') – how vital our corporate and private prayers have been.

The Lord has also built His church through His people, who have worked with humility, confidence, diligence, unity and above all love ('love one another – as I have loved you, so you must love one

another') – we honour Him by praising Him for each other.

In all of this, we have sought to fulfil our Vision – 'To receive His love and share it with all' – seeking to serve Him by reaching out to our wider parish ('love the Lord with your whole heart and your neighbour as yourself').

Thank you. Thank you Lord Jesus for your kindness, generosity and faithfulness.

Thank you to your people at St Margaret's – all of your people. Those who have worked evidently and those who labour has been less public, but no less visible to the Lord.

In this context, it seems invidious to mention individuals by name, so please forgive me for not doing so. All that might do is offend some whose work has been more discreet but no less valuable to the Lord Jesus – he knows, and His Father will reward the deeds done in secret. Suffice to say that we have prayed, we have worked, we have forgiven and we have loved together, remembering that 'love covers a multitude of sins'.

As our predecessors at the time of the Reformation put it, so we have lived: Sola Christus (Christ alone), Sola Scriptura (Scripture alone), Sola Fide (Faith alone), Sola gratia (Grace alone) and all, ultimately, for God's glory alone

Sola Deo gloria

Steve Davies (Assistant Minister)



Our PCC Annual Report

It has been my first full year in the PCC secretary role. Since the last APCM in March 2022, our church has mostly been in a period of vacancy which, as a PCC, we have had to make decisions on life of the church whilst being guided by the Lord's presence.

Over the last year the PCC have met eight times and at the meetings we have discussed and made decisions on various things, including ministry works that need to be done, appointment of the parish reps as well as making plans for our new Rector to arrive.

I can honestly say I feel our prayers have truly been answered and I look forward to welcoming Ben just after Easter this year. I would like to take this opportunity to thank Steve, the churchwardens, treasurer, Jay and everyone who have given valuable time to ensure the church has been able to continue running.

As we look forward to the next the PCC being elected at the APCM, we will be working closely together with Ben to make decisions on the future running and ministry of St. Margaret's church.

We have a couple of vacancies to fill on the PCC for the term commencing on 30th April so please contact myself or any of the other PCC members if you are interested. Thankyou.

Matt Simms

Our PCC members

- Rector - Vacant
- Assistant Clergy Rev Steve Davies
- Church Wardens Adrian Barton and Simon Greaves (Chair)
- Secretary Matt Simms
- Treasurer Lisa Fincken
- Electoral roll officer Julia Davies
- Deanery Synod representatives: Esther Brown, Maddy Hill, Matt Simms
- Safeguarding Officer Sue Clifford
- Other members Rich Babbington, Lyndsey Edmonds, Chris Shepherd, Shirley Simms, Barbara Stafford, Janet Thomas.

Our Safeguarding

St Margaret's Church takes the safeguarding of children and vulnerable adults seriously and has adopted the recommended safeguarding policy from the Coventry Diocese which reflects recent legislative changes.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). A copy of the Parish Safeguarding statement can be found on the parish



website which is available here:
<https://stmargaretschurchwhitnash.co.uk>

The PCC is the legal body responsible for safeguarding and the risk of liability rests with the PCC and the Church Insurers. The implementation of this important policy impacts how we work as a church and due to its nature is not negotiable.

Over the last year or so, the PCC has worked through and completed the online Parish Safeguarding dashboard and completing the Parish Safeguarding Action Plan to ensure that we are fully compliant with all current legislation. We have obtained level two and three. The PCC is updated on progress at each of its meetings and is grateful that all those involved in church activities have completed a confidential declaration form, with all PCC members, Sunday School leaders and staff being DBS checked.

We are grateful to William Clemmey for all of his work to make us compliant over recent years and we are happy to take on the responsibility from him.

If there are any questions or concerns about safeguarding in the parish then contact the Administrator.

Sue Clifford and Lyndsey Edmonds

Our Electoral Roll

Our roll for 2023 consists of 94 members, 21 of whom live outside the parish.

Julia Davies

Our staff

Parish Administrator - Jay has done a splendid job whilst we have been in interregnum, Jay has been sole contact for weddings & the funeral directors during this time. Jay has kept the Thursday morning services going by ringing round retired clergy & convincing them to come along & has resourced clergy for the weddings & funerals that have been booked. Jay has been such an asset with her professional approach to the inside workings of the church, Jay is a very valuable member of our team here at St Margaret's & she is looking forward to working with Rev Ben Cook and is excited to see what plans he has for us all.

Caretaker - Roger has been a great help over the last year helping out, doing odd jobs for us as & when needed.

Lisa Fincken



Our Prayers

We meet at varying times during the week and monthly, generally in small groups to pray together for Our World : Our Church and ourselves, through home groups and at other times. We have our monthly Mothers Prayers held in Church on the second Thursday of the month, if you wish to join please speak to either Ros Wood or Janet Thomas.

Esther Brown.

Our Services

Regular Weekly Services are now

Sunday

8:00am Holy Communion - A short service of Holy Communion (using Common Worship), typically lasting about 45 minutes. (on hold during the Vacancy period).

10:00am Informal Worship - A family-friendly service with creche and children's groups (except during school holidays). Holy Communion is held on the 2nd Sunday. Music led by a worship band. The service typically lasts about 1 hour and is followed by coffee and biscuits in the Chapter House. Sunday school is held on the 1st, 2nd and 4th Sundays.

Thursday

10:30am Holy Communion- A short service of Holy Communion (using Book of Common Prayer), typically lasting about 45 minutes – with our gratitude for the visiting clergy who have helped us so admirably over the last year or so.

Sunday School

Firstly, a massive thank you to all those who have helped with Sunday School through the vacancy, whether it be in person, with prayers and encouragement or for making the children feel at home within our church family. You are all very much appreciated.

Sunday school is generally a mix of children ranging from the age of about 3 years old up to 12 with attendance being from two to plus twelve! The average for 2022 was just a shade under 8 per week, an encouraging increase from the previous year when (possibly influenced by Covid) it had been just over 4 per week.

We began the year discussing the importance of prayer to God our Father and friend, why we pray and that we can pray anywhere and at any time about anything at all and that our prayers are always heard and answered - not always as we want, but that's ok, He knows best.

Next, we followed the sermon series with visual aids, games, crafts etc talking about Jesus, our faith and how difficult it is to be



a Christian sometimes. This term we are at 'the cinema' watching the exciting series of 'The Storykeepers', based on the difficulties of being a Christian in Roman times, but how the stories of Jesus were kept alive despite adversity, as they are today!

I'm encouraged by how relaxed and inquisitive the children are about the Lord Jesus and that He is with us always and that they can talk to Him at any time when they're happy or sad. He is simply part of their everyday life!

With love and prayers, Julia Davies

Music Group

Music has always been an important part of worship at St Margaret's, and it has been good to return to mostly live music after the disruptions caused by Covid. Several members of the congregation have said that they appreciate having live musicians to enhance the worship.

As a music group we play for all Sunday morning services, as well as occasional weddings and funerals by request.

Following the merging of the three congregations into one since Richard's departure, we are conscious that there is a small number of people who prefer a more traditional style of music than we routinely offer. We do try to mitigate that by including at least one traditional hymn into most of our Sunday services, although being family services we do tend to prioritise the more contemporary music generally enjoyed by those for whom this is their service of choice. We acknowledge that we cannot please everyone all of the

time but feel this is the right approach for now.

We are still short of musicians. We said goodbye to Jacqui and her flute at the end of April last year, leaving the group further depleted with just two singers, a cello, and the occasional harmonica. We remain dependent, therefore on the midi player, kindly provided and operated by Sue Curran, for the bulk of our music. We occasionally also use MP3 and MP4 to supplement this in services and these are also used for weddings and funerals when there is no organist available. Although one or two people have asked why we don't just advertise outside of church for players, we feel it is important that our musicians have a genuine heart for worship as well as musical ability so this is not a route we will be exploring. We continue to rely on God to provide the people he wants at the right time.

Some of our sound equipment is very old now, and we are in the process of replacing two of our instrumental microphones and looking at the overall operation of the sound desk to ensure that it is working efficiently.

As a church we also said a fond farewell this year to our organist, Mrs Adrienne Lloyd, who has stepped down from playing at the 10 o'clock service after many years of dedicated, humble and godly service. We presented her with a gift hamper after the Remembrance service, with love and gratitude for all that she has given to our church during her years at St Margaret's, where she has led the robed choir as well as playing the organ. She continues to play for weddings and funerals, as well as the annual Carols By Candlelight service.



We are pleased to say that the recently formed all-comers choir has gone from strength to strength, singing special pieces in the advent services, as well as three songs during the carol service. The choir has provided music and fellowship for a number of the congregation, some of whom would not normally sing publicly, giving them an opportunity to sing for fun as well as to enhance the worship experience in our services. Thanks to Simon Greaves for his help with organising that. Although we have not prepared anything for this Easter's services due to the pressures of the interregnum, we hope to re-convene in the autumn.

Music is a gift from God, and we pray that our music blesses all who share in it.

Barbara Stafford

Sound-desk report

Over the last year it has been a pleasure to be operating the sound desk and AV systems on Sundays as well as special services, weddings and funerals as required. Over the Christmas period it was a great honour to be part of all the services by putting up words as well as playing the music. I would like to thank everyone who has put together the easy worship schedules each week to make sure that we can display words each week.

If you would be or know anyone interested in helping with sound-desk please let me know. Thanks.

Matt Simms

Visiting clergy & Thursday attendance

We have had so many different & interesting retired clergy visiting in the last year. I for one have really enjoyed the different ways of teaching that they have brought to our small but constant group of between 20-25. Over the winter it was agreed with the PCC that we could use the Chapter House which was a brilliant idea. The Chapter House has always had a great vibe but since holding our Thursday morning BCP there it feels more part of the church than it ever has & it is more like a chapel than a room attached to our church. We are heading back into church for Holy week & spring/summer but are really hoping we can use the Chapter House again in winter. A suggestion for our new incumbent.

Lisa Fincken

Our Evangelism

Outreach events

In September I was asked to head evangelism for our church in a PCC meeting, through my music and events. To me, evangelism means sharing the Good News with people outside our church. Our hope is that this will result in more Christians in Whitnash. This would be shown by Alpha course attenders; more numbers at Church worship services; and more attenders at our small group meetings.

I play music to others at • Café Club on Monday in the chapter house for improving Mental Health • Playing in the church music



group in Sunday services • Holding the December Beer and Carol three events • Other music events with the band from the Monday Café, such as at the Whitnash Hub one Saturday afternoon a month, jam sessions at the Somerville Arms, and various dementia cafés.

For the Beer and Carols, we shared the Christmas stories and carols with over thirty at the Sports and Social Club; about twenty at the Plough and Harrow pub, then another twenty at the Hodcarrier pub. This gave us a chance to share our faith in a community setting outside the church. One young man came to all three events yet has told us he was an atheist.

Next year, after Easter 2023, the Sports and Social Club has already asked us to return for a Beer and Carols Christmas event. I hope to continue with the Monday Café Club and Sunday music group. I also will talk to the new Rector, after his start with us, and other PCC members, about evangelism and sharing the Good News through • Church events (in the past these have included Easter breakfast, curry night, fish and chip supper, harvest supper, church decoration and Spring cleans on Saturday mornings) • Proposed Alpha courses.

Rich Babbington

Occasional offices

We have been greatly blessed by the number of clergy who have helped us during the Vacancy. We have conducted 7 baptisms, 8 weddings and 18 funerals (with 2 services of interment of ashes).

Mission support

The missions we support remain the same except 'Youth With A Mission' as the Wood family have now moved.

We support - Tear Fund: Cord: African Pastors: Flourish; Thrive and lately Open Doors .

We are hoping to continue with Open Doors and have a speaker to come to church to tell us more about the work they are involved in.

Esther Brown.

Our Schools

As a foundation Governor, I have been involved with delivering Collective Worship sessions at St. Margaret's, individually during the Interregnum. This academic year I have been able to go into school, rather than the Teams delivery I was doing during the pandemic. I've lead Collective Worship for Advent, Spirituality, Peace, Service, Pentecost and Courageous Advocacy.

I worked alongside a group of children as they produced their poster, presenting their "wish list" for their ideal Rector.

For St. Margaret's and Whitnash Primary schools I have been invited to welcome children and parents into church when they've held services of Thanksgiving, Christmas, Easter and Harvest and to give a prayer of blessing at the end.



During their Understanding Faith days, I've been invited to join children in church as they navigate the building and churchyard; join discussion groups about "What is Faith" with children from St. Margaret's, Radford Semele, Bishops Tachbrook and Shrubland Street schools; monitor activities for their "Spirituality" day.

Outside some classrooms at St. Margaret's school there is a garden which is to become a Reflection area. For this, I am working alongside children to plan and plant raised beds, including Bible quotations and a prayer tree with the theme, "I am the water of life".

Open the Book

We now have two teams of Storytellers delivering Bible stories, one for Briar Hill Infant school and one for St. Margaret's Junior school.

The St. Margaret's team has been storytelling all this academic year, one Collective Worship every half term.

The first Assembly for Briar Hill since the pandemic went ahead on March 30th 2023. Future assemblies will also be once every half term.

It is great news that we have been invited into both schools so that the children and staff might hear the Word of God in a lively, entertaining way. Each assembly lasts approximately ten to fifteen minutes, but the teams are committed to rehearsing on a day beforehand, for which I'm very grateful. We read through and act out, whilst enjoying this time of fellowship. There are no lines to learn – we read the stories and mime, often

asking for the help of some children, who are always glad to participate on the day.

Anne Horsley (Leader of Open the Book Teams)

We have also formed a good relationship with Brickyard Barn Outdoor Learning Centre, a local specialist school for severely autistic children, over the past year. This has resulted in them attending St Margaret's church for their own Easter and Christmas services which we have specially tailored to their needs. They have thoroughly enjoyed coming, and it has been wonderful to give the children opportunities to become familiar with the church building and engage in meaningful worship activities with their teachers and family members in a way that many of them would not otherwise be able to do. It has been a privilege and a joy to serve them in this way, and we look forward to welcoming them back for their Harvest Festival later this year.

Barbara Stafford

Our groups

Home Groups

There are 6 home groups currently running, with nearly 40 individual members.

Although some group members have been nervous about re-convening since Covid, most people who were already in groups have now started to meet face-to-face



again, and the groups are almost back to full strength. Care is being taken to protect some of the more vulnerable members, and it is encouraging to see that there are groups meeting every day of the week from Monday to Friday, each with between 5 and 11 members.

However, there are still many people in our church who are not yet in a home group, and in the current state, there are not enough homegroups to accommodate any more people at present. There are concerns that some of the current groups are in danger of becoming too large to operate efficiently, ensuring that all members have an opportunity to share and be heard, any pastoral needs can be respectfully attended to, and that logistically there are enough seats etc for everyone who wants to attend. It is apparent that more groups may be needed, but as always, there is a shortage of leaders and an understandable reluctance on behalf of the members, where groups have bonded, to split the group up.

That said, we have been fortunate to start a new home group during the past year, running on a Wednesday morning, which is going well with 6 members; and Steve and Julia have taken over the hosting and running of the Wednesday evening group following Richard and Jacqui's departure, enabling their members to continue to meet. Grounds for encouragement indeed.

The home groups meet in members' homes, and study a wide range of subjects, using a variety of media – books, video, internet, courses etc – and enjoy their times of fellowship and learning immensely. Each group chooses its own material according to the needs or interests of its members, and topics

studied over the past year include the Bible books of Ephesians, Galatians, Romans, Esther, Ruth, Jonah, Daniel, Matthew and 1 Peter, as well as courses on Mary & Martha, Prayer, Spiritual Gifts and The Screwtape Letters. Members are particularly grateful for the opportunities for shared prayer, care and the opportunity to grow and learn from each other in a comfortable and safe environment.

Barbara Stafford

Mother's Union

Soon after last year's AGM, we were saying our farewells to the Rev Canon Richard Suffern, as he and Jacqui moved on to semi-retirement. Richard presided at our Holy Week Communion Service and he & Jacqui were presented with gifts from MU members.

In May, we enjoyed a splendid lunch, as always, thanks to Lynn Barber. In July, we celebrated the Queen's Platinum Jubilee with a Tea Party, with sandwiches and cakes galore. Ele even managed to find a cake shaped like a corgi! There was musical entertainment provided by Brian and his friends, and some of our members were seen on the dance floor! In July, several members enjoyed a crafting session, with acrylic paints. After the summer, meetings resumed in September, with a Beetle Drive and time to catch up with each other.

Our meetings always involve prayer, followed by an activity or a guest speaker. The raffle helps to raise funds for our branch and for MU projects. There is a greetings card stall, where orders can be



taken from members for items within the MU catalogue. New people have found a welcome among us.

Our guest speaker in September was the Diocesan President of Coventry MU, Karen Morris, who will be returning to us in September 2023. She thanked our members for their faithful prayer and service over many years.

2022 ended with Christmas crafts in November and our Carol Service, where Bishop David Evans led a reflection based on John 16: 33.

Catherine Bartlem came to speak to us in January about 'Coffee Tots', which is a community café for families with babies and young children based in Coventry City centre. Our MU branch supports 'Coffee Tots' with gifts at Christmas for the children and the parents. In December, 'Coffee Tots' team organised a huge Christmas Dinner Day, as many of the families were not able to outlay for such an expensive dinner in their homes. They were then able to choose presents for their children from all the donated gifts.

We were sad to lose Julie Brogan and Barbara Turnock, who both died peacefully. They are remembered with fondness, and we continue to pray for the bereaved families. We give thanks for their faithful service.

As we look ahead to the coming year, we are glad to welcome new members and guests, and hope that all will enjoy meeting together, praying together and supporting the work of the MU worldwide. We look forward to the arrival of our new Rector, the Rev Ben Cook, and his family. Ben will be speaking to MU in May.

Finally, I would like to thank all of the committee for their unfailing support, whether that is through providing refreshments, selling cards, selling raffle tickets, welcoming people, or visiting with flowers and cards for special occasions or in the event of illness.

Cathy Shearn

St Margaret's Circle

Since SMC resumed normal service after the pandemic receded, I am very pleased to report that the group has flourished and grown, with several new members signing up and others coming as guests, but who will become full members at our AGM in April.

We try to offer a varied programme of speakers and topics, some light-hearted, others more serious, which are usually enjoyed by all. There has been excellent attendance at the meetings during the past year, averaging around 28 ladies each time, which is very encouraging.

There continues to be a real sense of fellowship within the group, which is demonstrated by the members enjoying friendship, support & love for each other. SMC is an outreach group, and our aim is to welcome ladies of any age, colour, creed or status, promoting the Christian message by our actions, but always without any pressure. Here's what we've been doing:

April 2022 : Back to normal and starting our year properly this year with our AGM. However tinged with sadness, as we said farewell to Rev Richard Suffern, who has always been



such a valued support to SMC during his 23 years at St Margaret's. Richard spoke to us about his time in Whitnash and we presented him with a farewell gift. We wished him and Jacqui every happiness in their new parish of Long Itchington.

May and a welcome return of Alan Benjamin reprising his 'History of Morris Dancing' talk from aeons ago – just as hilarious as ever except his knees have gone now so no demos!

June: a very special occasion to celebrate Queen Elizabeth's Platinum Jubilee, SMC hosted a Celebration Tea Party on Sun 5th June for members, guests & our church fellowship. Decorations galore, lovely food, Bucks Fizz, a quiz.....ensured an enjoyable afternoon for all I think.....

July saw some of us (sadly not many) off on our annual Summer Outing, this year we went to York.

We arrived in rain but then the sun shone for us and we had a marvellous day.

August – no meeting

September and back after the summer break to another welcome return of Jo Golby, giving us Part One of her talk entitled 'The Domestic Servant to Goddess'. Jo has spoken to us several times over the years and was as interesting as ever.

October - our annual Skittles Evening at Whitnash Club with a delicious fish n chip supper as usual

November: Finding out about Foodbank from Miriam Bowen, very informative and the story behind it.

December and our Christmas Party which was very well attended this year. Hot punch, cheese & wine, and well entertained by David Moylan on Funny Turns – a celebration of entertainers from days gone by. Singing, musical instruments, corny jokes, tricks, we had the lot! And the Christmas Elf came too.....

Into January and we again had a Beetle Drive which was a lot of fun, and a surplus Christmas Gift raffle, a wonderful selection which found a new home elsewhere.....

February - we learnt about 'The Friendship Project' from Cheryl Rawbone, a wonderful charity which matches older people to needy youngsters as a Senior Friend, so many have been helped by this valuable work.

March - Some of us took part in the World Day of Prayer service on 3rd March held at St Joseph's this year, written by ladies of Taiwan. The 2024 service will be at St Margaret's.

SMC finished our year with Jo Golby returning to give us Part 2 of her talk (see Sept 22). Brilliant!

To conclude: it's been another great year, considerably helped by my committee and others. My heartfelt thanks to all those for their love, support and unstinting loyalty, and keeping our group going!

SMC meets on the 1st Monday of each month, 7.30pm in the Chapter House, why not come along and have a look, all ladies very welcome. God bless you all.

Lynn Barber



Our Pastoral Care

Food Bank

It fluctuates from week to week but very much needed. We have a good group of volunteers who work well together. We thank all who give donations to the food bank it is really needed.

Esther Brown.

Visiting Teams/ Home Communion

We are able to take Home Communion to our elderly St Margaret friends who cannot now attend Church on their own. We aim to take it monthly which we are managing, except where illness prevents.

Hospitality

We welcome people into Church on a Sunday morning at the door as they come in. We also serve Coffee, Tea and Biscuits after the Service in the Chapter House where people can sit and chat and new people can get to know each other.

There are Rotas for both, managed by Pauline Walden who would happily welcome you to join.

Mothers Prayers

On the second Thursday of the month, Mothers, Grandmothers, Aunts and

anyone who has a heart for Families gather for a short time of prayer at 11:30am for about an hour (after the 10:30am Communion Service).

Janet Thomas

Our Communications

We currently communicate with the congregation and community through a variety of methods. A magazine, newsletter, website and social media.

Magazine

We produce 10 issues a year of our magazine with Dec/Jan and July/August being single issues. A special thank you to the 16 of volunteers who distribute the 237 copies of the magazines every month. We currently print 275 copies of our magazine which are distributed by a handful of dedicated volunteers to addresses in Whitnash with the remainder available at the back of church. A donation of £1 an issue is requested to cover printing costs which can be put in an envelope at the back of church.



Newsletter

Our newsletter is produced every fortnight and covers service information, prayer requests and important notices. The notice sheet can be emailed to you if you wish just contact Jay in the office.

Facebook

For congregation members there is a church facebook group which you can request to join. It is self-moderated by the group members and not run by church staff. We also have an outward facing instagram page and facebook page. These are primarily used to provide an outward face of our church on these platforms. We do not post as often as we could so if you have a passion for social media and feel God is calling you to please contact me and I can talk you through the social media guidelines and policies.

Website

Finally we have a church website <https://stmargaretschurchwhitnash.co.uk> which details how to contact leaders and staff members of the church, what's on, service times and much more. It also has copies of the latest magazine and newsletter available.

Thank you to all who have worked so hard to ensure that we communicate with each other and the outside world as well as possible.

Lyndsey Edmonds

Our Deanery

We have met three times this year in March, May and October. In March discussion took place regarding the Parish Share contributions. Plans for an Associate Minister at Holy Trinity, Leamington Spa were also discussed. A discussion also took place regarding St Paul's Leamington Mission Hub which is one of six in the Coventry Diocese.

In May, dates and times for 'Fire Unlocked' were given and all the churches encouraged to prayerfully join in. We were asked us to pray for Richard Suffern in his adventures and thanked him for being Area Dean especially through the covid period. Richard said he retired from Whitnash after a very exciting Easter week and was looking forward to becoming 0.5 Priest in charge at Long Itchington and Marton also looking forward to going to Kenya in between. He was presented with a leaving gift as a thank you. Godfrey Armitage (diocesan ECO officer) gave a Power Point presentation on the Church's response to Climate change etc. He pointed us to the ECO Fest held in Leamington Spa at the start of September.

In October the synod discussed Worshipping Communities across the deanery.

*St Paul's Leamington Spa: Jonathan Jee reported on an exciting and surprising development with a Cantonese community beginning to worship with them.

*A warm welcome was extended to new clergy at both St John the Baptist and at our former plant church at Heathcote.

*St John's reported that they had taken 14 teenagers camping and a good time was had, with another church reporting that



their family Link Group were having a messy church afternoon and expecting 90 people. They also a 'lounge' Youth group with 5 young people at present. *St Nicholas Church, Warwick was busy developing their community in the new homes that are being developed and engaging with the households. *St. Chad's, Bishop Tachbrook reported that they had a Youth group of 17 in which an encouraging 11 of them were local. They have a Toddler Group of 22 Mums plus a Community cafe and a monthly project centred on help for Ukraine.

Esther Brown.

Our Churchwardens & Church Buildings

Review

It's been a very challenging 12 months since Rev Richard Suffern left at Easter 2022 after nearly 25 years of dedicated service to our Parish.

Richard and Jacqui saw many changes in our parish and lately guided us through 2 years of a world pandemic. Whilst face to face ministry may have been difficult at times, both of them ensured that there was always time for a phone call. Their time here was marked with a leaving lunch which was well attended, and we wish them every blessing in their new parish down the road at Long Itchington.

The interregnum has been a great time for the members of the congregation to shine, many members have stepped up

and shone, taking on challenges and discovering new talents which have been put to good use. The second most unwanted job at a church after the church wardens' job is the treasurer's As usual Lisa has dedicated the last few years to this task, involving some 4 mornings a week. It is very time consuming, but Lisa has been dedicated and meticulous to this most important task, we thank her for that.

The weekly services, Thursday 10.30am and Sunday 10am are well attended, with both attracting a consistent 30/40 members each week. Julie Dale (Thursday) and Steve Davies (Sunday), have both done an admiral job in ensuring that the services run smoothly and have a great structure.

We have had a variety of leaders and preachers, some from within the congregation and some from the wider area, all have brought their own take on readings, but all have been great to listen to and reflect on.

I suppose the highlight of the year was the advertising, collating and the interviewing of potential candidates for our vacancy. We had a wide variety of applicants, but in the end it was a unanimous decision and Rev Ben Cook was appointed. At times the phrase .. 'Leave it till Ben gets here ...' has been tempting to use but hopefully we have left the ship in a reasonable condition with not many ongoing 'maintenance' issues!

With no St Margaret's CEO, behind the scenes has sometimes been difficult, but with God's guidance and occasional intervention, we have got through this



challenging time. My thanks go to ALL the backroom staff for their dedication, unstinting support, guidance and wise words.

My thanks go to you all.

Looking forward to an exciting 2023/24.

Adrian Barton

Main Church Building

No significant works were carried out on the church in the reporting period other than general maintenance.

There were some minor issues with the heating system and a survey established that some radiators and radiator valves will soon need to be repaired or replaced. The plan is to consider options and carry out initial remedial works later this year in the summer.

The stonework and glass to the rose window has continued to deteriorate and we have appointed an architect and structural engineer to carry out a full appraisal and recommendations. The survey on site has been arranged for 11th April 2023 with the aim of issuing the report to the PCC in early May.

The outer glass to the chancel east gable window has been broken and the main stained-glass window is showing signs of stress. This window will be included in the survey works booked for 11th April.

A stained-glass window expert surveyed the Rose window and chancel window on Sunday 12th March and will be producing a report to be incorporated into the architect's report in early May.

The church organ received a full service in January 2023.

Chapter House

General maintenance work has taken place throughout the reporting period but no significant works have been carried out.

The fire escape door is in a poor state of repair and options to replace or repair it are being considered by the Building and Finance Action Group.

Closed churchyard

The churchyard surrounding the church is closed and therefore maintained by Warwick District Council. The council team procured and managed the reconstruction of the perimeter retaining wall to the front of the church tower in May and June of 2022.

Churchyard extension

In the reporting period, the following interments took place:

- Two burials in new plots
- Six burials in existing plots
- One ashes interment in a new plot
- Two ashes interments in existing plots

The burial area to the south-east which has been mainly used over recent years is now nearly full. We have commenced using the area to the south-west which will mostly be used for the next three years. Work to



clear the next area for use will commence this year.

General maintenance, mowing and care of new graves continued throughout the reporting period generally by me but with support from a number of volunteers.

There has been storm damage to some of the trees in the churchyard and parts of the hedgerow to the north boundary have died. We have met with an arboriculturist at the churchyard to discuss options and are in process of arranging for a survey and report so that we can apply for a faculty to carry out the necessary works.

One new plot reservation faculty was approved in the reporting period.

Church Centre

Redecoration of key internal areas was carried out during the school summer holiday period of 2022.

Further minor areas will be decorated during the 2023 school summer holiday period.

We have had ongoing issues with the ground source heat pump system but we are now pleased to report that Jay has worked hard to successfully find and appoint a new specialist contractor who has agreed to carry out the maintenance works.

General maintenance has continued throughout the reporting period and it was noted that the toilet cubicles, vanity units and vinyl floor finishes to the wc and kitchen are all nearing the time when they will have to be replaced. A survey and

budget exercise was carried out but it was decided to postpone these works to 2024.

Simon Greaves

Bells & Belltower

The year has seen two momentous occasions with the Queens Platinum Jubilee and then her funeral we were able to ring for both. The Funeral ringing was unusual as all the bells were fully muffled making the bells sound very mournful. The only time this is done is on the death of a monarch.

We took delivery of the new ropes in January these had been on order for 6 months there are only a few places making ropes. We have entered the modern age having the top ends of the ropes made of dyneema, which is a very new entry into the bell rope market. Dyneema braided rope have a very strong, polyethylene core, shrouded with a polyester sheave. The ultra-low stretch and hard-wearing properties of Dyneema rope make them a perfect top end rope for all bells, helping to make them last a little longer. It has been 10 years since we last had new ropes.

We do get a lot of use from our bells not as much over the interregnum as we have in the past with only one service on each Sunday but this year we had 9 visiting bands and rang for 7 weddings.



As with most towers we are short of people to ring. we are lucky to ring 6 of our 8 bells on most Sundays and we are able to practice on Fridays mainly because of visitors from other towers.

It is our intention to ring for the new incumbent's licencing and for the King's coronation.

Tower Clock

The clock continues to keep reasonably good time after being refurbished last year. It does suffer from the vagaries of the weather.

Tom Houghton and Chris Shepherd

Our Finances

2022 – Odd year, I was expecting giving to be back up to pre covid times, but it's gone down. Our donations either into the bank or through The Parish Giving Scheme totalled £31,538.88, Envelopes given in church totalled £2,187.45, cash plate giving was £7,665.45. This means we are paying our parish share of £62,500 by giving & VLC hire alone.

The rest of the income from the houses plus odd bits of hire are being spent on maintenance, wages, utilities for the church & the centre. Overall, we can pay our bills but don't have much spare cash if anything big happens, in that case we will need to dip into the investments but most

of the investment money is tied up in restricted and designated funds.

A few more people have signed up for The Parish Giving Scheme again which is brilliant, and this has helped somewhat. It is very easy to do, and I would encourage anyone to join and give this way or of course giving on the plate. In 2023 we hope to have a cashless beep beep machine in church.

We claimed back £8,386.03 from gift aid alone from the giving we collected so if you pay tax its great if you can add extra to your giving this way. As a treasurer who manually claims back each gift aid donation from envelopes & Standing Orders it would help me greatly if everyone changed over to The Parish Giving Scheme as they do this laborious and time-consuming job for me.

Our advent appeal in 2022 raised £158.50 for Kimngoror Health Centre Maternity Unit in Kapsabet Diocese again, as we had no incumbent the PCC agreed just to go with the good cause we supported last year. Our church restoration fund total has now reached £57,407.09 in our restricted fund and we will need every penny and more once the Rose window restoration is started. We have given away in tithes the amount of £4,276.81 which is amazing.

Giving is integral to every church. Whether this is time, money, spiritual gifts, practical skills, or other resources. Being generous with all that God has given us is Biblical, is a key Spiritual practice and is an essential factor in growing healthy churches. As a Church are we seeking to promote a culture of generosity to further the good work already happening in St Margaret's? We need to encourage others



in the important relationship between generous giving and mission. We need to develop and demonstrate a culture of generosity and how to align our resources with our vision and mission.

A great big thank you for all involved with finances, Simon, and Christine for counting the collection, Jay for banking, paying bills, raising invoices, dealing with weddings, baptisms and funerals, Lisa for processing gift aid and everyone who is being generous with their giving this year.

Lisa Fincken
(and thanks from Adrian Barton)

Our Useful contacts and links

stmargaretschurchwhitnash.co.uk

St. Margaret's Church and Chapter House,
Church Close, CV31 2HJ

<https://stmargaretschurchwhitnash.co.uk/meet-the-team/>

<http://www.dioceseofcoventry.org/>

<http://www.dioceseofcoventry.org/definingtheeqs>

<https://www.churchofengland.org/>

<http://www.africanpastors.org/>

<https://www.cord.org.uk/>

<https://www.helpinghandscharity.org.uk/>

<https://www.tearfund.org/>

<http://www.thriveym.org.uk/>

<https://www.facebook.com/ywamamsterdam/>

<https://warwickdistrict.foodbank.org.uk/>

Our Help and support

Suppose a brother or a sister is without clothes and daily food. If one of you says to them, "Go in peace; keep warm and well fed," but does nothing about their physical needs, what good is it? James 2:15-16

<https://warwickdistrict.foodbank.org.uk/>

<https://capuk.org/>

Attached appendices

- Appendix A – Annual financial report
- Appendix B – Independent Examiner Statement (B Simango)

ST MARGARET'S WHITNASH



PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WHITNASH Reg. Charity No: 1128890

ANNUAL ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

Rector: Interregnum
The Rectory
2 Church Close
Whitnash
Leamington Spa
CV31 2HJ

Treasurer: Lisa Fincken
7 Nursery Lane
Leamington Spa
CV31 2PW

Independent Examiner: Blessing Simango
12 Field Close
Warwick
CV34 4QD

Bankers: Unity Trust Bank
Nine Brindleyplace
Birmingham
B1 2BR

ST MARGARET'S CHURCH WHITNASH PCC
Notes to the Financial Statements for the year to 31 December 2022

1 Accounting Policies

Basis

The financial statements have been prepared in accordance with the Church Accounting Regulations together with applicable accounting standards and the Charities SORP 2005.

The financial statements have been prepared under the historical cost convention.

Funds

General funds- represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. These may include funds designated for a particular purpose by the PCC.

Designated Funds- these are funds designated for specific purposes by the PCC (see note 11).

Restricted funds- represent monies or assets raised or given for specific purposes. These may not be used for any other reason without express permission of the Charity Commissioners or reverting to the original donors or their representatives.

Income and Expenditure Recognition

The accounts include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of Church groups that owe an affiliation to another body nor those that are informal gatherings of Church members.

Incoming Resources

Voluntary Income and Capital Sources

Collections are recognized when made. Amounts receivable under Gift Aid are recognized only when honoured by the Donor. All Income Tax recoverable on Gift Aid donations is included in the accounts. The Gift Aid Small Donations top up payment is claimed on a regular basis and we made full use of the Community Buildings element of the scheme to claim for cash. Grants and legacies to the PCC are accounted for when received.

Other Ordinary Income

Rental income from the letting of Church premises is accounted for fully.

Parochial Fees due to the PCC for weddings, funerals etc. are accounted for on an event-by-event basis.

Income from Investment

Interest / dividends are accounted for when due.

Application of Resources

Costs directly related to work of the Church

The Diocesan parish share is accounted for when payable.

Fixed Assets: Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s. 96(2) (c) of the Charities Act 1993. St Margaret's Church buildings and contents cover with the Ecclesiastical Insurance Co have a combined sum assured of £7.8 million. We have a public liability cover of £10 million and Employers Liability cover of £10 million.

Property Valuations

	Accounts Value	Insurance Valuation
13 Palmer Road	£250,000	£ 220,000
101 Whitnash Road	£250,000	£ 269,500
St Margaret's Centre	£ 451,532	£ 2,900,000

Valuations of the above properties are based on current use and do not reflect any value that might occur if sold for a different usage. The insurance valuations are based on the cost of rebuilding the properties. Within the definition of the Charities Act these assets have their value restricted as defined by the Act and should the asset be realised, the monies raised would then be restricted. Such funds could be used to replace the asset unless the Charity Commissioners agreed the funds could be used for another purpose.

ST MARGARET'S CHURCH WHITNASH PCC

Notes to the Financial Statements for the year to 31 December 2022

Church Assets

No value is placed on movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings whether maintenance or improvement, is written off.

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

Paper and other sundry stocks are written off as they are purchased.

Investment Policy

The PCC invests any surplus with the Central Board of Finance using its Investment Account and Fixed interest Securities. Interest and dividends received from these funds is reinvested. Investment of funds is reviewed at each Buildings and Finance Meeting and by the PCC.

Reserves Policy

The PCC has agreed the funds outlined below and that the PCC should hold free reserves equal to a six month's unrestricted (general) expenditure from Analysis of income & expenditure sheet £168,383.87

2022	2021
£84,191.93	£101,419

Conflicts of interest

The following disclosable transactions occurred:

Who	Regarding	2022	2021
Adrian Barton - Linleigh	Electrical works via Linleigh Electrical	£12,000.83	£22,084.00
Rev Richard Suffern	Chair of the African Pastors Fellowship	£712.80	£800
Jacqui Suffern	Mentor within the flourish organisation	£712.80	£800
Simon Greaves	Painter - Lizzie Edmundson – Sister in Law	£7,070.45	£0

All of these transactions were approved by the PCC through the Buildings and Finance Committee.

2 & 3 The breakdown of Income and Expenditure is shown in the **Analysis of Income and Expenditure** statement attached to these accounts.

4 Staff costs

	2022	2022	2022	2021
	General	Designated	Total Funds	Total funds
Salaries	£23,062.15	£0	£23,062.15	£27,895.42
Pensions	£1,373.99	£0	£1,373.99	£994.97
Total	£24,436.14	£0	£24,436.14	£28,890.39

No member of staff received employer benefits of exceeding £60,000.

ST MARGARET'S CHURCH WHITNASH PCC
Notes to the Financial Statements for the year to 31 December 2022

5 Charitable giving

		2022	2021
African Pastors Fellowship		£712.80	£800
Open Doors		£712.80	£0
Thrive		£712.80	£800
Tear Fund		£712.80	£800
CORD		£712.80	£800
Flourish		£712.80	£800
Rectors Discretionary Fund		£200.00	£164.42
Food bank		£500	£500
Good news for everyone		£100	£100
George Muller Trust		£0	£800
Total		£5,076.80	£5,564.42

6 Tangible fixed assets

Freehold property at cost or valuation		2022	2021
St Margaret's Centre		£451,532	£451,532
101 Whitnash Road		£250,000	£250,000
13 Palmer Road		£250,000	£250,000
Total		£951,532	£951,532

7 Capital commitments

Quotations and work to the Church in particular the Rose window are being obtained. Work will hopefully commence during 2023. Funds will be raised from grants and donations.

2022	2021
£0	£5256

Short term investments

8

The investment income is derived from the following holding with the Central Board of Finance. Any gains or losses are shown on the SOFA. Interest received is reinvested. The values at 31 December are shown below.

		Units held	Unit cost	Value
Fixed interest securities	2022	147.92	1.3710	£202.80
	2021	143.92	1.5835	£227.90
Investment account	2022	6267.81	20.6614	£129,501.73
	2021	6092.17	23.4181	£142,667.05
Total values	2022			£129,704.53
	2021			£142,894.95
Amount of (loss) / gain in the year	2022			(£13,190.42)
	2021			£22,051.67

ST MARGARET'S CHURCH WHITNASH PCC
Notes to the Financial Statements for the year to 31 December 2022

9 Accounts Receivable - Debtors (owing to us)

	2022	2021
VLC	£0	£6,240.00
LWAD	£0	£1,065.00
Local government for elections	£0	£900
Magic Voices	£0	£600
Entrust	£0	£100
Insurances on Properties	£0	£1,419.54
Elderly Asian Men	£40	£0
Rainbows	£50	£0
Total	£90	£10,324.54

10 Accounts Payable - Creditors (we owe)

	2022	2021
Living Wages	£72	£72
Diocese – wedding & funerals	£0	£2,656
HMRC tax & NI	£0	£121.50
Total	£72	£2,849.50

11 Designated funds

	Bal 1 Jan 2022	Receipts	Payments	Transfers	Bal 31 Dec 2022
Church Restoration	£56,423.49	£983.60	£0	£0	£57,407.09
Advent	£12	£0	£0	£12	£0
Deanery Synod	£14,984.13	£0	£471.00	£0	£14,513.13
Total	£71,419.62	£983.60	£471.00	£12	£71,920.22

Represented by

Church Restoration represents monies donated and allocated for future restoration of the church building, directly for the structure of the church.

Advent represents funds donated on an annual basis for St Margaret's advent appeal, these will be paid out to the relevant appeal annually

Deanery Synod – represents funds held on behalf of the Deanery.

ST MARGARET'S CHURCH WHITNASH PCC
Notes to the Financial Statements for the year to 31 December 2022

12 Restricted Funds

	Bal 1 Jan 2022	Receipts	Payments	Transfers	Bal 31 Dec 2022
St Margaret's Centre	£451,532.00	£0	£0	£0	£451,532.00
Properties	£500,000.00	£0	£0	£0	£500,000.00
Rent deposit – 13 Palmer Road	£600	£0	£0	£0	£600.00
Building for the future – St Margaret's Centre	£18,008.00	£0	£0	£0	£18,008.00
Tower/Bells	£80	£620.00	£0	£0	£700.00
Church yard legacy	£19,721.20	£0	£0	£0	£19,721.20
Organ	£7,756.80	£750.00	£474.00	£0	£8,032.80
Ready Steady Grow	£201.00	£0	£0	£201.00	£0
	£997,899.00	£1,370.00	£474.00	£201.00	£998,594.00

St Margaret's Centre represents the build cost of the centre.

Properties represents the freehold and leasehold properties acquired (and part) transferred by the PCC.

Rent deposit represents the rent deposit from 13 Palmer Road (This will be placed in a tenancy account 2023)

Building for the future, St Margaret's Centre represents cost of maintaining the building of St Margaret's Centre.

Tower/Bells represents monies donated for spending on the Church tower belfry and bells.

Church yard legacy represents money left in a legacy for major works at the churchyard extension.

Organ Fund represents monies donated for spending on the church organ maintenance & repair.

Ready Steady Grow represents the funds donated for the use of Ready Steady Grow group – This group had money stolen & the balance has been donated to St Margaret's 2022 advent appeal in 2022.

13 Warwick and Leamington Deanery Synod

To note that £14,513.13 is being held on behalf of the Warwick and Leamington Deanery Synod in a fund.

St. Margaret's Church Whitnash Leamington Spa

Analysis of income and expenditure Selected period: 01 January 2022 to 31 December 2022

	General	Designated	Restricted	This year	Total Last year
Income and endowments from:					
Donations and legacies					
0101 - Gift Aid - Bank	£21,132.95	-	-	£21,132.95	£26,761.53
0110 - Gift Aid - Envelopes	£2,187.45	-	-	£2,187.45	£2,445.60
0111 - Advent appeal	-	£1,479.99	-	£1,479.99	£198.25
0201 - Non Gift Aidable - Bank & PGS	£7,595.93	-	-	£7,595.93	£4,419.80
0202 - HMRC - JRS Grant	-	-	-	-	£5,413.11
0301 - Cash collection - GASDS	£7,665.45	-	-	£7,665.45	£4,080.62
0501 - Gift Aid - one off donations	£2,810.00	-	-	£2,810.00	£6,126.00
0601 - Taxrecoverable on Gift Aid	£8,386.03	-	-	£8,386.03	£11,219.71
0702 - Organ Fund	-	-	£750.00	£750.00	£720.00
08A1 - St Margaret's Centre - Non-recurring one-off grants	£4,000.00	-	-	£4,000.00	-
1340 - Church - Project Income	-	£983.60	-	£983.60	£482.20
303 - Donations to church activities	£521.50	-	-	£521.50	-
Donations and legacies Totals	£54,299.31	£2,463.59	£750.00	£57,512.90	£61,866.82
Income from charitable activities					
0704 - Bells	£3,523.80	-	£620.00	£4,143.80	£80.00
1101 - Weddings & Funerals - PCC	£9,307.70	-	-	£9,307.70	£7,538.00
1102 - Weddings & Funerals - Diocese	£4,034.00	-	-	£4,034.00	£4,889.00
1228 - St Margaret's Centre - Room Hire Damages	£19.99	-	-	£19.99	-
1229 - St Margaret's Centre - Room Hire Deposit	£100.00	-	-	£100.00	£360.00
1230 - Chapter House - Hire	£8,764.34	-	-	£8,764.34	£8,332.00
1231 - St Margaret's Centre - Hire	£37,700.99	-	-	£37,700.99	£40,139.32
1232 - 101 Whitnash Road - Rent	£14,230.06	-	-	£14,230.06	£4,774.88
1233 - 103 Whitnash Road - Rent	£11,400.00	-	-	£11,400.00	£11,400.00
1234 - 13 Palmer Road - Rent	£8,400.00	-	-	£8,400.00	£8,400.00
1235 - Churchyard Income	£1,424.00	-	-	£1,424.00	£3,004.00
1260 - Church - Parish magazine sales	£317.00	-	-	£317.00	£42.00
Income from charitable activities Totals	£99,221.88	-	£620.00	£99,841.88	£88,959.20
Other trading activities					
1211 - Flowers	£426.10	-	-	£426.10	£536.75
Other trading activities Totals	£426.10	-	-	£426.10	£536.75
Investments					
1020 - Bank and building society interest	£99.04	-	-	£99.04	£1.02
Investments Totals	£99.04	-	-	£99.04	£1.02
Other income					
1330 - Wages/Additional Ministry Refund - from Deanery	£844.15	-	-	£844.15	£844.35
Other Income Totals	£844.15	-	-	£844.15	£844.35

	General	Designated	Restricted	This year	Total Last year
Income and endowments Grand totals	£154,890.48	£2,463.59	£1,370.00	£158,724.07	£152,208.14

Expenditure on:

Expenditure on charitable activities

1801 - Church Giving to missionary individuals & societies	£6,762.80	£1,844.94	-	£8,607.74	£8,698.25
1850 - Church Evangelism/Outreach/Alpha	£69.97	-	-	£69.97	£212.99
1851 - Church Sunday School	-	-	-	-	£19.21
1901 - Church Diocesan Quota	£62,500.00	-	-	£62,500.00	£62,500.00
2001 - Church Staff expenses	-	-	-	-	£40.47
2101 - Church Clergy Expenses - Services	£78.88	-	-	£78.88	£144.79
2170 - Church Education & Training	£88.49	-	-	£88.49	-
2320 - Church Organ/piano tuning	-	-	£474.00	£474.00	£570.60
2350 - Churchyard - Maintenance	£420.42	-	-	£420.42	£245.39
2360 - Church Bells/Tower/Clock	£420.00	-	-	£420.00	£60.00
2370 - Church Visiting speakers / locums	£45.00	-	-	£45.00	£200.00
2380 - Church Weddings & Funerals - PCC	£1,138.50	-	-	£1,138.50	£769.00
2381 - Church Weddings & Funerals - Diocese	(£2,656.00)	-	-	(£2,656.00)	£7,423.50
2400 - Church Expenses	£1,297.87	-	-	£1,297.87	£2,327.18
2401 - Church Utilities	£3,899.30	-	-	£3,899.30	£1,561.74
2402 - Church Repairs	£5,034.00	-	-	£5,034.00	£6,888.00
2403 - Church Maintenance	£3,915.83	-	-	£3,915.83	£275.15
2404 - Church Wages	£18,648.08	-	-	£18,648.08	£16,253.55
2405 - Church Phone	£1,310.62	-	-	£1,310.62	£1,057.58
2407 - Church Insurance	£4,378.17	-	-	£4,378.17	£4,386.18
2410 - Chapter House - Expenses	£42.36	-	-	£42.36	-
2412 - Chapter House - Repairs	£144.00	-	-	£144.00	-
2413 - Chapter House - Maintenance	£109.80	-	-	£109.80	£481.42
2421 - 101 Whitnash Road - Utilities	-	-	-	-	£350.25
2422 - 101 Whitnash Road - Repairs	£204.00	-	-	£204.00	£47,048.26
2423 - 101 Whitnash Road - Maintenance	-	-	-	-	£210.00
2427 - 101 Whitnash Road - Insurance	£222.99	-	-	£222.99	£555.42
2428 - 101 Whitnash Road - Vacant Costs	-	-	-	-	£183.28
2432 - 103 Whitnash Road - Repairs	£1,275.45	-	-	£1,275.45	£4,808.11
2433 - 103 Whitnash Road - Maintenance	£1,075.00	-	-	£1,075.00	£50.00
2437 - 103 Whitnash Road - Insurance	£283.26	-	-	£283.26	£253.20
2442 - 13 Palmer Road - Repairs	£12,945.47	-	-	£12,945.47	£191.93
2443 - 13 Palmer Road - Maintenance	-	-	-	-	£100.00
2447 - 13 Palmer Road - Insurance	£186.96	-	-	£186.96	£223.34
2449 - St Margaret's Centre - Expenses	£56.00	-	-	£56.00	-
2450 - St Margaret's Centre - Room hire deposit refund	£140.00	-	-	£140.00	£250.00
2451 - St Margaret's Centre - Utilities	£11,324.90	-	-	£11,324.90	£7,305.09
2452 - St Margaret's Centre - Repairs	£1,597.23	-	-	£1,597.23	£2,082.26
2453 - St Margaret's Centre - Maintenance	£12,795.36	-	-	£12,795.36	£6,331.45
2454 - St Margaret's Centre - Wages	£1,170.30	-	-	£1,170.30	£6,401.76
2455 - St Margaret's Centre - Phone	£1,180.62	-	-	£1,180.62	£1,176.47
2456 - St Margaret's Centre - Council Tax	£895.20	-	-	£895.20	£363.51
2457 - St Margaret's Centre - Insurance	£2,751.04	-	-	£2,751.04	£2,319.11
2458 - Church wages professional fees	£804.51	-	-	£804.51	£851.51
2459 - Church Professional Fees - project	-	-	-	-	£840.00
2465 - Church Clergy Costs - Phone	£204.86	-	-	£204.86	£420.46

	General	Designated	Restricted	This year	Total Last year
2468 - Church Clergy Costs - Travel	£148.50	-	-	£148.50	£257.30
2501 - Church Magazine expenses	£1,565.00	-	-	£1,565.00	£757.08
2502 - Church Website Expenses	£57.58	£321.00	-	£378.58	£366.02
2520 - Church Office Stationery	£376.81	-	-	£376.81	£211.21
2602 - Church Subscriptions/ Licences	£579.87	-	-	£579.87	£455.65
2603 - Church Computer Software	£313.20	£150.00	-	£463.20	£1,342.41
2604 - Church Bank Interest & Charges	£424.65	-	-	£424.65	£380.00
2720 - Church Staff Pension Costs	£1,373.99	-	-	£1,373.99	£994.97
2721 - Church Staff HMRC Tax & NI	£2,439.26	-	-	£2,439.26	£5,232.95
Expenditure on charitable activities Totals	£164,040.10	£2,315.94	£474.00	£166,830.04	£206,428.00
Other expenditure					
1802 - Church Clergy expenses NOT Sunday's	£1,451.90	-	-	£1,451.90	-
1803 - Church Advertisement/Interview/Collation of new rector	£2,268.60	-	-	£2,268.60	-
1852 - Church Flowers	£623.27	-	-	£623.27	£626.56
Other expenditure Totals	£4,343.77	-	-	£4,343.77	£626.56
Expenditure Grand totals	£168,383.87	£2,315.94	£474.00	£171,173.81	£207,054.56

St. Margaret's Church Whitnash Leamington Spa
Statement of Financial Activities
For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:				
Donations and legacies	£56,762.90	£750.00	£57,512.90	£61,866.82
Income from charitable activities	£99,221.88	£620.00	£99,841.88	£88,959.20
Other trading activities	£426.10	-	£426.10	£536.75
Investments	£99.04	-	£99.04	£1.02
Other income	£844.15	-	£844.15	£844.35
Total income	£157,354.07	£1,370.00	£158,724.07	£152,208.14
Expenditure on:				
Expenditure on charitable activities	£166,356.04	£474.00	£166,830.04	£206,428.00
Other expenditure	£4,343.77	-	£4,343.77	£626.56
Total expenditure	£170,699.81	£474.00	£171,173.81	£207,054.56
Net Income / (expenditure) resources before transfer	(£13,345.74)	£896.00	(£12,449.74)	(£54,846.42)
Transfers:				
Gross transfers between funds - in	£209,135.73	£9,926.00	£219,061.73	-
Gross transfers between funds - out	(£208,934.73)	(£10,127.00)	(£219,061.73)	-
Other recognised gains / losses				
Gains/losses on investment assets	(£13,165.32)	-	(£13,165.32)	£38,028.30
Gains on revaluation, fixed assets, charity's own use	(£25.10)	-	(£25.10)	(£9.34)
Net movement in funds	(£26,335.16)	£695.00	(£25,640.16)	(£16,827.46)
Reconciliation of funds				
Total funds brought forward	£133,803.82	£997,899.00	£1,131,702.82	£1,148,530.28
Total funds carried forward	£107,468.66	£998,594.00	£1,106,062.66	£1,131,702.82

St. Margaret's Church Whitnash Leamington Spa

Fund movement summary

Selected period: 01 January 2022 to 31 December 2022

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
Advent - Advent	£12.00	£1,479.99	£1,844.94	£352.95	-	-	-
ChurchYard - ChurchYard	£19,721.20	-	-	-	-	-	£19,721.20
Deanery Synod - Deanery Synod	£14,984.13	-	£471.00	-	-	-	£14,513.13
Deposits - Rent Deposit - 13 Palmer Road	£600.00	-	-	-	-	-	£600.00
Future - Building - St Margaret's Centre	£18,008.00	-	-	-	-	-	£18,008.00
Organ - Organ Fund	£7,756.80	£750.00	£474.00	-	-	-	£8,032.80
Props - Properties	£500,000.00	-	-	-	-	-	£500,000.00
Restore - Church Restoration	£56,423.49	£983.60	-	-	-	-	£57,407.09
RSG - Ready Steady Grow	£201.00	-	-	(£201.00)	-	-	-
St Margaret's Centre - St Margaret's Centre	£451,532.00	-	-	-	-	-	£451,532.00
Tower - Tower/Clock/Bells	£80.00	£620.00	-	-	-	-	£700.00
General - General fund	£62,384.20	£154,890.48	£168,383.87	(£151.95)	-	(£13,190.42)	£35,548.44
Totals	£1,131,702.82	£158,724.07	£171,173.81	-	-	(£13,190.42)	£1,106,062.66

St. Margaret's Church Whitnash Leamington Spa

Balance Sheet (Summary)

	As at 31/12/2022	As at 31/12/2021
Fixed assets		
Heritage assets	£951,532.00	£951,532.00
	£951,532.00	£951,532.00
Current assets		
Debtors	£1,092.24	£10,324.54
Investments	£129,704.53	£142,894.95
Cash At Bank And In Hand	£23,805.89	£29,800.83
	£154,602.66	£183,020.32
Liabilities		
Creditors: Amounts Falling Due In One Year	£72.00	£2,849.50
	£72.00	£2,849.50
Net current assets less current liabilities	£154,530.66	£180,170.82
Total assets less current liabilities	£1,106,062.66	£1,131,702.82
Liabilities		
	-	-
Total net assets less liabilities	£1,106,062.66	£1,131,702.82
Represented by		
Unrestricted		
Unrestricted - General Funds	£35,548.44	£62,384.20
Designated		
Designated - Advent	-	£12.00
Designated - Church Restoration	£57,407.09	£56,423.49
Designated - Deanery Synod	£14,513.13	£14,984.13
Restricted		
Restricted - Building - St Margaret's Centre	£18,008.00	£18,008.00
Restricted - Church Yard	£19,721.20	£19,721.20
Restricted - Organ Fund	£8,032.80	£7,756.80
Restricted - Properties	£500,000.00	£500,000.00
Restricted - Ready Steady Grow	-	£201.00
Restricted - Rent Deposit - 13 Palmer Road	£600.00	£600.00
Restricted - St Margaret's Centre	£451,532.00	£451,532.00
Restricted - Tower/Clock/Bells	£700.00	£80.00
Fund Totals	£1,106,062.66	£1,131,702.82

Independent examiner's report to the trustees of St Margaret's Whitnash Parochial Church Council

I report on the accounts of the St Margaret's Whitnash PCC for the year ended 31 December 2022.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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

KB Simango

Blessing Simango ACCA
12 Field Close
Warwick
CV34 4QD

Accounts



St Margaret's Church Whitnash and Parochial Church Council of the Ecclesiastical Parish of Whitnash

Registered Charity 1128890

www.stmargaretschurchwhitnash.co.uk

Annual Report 2021 (1 January 2021 to 31 December 2021)

Published March 2022 online and as hard copy

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1 Rector's annual report

So, this is my last annual report for my time as Rector here at St. Margaret's. It's hard to know where to start it and how to end it! I thought I'd give an overview of our time here and to do that in chapters:

Chapter 1: Arrival and early days:

We moved into the Rectory on 31st August and 1st September 1999. Last millennium! It was a very hot day, and my parents were helping us settle in. My father, then aged 80, was asked by a visitor to the Rectory if he was the new Rector! At that stage the children were still small -

Katie 1, Joanna 5, and Peter had just turned 8 years old. I remember our welcome here as being warm and we had plenty of affirmation that we were in the right place. We had hardly arrived when we were faced with the immediate question of whether we should have a church built on Warwick Gates. We know what happened.....We started with one church, then there were two, and now back to one again.

The bishop soon asked me if I would be willing to have and train a curate, and so it was that

Charlotte Gale came to us. She was a great help in regular Parish life and then in helping get Warwick Gates Church up and running.

We knew that we wanted to reach out to the community with the love of Jesus and soon a keen team were formed. After a memorable few days in London at HTB (Holy Trinity Brompton) Church an Alpha team was formed and became a core part of our outreach. Alpha has remained mainstream in our Church life ever since. Some will remember this course as helping them to a living faith or renewed faith in Jesus.

Chapter 2: Early middle years:

"How can we use the rest of our Church buildings for Kingdom purposes?" was a question to be answered. The Victorian Old School (500m away downhill from the church) was seriously dilapidated, and the later rear section was showing its age (now called the St Margaret's Church Centre). Plans were drawn up, redrawn and then a fire swept through the old centre. Grants were secured and it all came together. The Old School section was renovated, and a new Church Centre was built in place of the old rear section. Re-dedicated in 2011 the new facilities have been well used ever since.



My licenced Reader colleagues Steve Bate and Ian Kennedy headed-up congregational leadership teams for the 6.30pm and 10am services respectively. Then they were ordained and moved to be Vicars elsewhere. But as ever, God provided leaders when needed, and we have enjoyed both receiving and sending people to work with us and work elsewhere. Amongst these were Tiffer and Amy Robinson, (now in Parish ministry) and the Wood family, now in Amsterdam with YWAM.

Chapter 3: Later middle years

St. Margaret's, as an established place in the of training of ministers, continued in this chapter, and as well as able and energetic Curate Pam Howell we hosted a Church Army Centre of mission and training. Roger Horsley and Paul Warren joined us as experienced Church Army officers, and with them came Damien Hine and Dawn Hudson as trainee Church Army officers and a short-term team of three.

My past involvement and interest in Africa have continued over the years that we have been here. As well as either leading or being a team member of three SOMA teams to Kenya, South Sudan and Sudan (Khartoum), I have become a trustee of the African Pastors Fellowship charity (which was "born" in Coventry), and I now

chair the trustees. Bishop Christopher of Coventry asked me to head-up a companionship link between Coventry Diocese and the new Diocese of Kapsabet in Kenya. This has become a thriving and active link of mutual enrichment.

Chapter 4: Recent years

Recent years have been characterised by our spending more time on the motorways, heading both north and south, to give support to and spend time with aging parents. The year 2019 proved to be quite a year. Two parents died within a month, and also the weddings of both our daughters were woven in between these other family commitments. Both the weddings and the funerals were occasions of very different celebration and thanksgiving.

The nest is now empty, but happily fills up and again on occasions and additionally so since the arrival of our first grandchild, Abigail.

Epilogue: leaving and going.

Two years ago, I think I would have said, if asked, that we would be seeing out our remaining years of pre-retirement ministry here at St. Margaret's. The usual Clergy retirement age is 68, an age I reach,



God willing, in about three years' time.
But then Jacqui and I, as we thought and
prayed about it, felt three things

. We felt that we should make a decisive
decision to retire in this my 65th year. So,
we made that decision, which was then
followed by

. a growing conviction that there is
another Parish job for us. Not a full-time,
6 days a week one, but a downsized one.

. And the third thing was the obvious thing
when we thought about it, that we believe
that God had someone else to come here
to be Rector.

And to state the obvious, that person
can't come until we go!

Much of what I have said above is about
me and family. But I would want to
emphasise that I believe that all that has
been done, and the ways in which the
Kingdom of God has been manifest
amongst us, is thanks to the Lord present
amongst us. All credit must go to Him. In
every case the achievements are the
result of teamwork and the contributions
of too many to name here and now.
Thank you to you all. My hope is not to
leave behind an impression of myself, but
of Jesus. There is a verse in the Bible
which I seek to keep in mind as a minister,
and it contains the words of Jesus in Luke
17: 10. He says: "When you have done
everything you were told to do, you
should say: We are unworthy servants.
We have only done our duty."

What about Church life this past year?
Happily, there has been plenty of life!

Services: Before the lockdowns we usually
had four services each week. Then we
held one, and now we are back to three.
Sadly, the Sunday evening service has not
been able to re-start this year. This has
been due to a variety of factors, not least
the passing of our dear friend Henry
Jerwood into the Lord's nearer presence.
Henry was one of our mainstay service
leaders and preachers in an evening.

HOME GROUPS & WEEKLY PRAYER
MEETING: Thankfully our five home
groups have continued during the
pandemic and now meet again in person.
Added to them has been a weekly prayer
meeting every Thursday in the home of
Barbara Turnock - one of our seasoned
prayer warriors and ministers in the
Parish. Also, the weekly prayer meeting
after the Sunday services in preparation
for the interregnum has been well
attended, and I am so encouraged that
prayer is at the heart of preparations for
the future and to welcome a new Rector
in due course.

DOING PASTORAL CARE: I reported last
year that this has not gone on hold during
the pandemic. The list of those receiving
home communion has lengthened, and I



am grateful for a now enlarged team of people willing to take home communion to people unable to get to Church in person.

DEANERY: I have continued as Area Dean this past year, and at times this has been a considerable commitment especially in relation to appointments of new clergy (for example at Bishop's Tachbrook) and caring for colleagues. Notably covering for Graham Coles at Cubbington who sadly, and yet gloriously, went home to be with the Lord recently

OCCASIONAL OFFICES: Over the past year and up to the time of writing this report I have taken about thirty funerals, including those of dearly loved Church members: Bob Attwood, Henry Jerwood, George Thompson, and Tony Malin, as well as others closely associated with our fellowship including Paul Smith and Tony Heath. Weddings inevitably have been fewer in the height of the pandemic, but the low number last year will increase to about eight this year, as usual customs return. Planned baptisms likewise show a growth in number this year

OUR CHURCH SCHOOL: We should really congratulate St. Margaret's School- staff, pupils and the whole connected community, with how they have continued to provide education both in school and also online at this time. It has

been a truly amazing story of adapting and coping - successfully. I have now started to return to visit the school in person, having been doing on-line and recorded assemblies, for the most part, for nearly two years now

SUPPORTED MISSIONS: We continue to support CORD, Thrive Youth Ministries, African Pastors Fellowship, TEAR Fund, The Woods family prayerfully and tangibly with YWAM in Amsterdam, and Flourish - A locally based charity working with teenage girls (all registered charities, see the links section later in this report for details). Additionally, we have done special appeals for the maternity unit at the Kimngoror Health Centre in our link Diocese of Kapsabet in Kenya. Please especially pray for the Wood family as they return to England this year and adjust to life here, and find work

What will the future look like? In a word: Different! But different can be good. Change can be unsettling, but I am confident that St. Margaret's has a good future as our reliance is on Jesus who promised to build His Church. I am also reminded of St. Paul's words to Timothy in 2 Timothy 1:12 where he says: "I know in whom I have believed and am convinced that he is able to guard what I have entrusted to him until that day" - The Day of the Lord's return.



Please keep those three greatest things first in your lives personally and corporately: Faith, Hope, and Love. If you do, you can't really go wrong!

Please pray for the appointment process for a new Rector, that God will send you someone who loves Him, loves you, loves the Scriptures and honours their teaching as the word of God, and who will work with you in the strength of The Spirit to grow the Kingdom of God here.

So finally: As always, a massive thank you to all who take part in the life of the Church in whatever capacity. Too many to mention here. You know who you are and so, gratefully, do I. Thank you for making our 23 years here a joy. It has been a privilege to serve amongst you all. God bless you on and into the future with Him. Thank you for reading this report and please be encouraged by the various other reports attached. Jacqui and I so appreciate your love and prayers

Rev Richard Suffern – February 2022

Services

Regular Weekly Services are now

Sunday

8:00am Holy Communion - A short service of Holy Communion (using Common Worship), typically lasting about 45 minutes.

10:00am Informal Worship - A family-friendly service with creche and children's groups (except during school holidays). Holy Communion is held twice a month on the 2nd and 4th Sundays. Music led by a worship band and/or organ. The service typically lasts about 1 hour. Followed by coffee and biscuits in the Chapter House. Sunday school is held on the 2nd, 3rd and 4th Sundays.

Thursday

10:30am Holy Communion- A short service of Holy Communion (using Book of Common Prayer), typically lasting about 45 minutes

2 Annual report of the PCC

"For it has been granted to you on behalf of Christ not only to believe in him, but also to suffer for him" Philippians 1:29. Sometimes suffering includes patience and sacrifice of our time, skills and other resources for church purposes

Note: secretary changes this year
L Edmonds resigned June 2022, M Simms was appointed February 2022

The PCC's (parochial church council) purpose is to further the mission of the church, using the guidance and structures set by the General Synod and other church and secular organisations, including all the charity commission and safeguarding requirements, so we try our best with the numbers of pairs of hands, time and skills



that we have been blessed with (after other tasks, work and more important callings have been completed). Each meeting opens and closes with prayer, and we have a good working and respectful atmosphere when we meet formally, sometimes we even laugh

In the last year, the secretary post has been mostly vacant, but since February 2022 Matthew Simms (often at the sound desk) has volunteered, thanks Matthew! He is being helped along by all the PCC, and mentored by Chris Shepherd, so apologies if any forms or last reports are a bit late

The PCC met the required four times a year (or more), online and in person as Covid-19 regulations and guidance allowed. We are pleased that we have both an effective structure, and also the church rules, to guide us as we go into the interregnum as well as the after-Sunday-service prayers each week. Interregnum means the period between one rector's leaving and the next appointment

Next church year (from Easter onwards) the new PCC, as elected at the annual meeting due on 27 March 2022, will form and appoint the chair, electoral roll officer, treasurer, secretary and trustees. Thanks to all those that are continuing their good work and service, or coming forward as new volunteers

We are pleased the monthly magazine and fortnightly newsletter have resumed in print as the pandemic passes into history,

and we look forward to a new future including both online and printed news. The social media (Facebook, Zoom and various WhatsApp groups) are used well, and Lyndsey keeps the website updated and in order. Thanks to all those that have used, posted, contributed, commented or otherwise helped with all these

We note that the pandemic is still affecting us all, with some conditions and changes to the way we behave, and our different levels of comfort with respect to returns to worshipping face-to-face, and what group and individual risk assessments, mitigations and practices are adopted. We try to welcome all to church services, whether online or in person, and are planning more online links (live and or recorded) after some more project works over the next few months

The camel post-Christmas card system continued this year, and made a surplus, which was given to charity, thanks to Stuart for organising this!

The beer and carols December pub meetings also returned after the pandemic rule change. Last Christmas, we met at the Plough and Harrow, the Hodcarrier and the Sports and Social Club. Thanks to all the landlords and managers for allowing us to meet in your places of work

Next year the PCC plans more young-person outreach and encouragement, together with another child worker search and appointment. We hope and pray that



the youth church membership will thrive and grow. The Sunday School continues to meet, thanks to the organisers and helpers for this!

The turret clock and chime has now been replaced in the tower, and an annual maintenance service is set up for both clock and bells, as advised by the church architects in their quinquennial reports (quinquennial means once every five years)

Services have resumed now as:

- 10:30am Thursday,
- 8am Sunday and
- 10am Sunday and
- specials (such as wedding, funerals and others).

The service pattern and communion arrangements will be reviewed at each PCC meeting (and if need be, in between by rector and wardens) and as the new rector appointment proceeds. We hope more services can be made available, as service leader recruitment allows. Currently, Rev Suffern, Rev S Davies, M Hill and B Stafford are on the formal list. The formal list is reviewed periodically and both licensed clergy in the parish, as well as Lay Readers can be included

The PCC has some vacancies, and is only four or five meetings a year, so if you feel you might like to join us, talk to a PCC member or a service leader, and join the fun

M Simms and C Shepherd - March 2022

3 PCC members

- Rector (Chair) Rev Richard Suffern
- Assistant Clergy Rev Steve Davies
- Church Wardens William Clemmey, Adrian Barton
- Secretary Lyndsey Edmonds (till June 2021), situation vacant till Matt Simms (from February 2022)
- Treasurer Lisa Fincken
- Deputy Church Wardens Simon Greaves, Paul Stoodley
- Electoral roll officer Julia Davies
- Deanery Synod representatives: Esther Brown, Jacqui Suffern and Maddy Hill
- Other Members Sue Clifford, Shirley Simms, Chris Shepherd

Vacancies: Three at present

(Note: expected resignations of Rector and J Suffern will leave more spaces)

4 Centre and staff

St Margaret's Centre has continued to be used as a positive space, despite Covid 19 restrictions. The Vineyard Learning Centre has been our main user throughout 2020-2021, and they continue to provide vital support to the young adults using their service, as well as a stable and much needed income for us. We have now responded to VLC trustees with regards to



them continuing to use the Centre as their base for a further three years, with an increase in rent on an annual basis. The Church Centre is also still used in the evenings, for community groups such as Brownies and Bible study, as well as dance classes and a fitness group.

We reserve school holidays for one off bookings and events, such as meetings, conferences and birthday parties.

In early 2021, we started taking bookings at the Chapter house, which is being used by the various groups, such as Mother Union, SMC, The Whitnash Society, Entrust Care Group, Rainbows, Toddler time and Slimming World and the Vineyard Learning Centre.

Staff (at present):

William Fox – Contract cleaner, cleaning at the Centre 3 times a week and at the Church twice a week.

Roger Barber – Caretaker (on a zero-hour contract to give flexibility for pandemic lockdowns)

Jay Bahi – Church Administrator Mon-Friday 9am-3pm

Adrienne Lloyd – Organist for one Sunday a month, plus weddings and funerals as arranged

Jay Bahi, March 2022

5 Electoral roll officer report

Our roll consists of 98 members, 14 of which live outside the parish. I am waiting for a form to be returned by one person

who wishes to be included, so by APCM, there should be a total of 99

Julia Davies, Electoral roll officer

6 Weekly attendance

The weekly attendance has been affected by the pandemic locking and then opening of the church doors, online and in-person services, with some under 2m-spacing, facemask and other rules and guidance. Due to all the changes, we feel that numbers are yet to settle. For more detail, see the information is shown graphically in appendix C

C Shepherd – March 2022

7 Wardens report (fabric)

What a strange year it continued to be with the Covid lockdown affecting all aspects of our parish life. Having the zoom services worked well and thanks go to Richard and Jacque for sorting these. We eventually returned to a church with socially distanced seating. Sadly singing was not allowed so we all hummed to the hymns.

We have undertaken risk assessments to ensure that when we have reopened for services that they would be Covid secure with people wearing facemasks and sanitising their hands. A very strange world from how we worshipped two years ago. The Zoom services have been a great help and at least we get to see people's faces



and people are able to worship God in a warm relaxed way without standing there in their coats.

We would like to thank Graham Howe for the many years of service he has given the Parish as Operations Manager. He finally retired last year, and Jay Bahi has stepped into her new role as Parish Administrator and is doing an excellent job. This has made the life of the Churchwardens and Treasurer much easier, as we try to undertake the administration of the Church and keep its gutters and drains clean.

I would like to thank Simon Greaves for all of his hard work on the Churchyard extension project as well as the kitchen re-design which is finally completed. Simon gives an inordinate amount of time and care dealing with relatives of those who have died. His dedication is wonderful and inspiring.

The majority of the Churchwardens job is now undertaken with the help of the Buildings and Finance group so you can read about this later in this report. There is still so much work to undertake when considering the continuing conservation works to the Church building, updating church records and maintaining the churchyard. So the next year is going to be very busy, and I therefore pray that you will all support the Church wardens in their role and encourage members of the church to come forward to discuss what they can do to help.

William Clemmey – March 2022

8 Buildings and Finance

The Buildings and Finance group met during the whole year. Initially the meetings were by online software (Zoom) but more lately they have been face-to-face. We are grateful to Paul Stoodley, Sue Clifford, Lisa Fincken, Simon Greaves, Adrian Barton and William Clemmey for their work on this group ably supported by Jay Bahi our Parish Administrator.

We have a wonderful staff team, but with Covid, our finances have been greatly affected. Despite receiving the Covid furlough payments, it was becoming obvious, as the year ended, that we would have to drastically change our staffing levels if we were to survive financially once Government support ceased. So we approved a Management of Change Policy and planned for possible redundancies – never an easy thing to do. In the end Graham Howe who has served us brilliantly as operations manager decided to retire at the end of March 2021, and so we have made his post and that of the Centre Manager redundant. We have replaced them with a new post of Parish Administrator and our pleased the Jay Bahi has accepted this post and started the new post work on 1 April 2021.

The decision we made to let the Vineyard Learning Centre use St Margaret's Centre during the school terms has paid off once



Covid struck. As we noted in our minutes “we are blessed to have the houses and the Vineyard Learning Centre in the centre, also that we have a great congregation who donate by standing order. Vineyard Learning Centre and houses do make up a lot of money and we are realising that more than ever at the moment. Without them our congregational giving would not even meet the Diocesan quota.”

The major work this year has been renovating 103 Whitnash Road when the tenants moved out. We are grateful to Adrian Barton and Lisa Fincken for overseeing this work. The house was certainly in need of an upgrade and is now definitely fit for purpose, and with an increased income, as a result of the refurbishments, we will be able to maintain it in that condition for many years to come.

Sadly the problem of the collapsed wall at front of the church has not yet been resolved. The cause is the tree which is the same as the tower’s problems. The wall responsibility is to Warwick District Council’s, as it is a closed churchyard. WDC came out and suggested digging out and back filling the wall. We have had concerns that they do not realise the size of the problem and so are in discussions with them to ensure that any repair will last for many years.

Every five years we have a Quinquennial Inspection undertaken by Hawkes Edwards our Church Architects. Their report details

plenty of work to be done to undertake on the Church building to keep it in good condition to allow our worship of God to continue. We are seeking funding for elements of this, which is tracked and actioned through the B&F Group meeting minutes

William Clemmey – March 2022

9 Deanery Synod

Deanery Synod Report for 1 Jan 2022 to 31 Dec 2021

Deanery Synod meetings have been on zoom again this year. I last reported in February 2021 last year (see the last annual report)

May 2022 Meeting Report: - The main item of the meeting was introduced by Archdeacon Sue Field regarding clergy wellbeing. She also gave a brief introduction to the next stage in the L.L.F. process (Living Life to the Full).

Archdeacon Sue is responsible for pastoral matters and the covenant of wellbeing for clergy which has been adopted from the national synod. It suggests three conversations with:

- * Bishop staff
- *Clergy to reflect on a planned study day.
- *Clergy with their P.C.C 's.

Four items to consider are: -

- *Reflecting on shared calling.



- *Reflecting on how clergy look after themselves.

- *Reflecting on their roles as public figures.

- *Reflecting on clergy's wider network and households.

Members were split into groups to discuss set questions.

Yvonne Warren, a clergy wife, has researched clergy wellbeing. She left us with some questions to ponder on and take to our churches: -

- *All clergy are in the public eye.

- *They may have relocated from their family.

- *Ministry is mixed.

- *Living on the job on call 24hrs a day plus much more.

The meeting closed with prayer.

October 2022 Meeting Report: - Rev Esther Peers reported on the Fire Unlocked prayer walk initiative.

- *It was encouraging how many roads had been covered in prayer.

- *Many people had undertaken virtual prayer initiatives in their communities.

- *Everyone who had participated in walking and praying were thanked and Esther Peers was thanked for her significant contribution in co-ordinating and planning and encouraging us in the activity. It is very likely to be repeated in conjunction with 'The Kingdom Come' initiative.

The LLF (Living in Love and Faith - <https://www.coventry.anglican.org/info-for-parishes/llf/>) course was reported by the Rev Richard Suffern. At present there

are no definite plans for a course in our deanery and no time limit has been allocated to the activity at present.

Rev. Jonathan Gee reported on the Parish Share: - We are very fortunate at St Margaret's Whitnash as we can pay our share in full and give extra into the support fund for churches who are not as fortunate as us. The meeting closed with prayer.

Next year, M Hill and I hope to continue as Deanery Synod representatives for St Margaret's Whitnash parish, and as J Suffern is leaving the parish, we have a vacancy. If you have any questions or would like to join us, please ask me or a service leader

Esther Brown - February 2022

10 St Margaret's Circle

This is my 37th report to the APCGM

The St Margaret's Circle (SMC) was flourishing before the pandemic with most of our meetings very well attended, continuing to welcome new members which was most encouraging and for which we give thanks and praise to God.

There has always been a true sense of fellowship within the group, which is demonstrated by the members enjoying friendship, support & love for each other. SMC is an outreach group, and our aim is to welcome ladies of any age, colour, creed



or status, promoting the Christian message by our actions, but without any pressure.

However I am very pleased to report that we resumed our meetings in Sept 2021, people were understandably cautious at first but over the months and all having been triple vaccinated we have regained most of our members which is marvellous and some new ladies too.

Here's what we've been doing:

September's meeting was a social get together, to enable members to catch up with each other after the enforced 18-month closure due to Covid. It was so good to be back together!

October saw our own Roger Barber giving us an excellent demo on woodturning.

November, we held our annual Skittles evening at Whitnash Club, with a yummy Fish n Chip supper, a great time was had by all.

December and as usual we enjoyed our Christmas party, with Cheese & Wine, hot punch and a welcome return of Ashiqui Belly dancers from Solihull, who had also only just started performing again.

Into 2022 and we had a very competitive beetle drive in January which was a lot of fun. And an unloved Christmas Gift raffle, that was interesting...

February and we learnt a lot about a Leamington female aviator, from the 1930s, a talk given by Barry Franklin, well-known local historian. It was fascinating! We also had a raffle of surplus food to raise funds for that brilliant organisation (Foodbank) which was well supported thank you.

March: at the time of writing we haven't yet had our meeting but will be welcoming Penny Varley, from Penny Varley Ceramics to give a talk and demo, which should be good.

Our own AGM takes place in April when Richard will come and talk to us for his last time, we shall miss his support greatly, but thank him for all his help over the last 23 years, it is very much appreciated, and he will be very much missed.

Last but not least a big 'thank you' to my committee for their loyalty, support and hard work, again it is very much appreciated.

SMC meets on the 1st Monday of each month, 7.30pm in the Chapter House, why not come along and have a look? All ladies very welcome. God bless you all.

Lynn Barber, Leader SMC.

11 Belfry (bells and tower)

Belfry Report 2021/22



As one lockdown eased, we were able to ring for both Easter Sunday services (10.00am and 11.30am) and we continued with the Friday night practice until we were put back into lockdown again.

Over the 12 months between Easter 2021 and 2022 we have continued to ring when we were allowed to by the government, while abiding by the restrictions imposed on us. The tenor bell was chimed 99 times at 12.30 on 9th April to mark the death of HRH The duke of Edinburgh

In January Taylors the bell founders completed the usual annual inspection of the bell, a copy of their report is available on request. Highlights: all in good working order, the treble (lightest bell) rope needs replacing this year

Over the year we been able to welcome a new member to the band. While recruitment is difficult (especially in pandemics) we have a loyal group of ringers, but we are always looking to increase our numbers

Going forward, and as suggested in Taylors report we will have to replace our bell ropes. I am in the process of getting quotes for this. The lead-in time for new ropes can be as much as 6 months

Church Clock:

The church clock and chime mechanism are at the moment undergoing refurbishment at one of the Cumbria Clock Company workshops and should be back

later in the year [*The clock mechanism is now back in place at the time of publishing this report*]

Tom Houghton Tower Captain- March 2022

12 Magazine

The distribution of the Magazine was suspended during lockdowns as a printed copy; however the distribution of the Magazine has now restarted. Some online-only editions were published in the church website

A special thank you to all those who deliver the magazine throughout the parish. Because we were unable to deliver to those people who had paid for the twelve months it was decided after discussions with Richard Suffern that rather than ask subscribers to pay the full £5 for the coming year we would ask for donations. As in previous years these donations could be gift aided.

The coming year will see *The Rectors Page* section disappear, so it is hoped to fill this space with contributions from within our Church family.

Tom Houghton Magazine editor – March 2022

13 Children and young people report



Child link worker – situation vacant, recruitment has been delayed by the pandemic, but part of the advert is below. Applications (with CV) are welcome – contact Rev S Davies for more details

Messy church (for 6 to 9 y old and adults, usually a parent or carer) has resumed since the last lockdown at the Whitnash Methodist church, details are shared online, in social media and by email. Please ask the PCC secretary or a service leader if you would like more details

14 Hospitality

During the year of the pandemic, hospitality / welcomers, as such, has struggled, but when we've been able to hold services, there have been those to welcome people and see the church is in order. Our special thanks go to Adrian and Simon for facilitating that time, and to those who participated on the duty rota of Sides persons, Readers and Prayer leaders.

Sadly we were not able to serve refreshments after many services, due to C19 rules, and several of our team, for differing circumstances, have had to withdraw from the rota.

We are now offering refreshments after services again, and the duty rota is now back in full. We prayerfully hope for more members to join, in whatever way they can. Being part of these ministries is a

joyful reminder that we all have gifts to share, and which God can use.

Pauline Walden – March 2022

15 Mission

We have continued to support our six chosen missions prayerfully and financially. Flourish, African Pastors, Cord, Thrive, Tearfund, and the Wood family.

Our thanks go to those who are responsible for keeping us in touch with their prayer requests, namely:

- Flourish – Jacqui Suffern
- African Pastors Fellowship – Richard Suffern
- Cord – Pauline Walden
- Thrive – Lisa Fincken
- Tearfund – Ele Adams
- the Wood Family – Sue Curran.

Communication with our Missions has mainly been through information on our fortnightly news sheet, or by videos. We were privileged to have a visit from the African Pastors Fellowship CEO Rev Dave Stedman, and also a team from the African Pastors Fellowship who hosted a superb lunch for them.

Pauline Walden – March 2022

16 Foodbank



Warwick District Foodbank – St. Margaret's Distribution Centre Summary Report



2021 was our fourth year of operating as Warwick District foodbank having merged with the Kenilworth foodbank in January 2017

Warwick District Foodbank distributes 3 days' worth of food to those in the local community experiencing various crises which may be: lack of funds, delayed benefits; ill health; loss of employment or a multitude of other circumstances. Clients receive a voucher from Referral Agencies such as South Warwickshire Citizen's Advice, WCC Local Welfare Scheme; The Salvation Army Way Ahead Project; WCC Children's Centres; CGL Ltd. (Change Grow Live) and Leamington Helping Hands along with other charities.

Throughout the Coronavirus pandemic we have enabled many of our 186 Referral Agencies to issue vouchers electronically. During the last 12 months over 80% of the vouchers we receive are now the electronic e-vouchers which has helped the Agency staff working from home.

In 2021 we introduced two significant changes in the foodbank session at St. Margaret's Church, Chapter House. Firstly, Nicky Wilkinson who was the Sessional Leader left to move to run the Foodbank Session at Kenilworth on Fridays. She was ably replaced by Lynn Aston who had previously volunteered, for a number of years, at the St. Mary's Church Leamington Spa foodbank session on Wednesdays. Secondly, with both the Churches

agreement, and that of the volunteers, we moved the time of the session from Monday lunchtime to the new time of 11:00am to 1:00pm which mirrors the timing of our Lillington foodbank session.

The Coronavirus pandemic forced us to change our method of operation thereby, having to make-up various sized food parcels in advance of our opening times, in order to hand to clients at the door, due to the access restrictions imposed by the Government, due to the pandemic.

In 2021 we saw a large number of clients visit the St. Margaret's Whitnash foodbank Centre. We have processed 258 vouchers helping 501 clients which comprised 350 adults and 151 children in the year and distributed an amazing 2.85 tonnes of food from this Centre.

The three primary causes for clients visiting the foodbank sadly remain the same as in previous years namely, clients are suffering from low income; benefit delays and benefits changes as well as the effects of debt. The removal of the £20 uplift in Universal Credit benefit system has also had a dramatic impact on clients who visit our foodbank centres. We anticipate that there will be a significant increase in client numbers visiting the foodbank in 2022 as people feel the effects of the staggering rise in gas and electricity prices and the anticipated cost of living increases.

Unsurprisingly, December was once again, the busiest month in 2021; during which



we provided food for 58 clients over the three Monday sessions that we were open.

In addition, we can give praise and thanks for the generosity of residents and local businesses of Whitnash for the quantity of food donated in the Festive period given lockdowns and the Coronavirus pandemic

Andy Bower, Operations Manager - 9 February 2022

17 Safeguarding

St Margaret's Church takes the safeguarding of children and vulnerable adults seriously and has adopted the recommended safeguarding policy from the Coventry Diocese which reflects recent legislative changes.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). A copy of the Parish Safeguarding statement can be found on the parish website here:

<https://stmargaretschurchwhitnash.co.uk>

The PCC are now the legal body responsible for safeguarding and the risk of liability rests with the PCC and the Church Insurers. The implementation of this important policy will impact how we work as a church but due to its nature is not negotiable

If you have any concerns about safeguarding in the parish then contact the Rector or the Parish Safeguarding Officer William Clemmey william.clemmey@gmail.com 07922 508 913

All those involved in church activities are asked to complete a confidential declaration form. They also undertake Safeguarding Training run by Coventry Diocese:

<http://www.dioceseofcoventry.org/Safeguarding/SafeguardingTraining>

All PCC members and Sunday School and youth leaders and staff are DBS checked.

As a PCC we are currently working through the online Parish Safeguarding dashboard and completing the Parish Safeguarding Action Plan to ensure that we are fully compliant with all current legislation. We have obtained level two and are now working to complete level three. The PCC is updated on progress at each of its meetings.

I am intending to resign from this role in the near future so would be grateful for somebody else to take it on

William Clemmey, Parish Safeguarding Officer – March 2022

18 Treasurer's report for the financial year to 31 December 2021



2021 has been busy in the accounts. Lots of things happened at the beginning of the year. COVID-19 is still having an impact on our finances with the church as we are not back to income pre-COVID, but we have been blessed with a rise in income an extra £7,515 from 2020. This also meant we reclaimed £3,646 more back from HMRC in gift aid than we did in 2020.

The St Margaret's Church Centre and Chapter House are now back open, with groups in, and our main income comes from the Vineyard Learning Centre (VLC) with the school based at the Centre, but also using the upstairs room in the Chapter House during term time.

Two of our properties were fully occupied throughout the full year. A new kitchen, bathroom, doors, windows, carpets & flooring plus fully decorated at 101 Whitnash Road costing £47,048 but will make sure we get a top rental income. 2022 will be the turn of desperate works needed in 13 Palmer Road, but we are expecting a much lower expenditure, which will enable us to charge a higher rent in future.

A few people have signed up for the Parish Giving Scheme and this has helped somewhat. It is very easy to do, and I would encourage anyone to join and give this way.

We claimed back £11,219 from gift aid alone from the giving we collected, so if

you pay tax, it's great if you can add extra to your giving this way.

Our advent appeal raised £1,844.94 for Kimngoror Health Centre Maternity Unit in Kapsabet Diocese. Our church restoration fund total has now reached £56,843.79 and we will need every penny and more, once the Rose Window restoration is started (high up in the south aisle, west end). We have given away in our charity giving (tithes) the amount of £4,800 which is amazing.

Staff: we have Jay Bahi our parish administrator, Roger Barber our caretaker and Adrienne Lloyd our organist on our books, some of the year we were able to claim furlough.

A great big thank you for all involved with finances, Simon and Christine for counting the collection, Jay for banking, paying bills, raising invoices, dealing with weddings, baptisms and funerals, Lisa for processing gift aid and everyone who is being generous with their giving this year.

Lisa Fincken – March 2022

19 Music

Since the return from lockdown, the music group has continued to provide music at the 10am service when able. In addition Jacqui has obtained and played music for hymns through the sound system.



Adrienne has also played the organ once a month for the 10am Sunday service.

Unfortunately, due to lockdown, the Sunday evening services no longer take place and therefore the church choir no longer exists. However, on a positive note, throughout Advent the music group were joined by other singers on each of the Sundays to sing a variety of Advent music. This culminated in a Christmas Carol Service which contained that variety of music, performed by members of our congregation who gave a lot of time for rehearsals beforehand and was much enjoyed by many people (judging from the positive responses received).

The experience gained during Advent has encouraged us to bring together various singers from the congregation again during Lent and Easter to bring a variety of church music to the 10am Sunday services.

The future of traditional church choral music now seems to be dependent on choral singers from different churches supporting each other through forming choirs for various special services. Our first service at St. Margaret's which will include the performance of such music with the help of visiting singers will be on Monday 11th April.

Simon Greaves, March 2022

20 Interregnum plans

We look forward to next year, and after a meeting with Archdeacon Barry to guide

and advise the wardens, the formal new rector appointment process will start. We have been allowed to start early (thank you Richard) and have started some rector handover lists (as discussed in past PCC meetings) and the parish profile document drafting. The parish profile is used to inform and attract candidates for the rector role

A Barton and C Shepherd – March 2022

21 School governor report

Flourish as a family, love to learn, make memories, shine!

How good and pleasant it is, when God's people live together in unity!
Psalms 133

It has been a revelation discovering how much is involved in being a foundation Governor for our church school.

Firstly, I wear a foundation governor hat. This role involves considering the vision and implementation of that vision in policy and practice. The vision underpins everything at the school – learning, behaviour, attitudes. At the moment we are expecting a SIAMS inspection, an inspection designed specifically for church schools. There is a lot to think about in readiness.

Secondly, I am involved with Quality of Learning and Early Years. Both these roles need me to consider the depth and quality of the teaching and learning from planning



to practice to evaluation for the federation of Briar Hill and St Margaret's. The curriculum has been reconsidered and everyone has been busy reimagining their approach. More recently, I've become involved in working on story-writing with a small group of Reception children.

Governors, staff and children are diligent and serious about learning. They care deeply about the process of understanding, delivering and improving the education of the children; their safety and well-being; their place in the school community and the wider community, including the church.

A Horsley – March 2022

22 Mothers' Union 2020 to 2022

We had two meetings in 2020 and then the pandemic hit! Suddenly all meetings and social events were cancelled, as the nation went into Lockdown

Throughout 2020 and most of 2021 Mothers' Union (MU) members could not meet at all, instead keeping in touch with each other by telephone or email. By post, the Committee could keep in touch with members, by sending prayer diaries and small gifts, to lift the spirits and help people to feel they were remembered. Many members lived alone and suffered great isolation whilst "shielding" and during the lockdowns

Our first meeting happened on the 19th of October 2021, with spaced seating and masks being the norm. At that meeting we could at last enrol a new member, who had been waiting for this event since March 2020

We took time to prayerfully reflect on what the pandemic had taken away from us, and what we had learned through the experience of 'Lockdown' and social isolation. We also had a time of prayer, remembering particularly Key Workers and the bereaved

November 2021 was a craft session, and in December we had a shorter than usual Carol Service, with an Advent Reflection led by Richard, our Rector

Meetings in 2022 have not happened during January or February, due to the Omicron variant and many members needing to be cautious about socialising. Meetings resumed in March 2022, with slightly smaller numbers than in the autumn

Whether or not our local meetings could happen, the work of the Mothers' Union continued worldwide. We are a registered charity and support the work of the MU in the diocese and overseas throughout each year. We hope to do some fundraising for projects through our raffles and donations, when we can gather. We have continued to support 'Coffee Tots,' which reaches out to young mums in Coventry, by providing donated gifts and toiletries at Christmas



In Holy Week, Richard will be leading his last Holy Communion for our MU members. The months ahead will include a Summery Lunch and a Jubilee Tea Party. These social occasions bring fun and friendship, as well as times of prayer and reflection

As Richard & Jacqui retire from St Margaret's, we give thanks for all their support and wish them well in their next chapter

Cathy Shearn - March 2022

23 Useful contacts and links

stmargaretschurchwhitnash.co.uk

A: St. Margaret's Church and Chapter House,
Church Close, CV31 2HJ

Rector: Rev Richard Suffern E:
revrwss@gmail.com T: 01926 425070

<https://stmargaretschurchwhitnash.co.uk/meet-the-team/>

<http://www.dioceseofcoventry.org/>

<http://www.dioceseofcoventry.org/definingthe8eqs>

<https://www.churchofengland.org/>

<http://www.africanpastors.org/>

<https://www.cord.org.uk/>

<https://www.helpinghandscharity.org.uk/>

<https://www.tearfund.org/>

<http://www.thriveym.org.uk/>

<https://www.facebook.com/ywamamsterdam/>

[/](https://warwickdistrict.foodbank.org.uk/)

<https://warwickdistrict.foodbank.org.uk/>

24 Help and support

Suppose a brother or a sister is without clothes and daily food. If one of you says to them, "Go in peace; keep warm and well fed," but does nothing about their physical needs, what good is it? James 2:15-16

[Foodbank](https://warwickdistrict.foodbank.org.uk/)

<https://warwickdistrict.foodbank.org.uk/>

[rg.uk/](https://capuk.org/)

[Christians Against Poverty](https://capuk.org/)

<https://capuk.org/>

Attached appendices

- Appendix A – Annual financial report
- Appendix B – Independent Examiner Statement (B Simango)
- Appendix C – annual return graphics



Appendix A – Annual financial report

ST MARGARET'S WHITNASH



PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WHITNASH Reg. Charity No: 1128890

ANNUAL ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

Rector: Rev Richard Suffern
The Rectory
2 Church Close
Whitnash
Leamington Spa
CV31 2HJ

Treasurer: Lisa Fincken
7 Nursery Lane
Leamington Spa
CV31 2PW

Independent Examiner: Blessing Simango
12 Field Close
Warwick
CV34 4QD

Bankers: Unity Trust Bank
Nine Brindleyplace
Birmingham
B1 2BR

ST MARGARET'S CHURCH WHITNASH PCC
Notes to the Financial Statements for the year to 31 December 2021

1 Accounting Policies

Basis

The financial statements have been prepared in accordance with the Church Accounting Regulations together with applicable accounting standards and the Charities SORP 2005.

The financial statements have been prepared under the historical cost convention.

Funds

General funds- represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. These may include funds designated for a particular purpose by the PCC.

Designated Funds- these are funds designated for specific purposes by the PCC (see note 11).

Restricted funds- represent monies or assets raised or given for specific purposes. These may not be used for any other reason without express permission of the Charity Commissioners or reverting to the original donors or their representatives.

Income and Expenditure Recognition

The accounts include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of Church groups that owe an affiliation to another body nor those that are informal gatherings of Church members.

Incoming Resources

Voluntary Income and Capital Sources

Collections are recognized when made. Amounts receivable under Gift Aid are recognized only when honoured by the Donor. All Income Tax recoverable on Gift Aid donations is included in the accounts. The Gift Aid Small Donations top up payment is claimed on a regular basis, and we made full use of the Community Buildings element of the scheme to claim for cash. Grants and legacies to the PCC are accounted for when received.

Other Ordinary Income

Rental income from the letting of Church premises is accounted for fully.

Parochial Fees due to the PCC for weddings, funerals etc. are accounted for on an event-by-event basis.

Income from Investment

Interest / dividends are accounted for when due.

Application of Resources

Costs directly related to work of the Church

The Diocesan parish share is accounted for when payable.

Fixed Assets: Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s. 96(2) (c) of the Charities Act 1993. St Margaret's Church buildings and contents cover with the Ecclesiastical Insurance Co have a combined sum assured of £7.8 million. We have a public liability cover of £10 million and Employers Liability cover of £10 million.

Property Valuations

	Accounts Value	Insurance Valuation
13 Palmer Road	£250,000	£ 157,997
101 Whitnash Road	£250,000	£ 170,666
St Margaret's Centre	£ 451,532	£ 1,112,277

Valuations of the above properties are based on current use and do not reflect any value that might occur if sold for a different usage. The insurance valuations are based on the cost of rebuilding the properties. Within the definition of the Charities Act these assets have their value restricted as defined by the Act and should the asset be realised, the monies raised would then be restricted. Such funds could be used to replace the asset unless the Charity Commissioners agreed the funds could be used for another purpose.

ST MARGARET'S CHURCH WHITNASH PCC
Notes to the Financial Statements for the year to 31 December 2021

Church Assets

No value is placed on movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings whether maintenance or improvement, is written off.

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

Paper and other sundry stocks are written off as they are purchased.

Investment Policy

The PCC invests any surplus with the Central Board of Finance using its Investment Account and Fixed interest Securities. Interest and dividends received from these funds is reinvested. Investment of funds is reviewed at each Buildings and Finance Meeting and by the PCC.

Reserves Policy

The PCC has agreed the funds outlined below and that the PCC should hold free reserves equal to a six month's unrestricted (general) expenditure from Analysis of income & expenditure sheet £202,838.28

2021	2020
£101,419	£84,724.98

Conflicts of interest

The following disclosable transactions occurred:

Who	Regarding	2021	2020
Adrian Barton - Linleigh	Electrical works via Linleigh Electrical	£22,084.00	£779.47
Rev Richard Suffern	Chair of the African Pastors Fellowship	£800	£1,000
Jacqui Suffern	Mentor within the flourish organisation	£800	£1,000

All of these transactions were approved by the PCC through the Buildings and Finance Committee.

2 & 3 The breakdown of Income and Expenditure is shown in the **Analysis of Income and Expenditure** statement attached to these accounts

4 Staff costs

	2021	2021	2021	2020
	General	Designated	Total Funds	Total funds
Salaries	£27,888.26	£0	£27,895.42	£39,250.43
Pensions	£994.97	£0	£994.97	£1,155.34
Total	£29,734.74	£0	£28,890.39	£40,405.77

No member of staff received employer benefits of exceeding £60,000.

ST MARGARET'S CHURCH WHITNASH PCC
Notes to the Financial Statements for the year to 31 December 2021

5 Charitable giving

		2021	2020
African Pastors Fellowship		£800	£1,000
George Muller Trust		£800	£1,000
Thrive		£800	£1,000
Tear Fund		£800	£1,000
CORD		£800	£1,000
Flourish		£800	£1,000
Rectors Discretionary Fund		£164.42	£200
Food bank		£500	£500
Gideons		£100	£100
Kitale Diocese (relief fund)		£0	£0
Total		£5,564.42	£6,800

6 Tangible fixed assets

Freehold property at cost or valuation		2021	2020
St Margaret's Centre		£451,532	£451,532
101 Whitnash Road		£250,000	£250,000
13 Palmer Road		£250,000	£250,000
Total		£951,532	£951,532

7 Capital commitments

Quotations and work to the Church in particular the Rose window are being obtained. Work will hopefully commence during 2022. Funds will be raised from grants and donations. The clock is due for some general maintenance during 2022

2021	2020
£5,256	£56,781.29

Short term investments

8

The investment income is derived from the following holding with the Central Board of Finance. Any gains or losses are shown on the SOFA. Interest received is reinvested. The values on 31 December are shown below.

		Units held	Unit cost	Value
Fixed interest securities	2021	143.92	1.5835	£277.90
	2020	140	1.6662	£237.59
Investment account	2021	6092.17	20.4873	£121,489.69
	2020	5930.00	23.4181	£142,667.05
Total values	2021			£142,894.95
	2020			£121,727.28
Amount of (loss) / gain in the year	2021			£21,167.97
	2020			£9,331.98

ST MARGARET'S CHURCH WHITNASH PCC
Notes to the Financial Statements for the year to 31 December 2021

9 Accounts Receivable - Debtors (owing to us)

		2021	2020
HMRC Gift Aid		£0	£723.17
HMRC Furlough reclaim		£0	£1,727.25
VLC		£6,240.00	£0
LWAD		£1,065.00	£0
Local government for elections		£900.00	£0
Magic Voices		£600.00	£0
Entrust		£100.00	£0
Insurances on Properties		1,419.54	£0
Total		£10,324.54	£2,450.42

10 Accounts Payable - Creditors (we owe)

		2021	2020
Advent (All we can)		£0	£230
Deanery Synod (Held in trust)		£0	£16,251.00
Rent deposit for 13 Palmer (Held in trust)		£0	£600
Living Wages		£72	£0
Diocese – wedding & funerals		£2,656.00	£0
HMRC tax & NI		£121.50	£0
Total		£2,849.50	£230

11 Designated funds

	Bal 1 Jan 2021	Receipts	Payments	Transfers	Bal 31 Dec 2021
Church Restoration	£56,781.29	£482.20	£840	£0	£56,423.49
Advent	£12	£0	£0	£0	£12.00
Deanery Synod	£16,251.00	£0	£1,266.87	£0	£14,984.13
Total	£73,044.29	£482.20	£2,106.87	£0	£71,419.62

Represented by

Church Restoration represents monies donated and allocated for future restoration of the church building, directly for the structure of the church.

Advent represents funds donated on an annual basis for St Margaret's advent appeal, these will be paid out to the relevant appeal annually

Deanery Synod – represents funds held on behalf of the Deanery

ST MARGARET'S CHURCH WHITNASH PCC
Notes to the Financial Statements for the year to 31 December 2021

12 Restricted Funds

	Bal 1 Jan 2021	Receipts	Payments	Transfers	Bal 31 Dec 2021
St Margaret's Centre	£451,532.00	£0	£0	£0	£451,532.00
Properties	£500,000.00	£0	£0	£0	£500,000.00
Rent deposit – 13 Palmer Road	£600	£0	£0	£0	£600.00
Building for the future – St Margaret's Centre	£18,722.00	£0	£714.00	£0	£18,008.00
Tower/Bells	£0	£80.00	£0	£0	£80.00
Church yard legacy	£19,721.20	£0	£0	£0	£19,721.20
Organ	£7,607.40	£720.00	£570.60	£0	£7,756.80
Ready Steady Grow	£201.00	£0	£0	£0	£201.00
	£998,383.60	£800.00	£1,284.60	£0	£997,899.00

St Margaret's Centre represents the build cost of the centre.

Properties represents the freehold and leasehold properties acquired (and part) transferred by the PCC.

Rent deposit represents the rent deposit from 13 Palmer Road (This will be placed in a tenancy account 2022)

Building for the future, St Margaret's Centre represents cost of maintaining the building of St Margaret's Centre.

Tower/Bells represents monies donated for spending on the Church tower belfry and bells.

Church yard legacy represents money left in a legacy for major works at the churchyard extension.

Organ Fund represents monies donated for spending on the church organ maintenance & repair

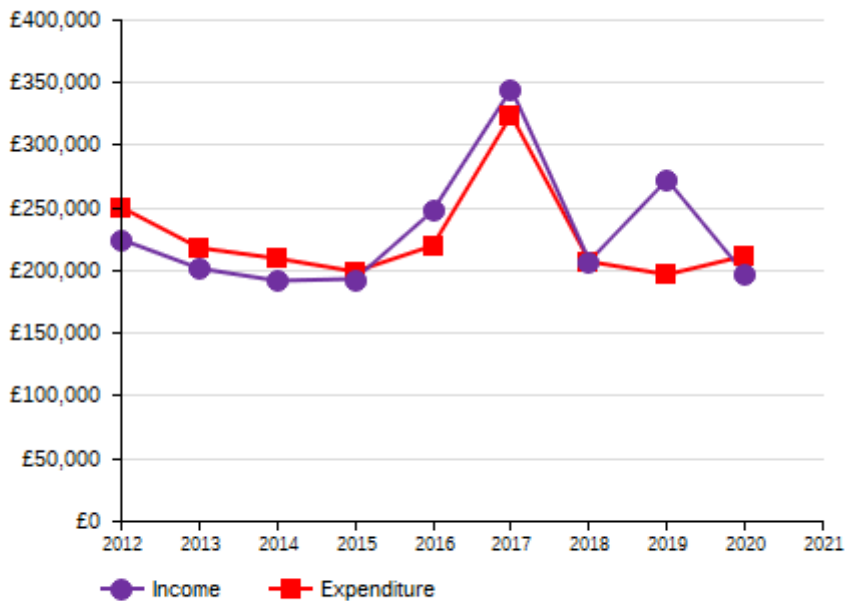
Ready Steady Grow represents the funds donated for the use of Ready Steady Grow group – This group had money stolen & is now closing it was agreed that the balance is to be donated to St Margaret's 2021 advent appeal in 2022.

13 Warwick and Leamington Deanery Synod

To note that £16,984.13 is being held on behalf of the Warwick and Leamington Deanery Synod in a fund.

Finance Dashboard - Parish: Whitnash: St Margaret

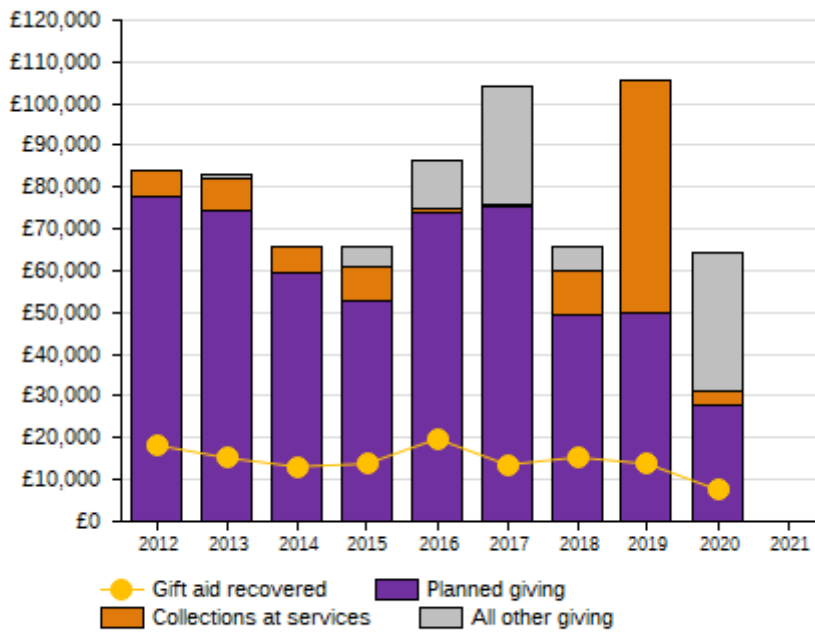
1. Total Income & Total Expenditure, (2012-2021)



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021*
Income	£224,198	£201,083	£191,297	£192,749	£247,207	£343,646	£206,710	£271,774	£196,456	-
Expenditure	£249,866	£217,483	£209,063	£198,629	£219,390	£322,788	£206,592	£196,213	£211,158	-

Unrestricted and Restricted amounts have been combined.

2. Giving & gift aid recovered, (2012-2021)

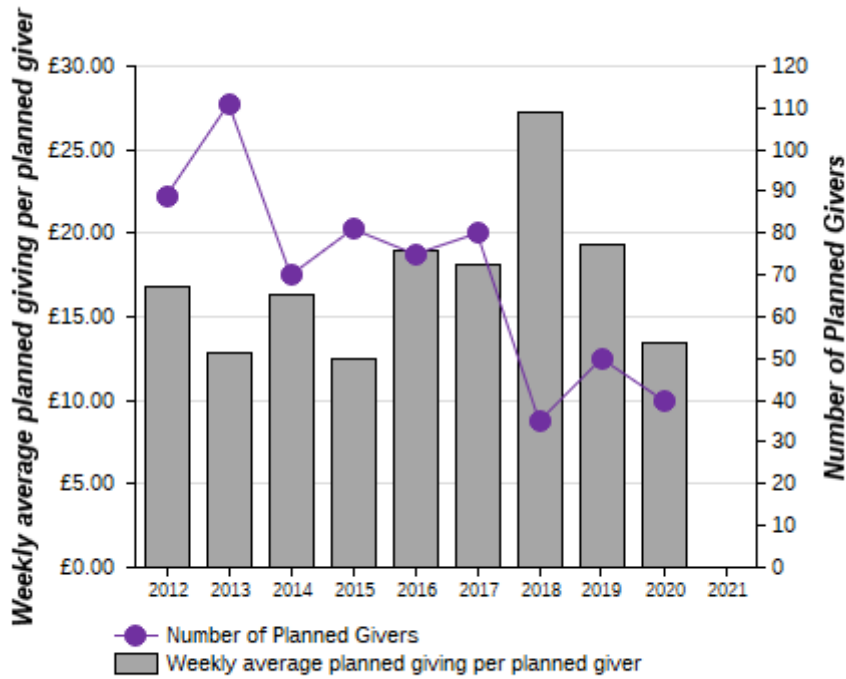


	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021*
Planned giving	£77,577	£74,301	£59,340	£52,569	£73,989	£75,140	£49,649	£50,120	£27,838	-
Collections at services	£6,419	£7,861	£6,567	£8,408	£904	£919	£10,159	£55,689	£3,473	-
All other giving	£0	£1,090	£26	£4,700	£11,374	£27,970	£6,178	£0	£32,977	-
Gift aid recovered	£18,270	£15,222	£13,106	£13,809	£19,764	£13,564	£15,348	£13,777	£7,573	-

Graph 2 shows a detailed breakdown of the Total giving figure in graph 4.

Unrestricted and Restricted amounts have been combined.

3. Planned giving & planned givers, (2012-2021)

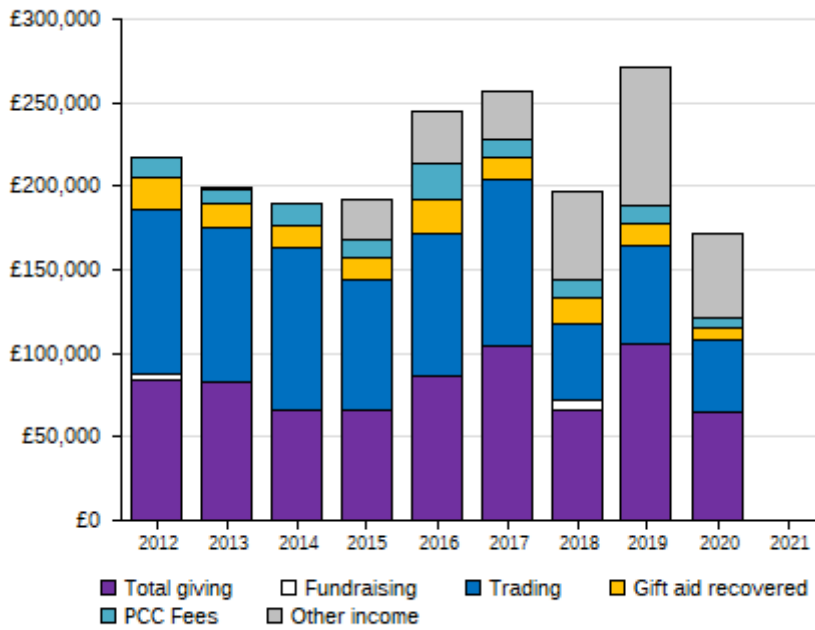


	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021*
Weekly average planned giving per planned giver	£16.76	£12.87	£16.30	£12.48	£18.97	£18.06	£27.28	£19.28	£13.38	-
Number of Planned Givers	89	111	70	81	75	80	35	50	40	-

- Planned giving = Tax efficient planned giving + Other planned giving;
- Planned givers = Tax efficient planned givers + Other planned givers.

Unrestricted and Restricted amounts have been combined.

4. Income breakdown, (2012-2021)



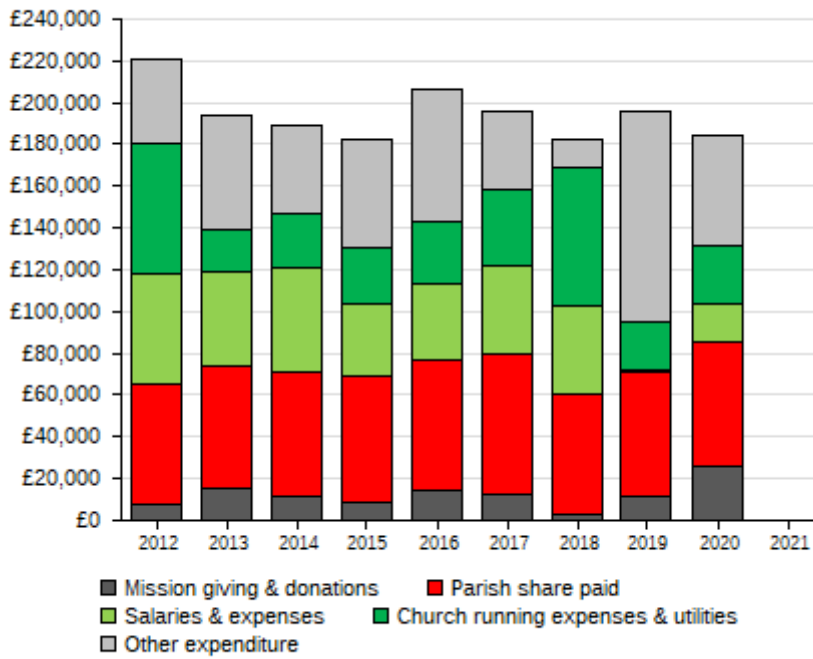
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021*
Total giving	£83,996	£83,252	£65,933	£65,677	£86,267	£104,029	£65,986	£105,809	£64,288	-
Fundraising	£3,333	£0	£0	£0	£0	£0	£6,529	£0	£97	-
Trading	£99,185	£91,492	£97,131	£78,171	£85,579	£100,170	£45,096	£58,236	£43,170	-
Gift aid recovered	£18,270	£15,222	£13,106	£13,809	£19,764	£13,564	£15,348	£13,777	£7,573	-
PCC Fees	£12,012	£8,537	£13,337	£10,166	£21,799	£9,792	£10,765	£10,308	£5,524	-
Other income	£627	£361	£34	£24,397	£30,890	£29,683	£53,246	£83,644	£50,804	-

Graph 4 shows income other than grants and legacies.

- Total giving = Tax efficient planned giving + Other planned giving + Collections at services + All other giving, including Special Appeals.
- Other income = Dividends, interest, income from property + Any other income.

Unrestricted and Restricted amounts have been combined.

5. Expenditure breakdown, (2012-2021)



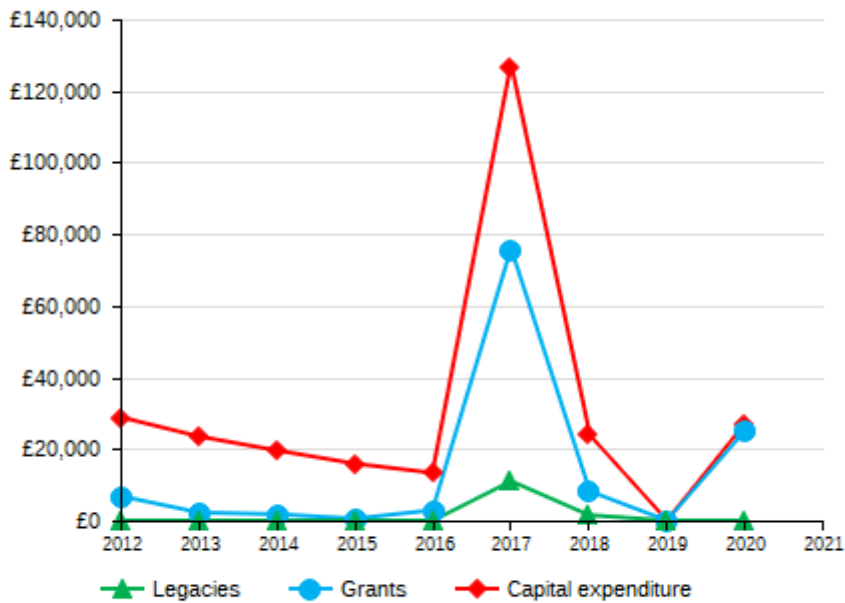
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021*
Mission giving & donations	£7,563	£14,984	£11,123	£8,647	£14,003	£12,115	£2,523	£11,284	£25,767	-
Parish share paid	£57,936	£59,090	£60,000	£60,000	£62,663	£68,000	£58,131	£60,000	£60,000	-
Salaries & expenses	£52,155	£44,867	£49,987	£35,197	£36,623	£41,474	£42,126	£1,102	£18,300	-
Church running expenses & utilities	£63,082	£19,794	£25,397	£27,007	£29,531	£37,215	£65,847	£22,916	£27,777	-
Other expenditure	£40,312	£55,293	£42,993	£51,911	£63,283	£37,357	£13,908	£100,911	£52,277	-

Graph 5 shows expenditure other than capital expenditure.

- Other expenditure = Fundraising activities + Mission and evangelism costs + Cost of trading + Other expenses.
- Running expenses & utilities also includes governance costs.

Unrestricted and Restricted amounts have been combined.

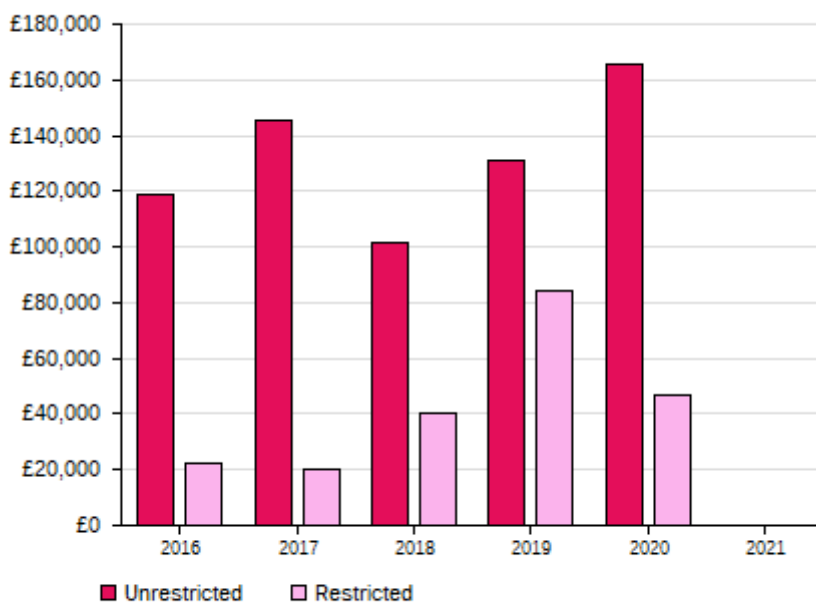
6. Legacies, grants & capital expenditure, (2012-2021)



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021*
Legacies	£0	£0	£0	£0	£0	£11,000	£1,500	£0	£0	-
Grants	£6,775	£2,219	£1,756	£529	£2,908	£75,408	£8,240	£0	£25,000	-
Capital expenditure	£28,818	£23,455	£19,563	£15,867	£13,287	£126,627	£24,057	£0	£27,037	-

Unrestricted and Restricted amounts have been combined.

7. Unrestricted & restricted reserves, (2016-2021)



	2016	2017	2018	2019	2020	2021*
Unrestricted	£119,035	£145,718	£101,734	£131,279	£165,695	-
Restricted	£22,444	£20,475	£40,567	£84,231	£46,851	-



Appendix B - Independent Examiner Statement (B Simango)

Independent examiner's report to the trustees of St Margaret's Whitnash PCC

I report on the accounts of the St Margaret's Whitnash PCC for the year ended 31 December 2021.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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

KB Simango

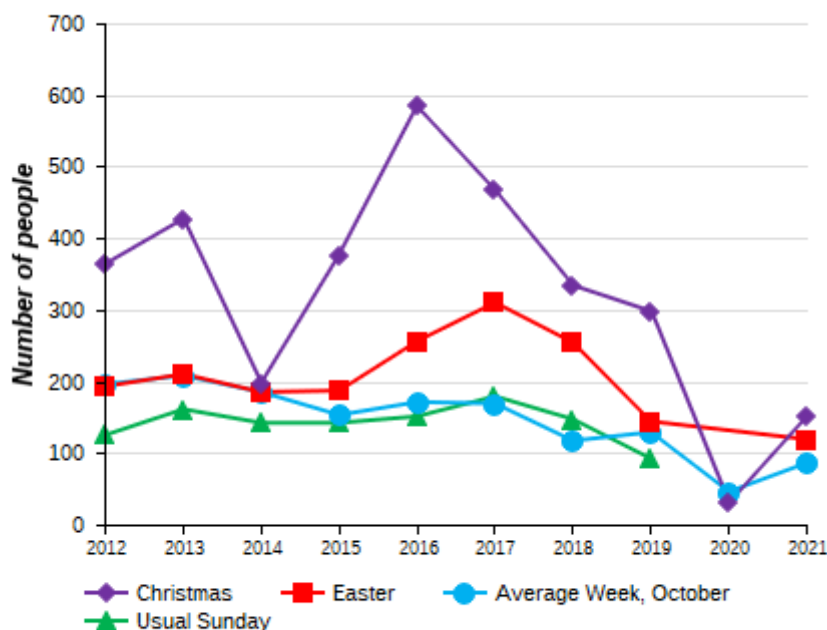
Blessing Simango ACCA
12 Field Close
Warwick
CV34 4QD



- Appendix C – annual return graphics

Statistics for Mission Dashboard - Parish: Whitnash: St Margaret

1. Attendance Summary, (2012-2021)

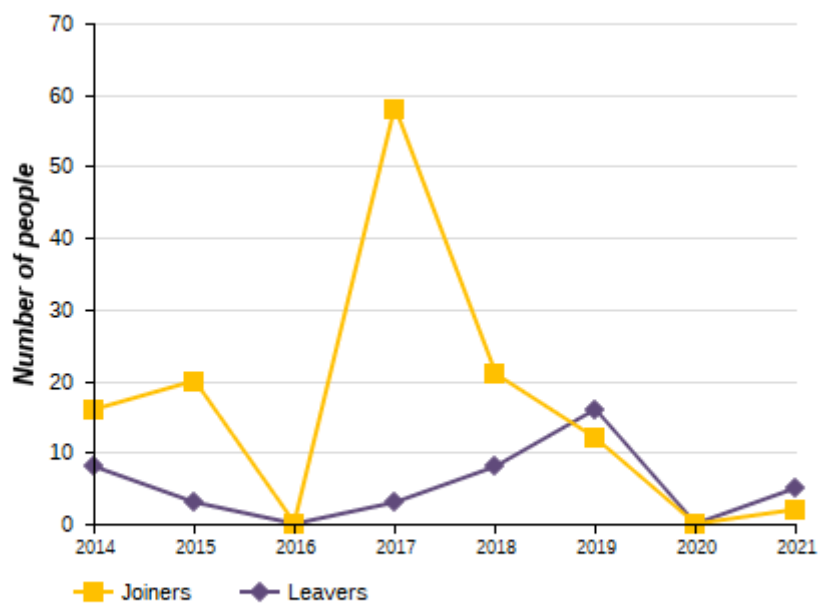
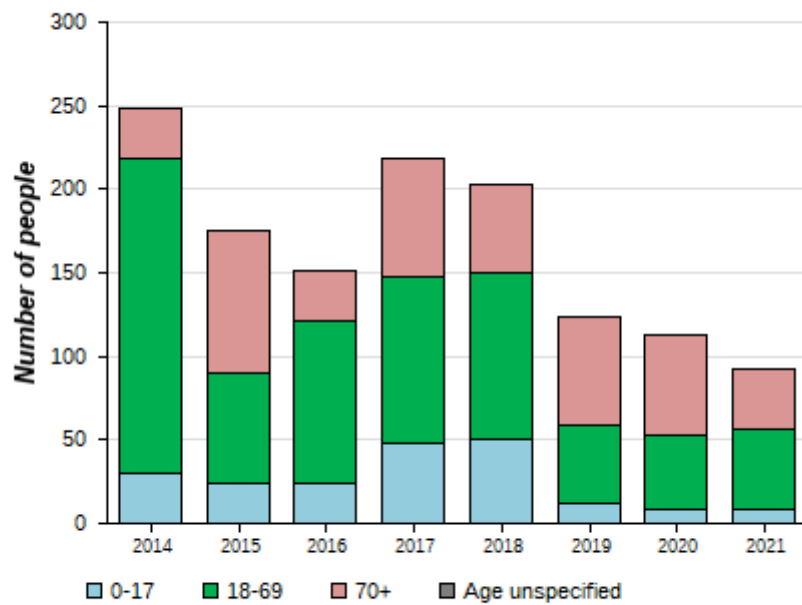


	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Christmas	364	427	197	376	584	467	334	298	30	151
Easter	193	210	185	187	256	310	254	144	-	119
Average Week, October	196	208	185	153	171	169	117	129	46	86
Usual Sunday	125	161	142	142	151	179	147	92	-	-

N.B. Because of the disruption caused by the COVID-19 pandemic, churches were not asked to report their Usual Sunday attendance for 2020 or 2021, or their Easter attendance for 2020

- Christmas: Christmas Eve & Christmas Day;
- Easter: Easter Eve & Easter Day;
- Average week, October: includes Sunday and midweek church services & fresh expressions in October but excludes attendance at services for schools;

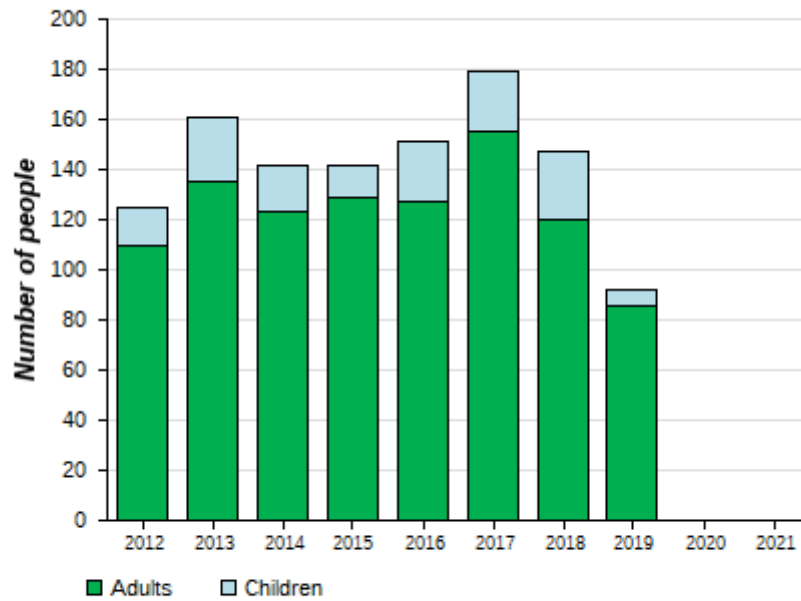
2. Worshipping Community, (2014-2021)



	2014	2015	2016	2017	2018	2019	2020	2021
Total	248	175	151	218	203	124	113	92
0-17	30	24	24	48	50	12	8	9
18-69	188	66	97	100	100	47	45	48
70+	30	85	30	70	53	65	60	35
Age unspecified	0	0	0	0	0	0	0	0
Joiners	16	20	0	58	21	12	0	2
Leavers	8	3	0	3	8	16	0	5

Worshipping Community information has been collected from 2012 onwards.

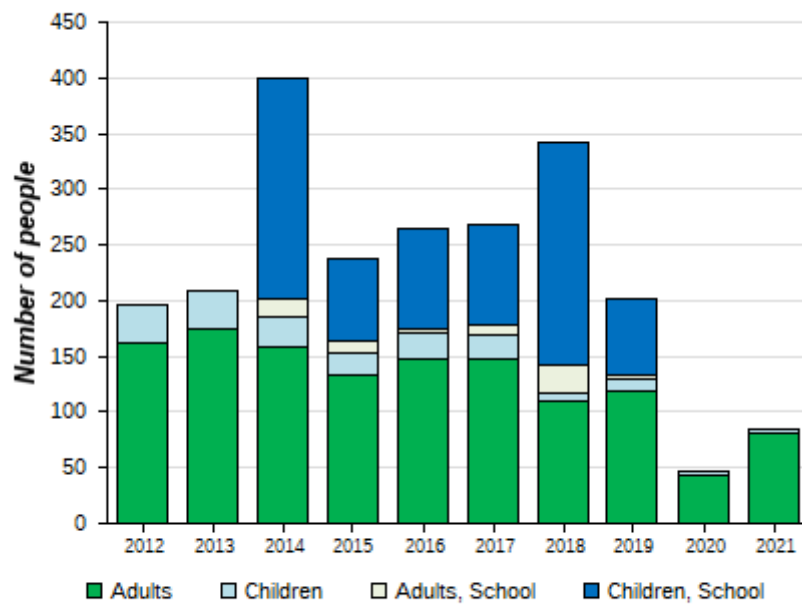
3. Usual Sunday Attendance, (2012-2021)



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Adults	110	135	123	129	127	155	120	86	-	-
Children	15	26	19	13	24	24	27	6	-	-

N.B. Because of the disruption caused by the COVID-19 pandemic, churches were not asked to report their Usual Sunday attendance for 2020 or 2021

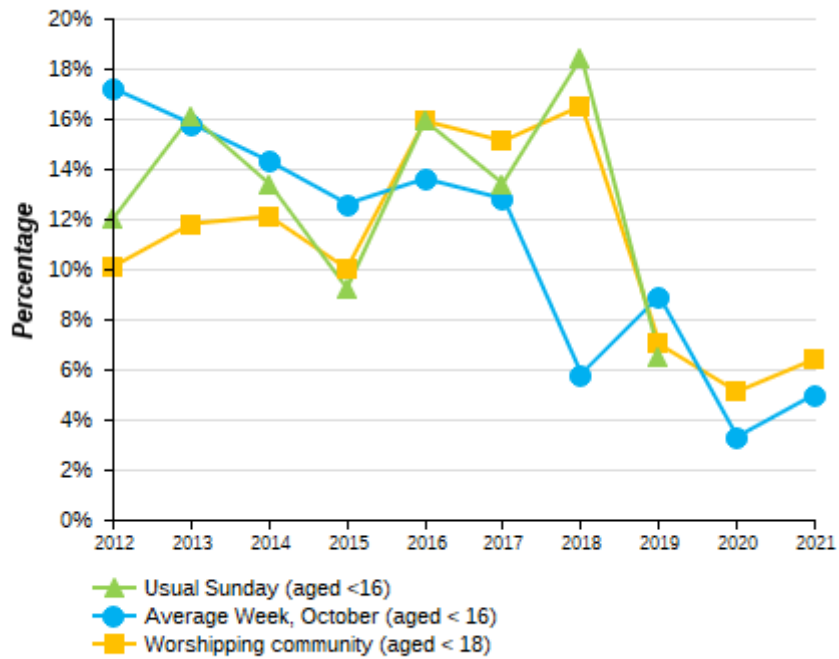
4. Average Weekly Attendance, (2012-2021)



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Adults	162	175	159	134	148	147	110	118	44	81
Children	34	33	27	19	23	22	7	12	2	4
Adults, School	0	0	15	10	3	10	25	3	0	0
Children, School	0	0	198	75	90	90	200	68	0	0

Attendance at Sunday and midweek church services & fresh expressions in October. Services for schools were included from 2013.

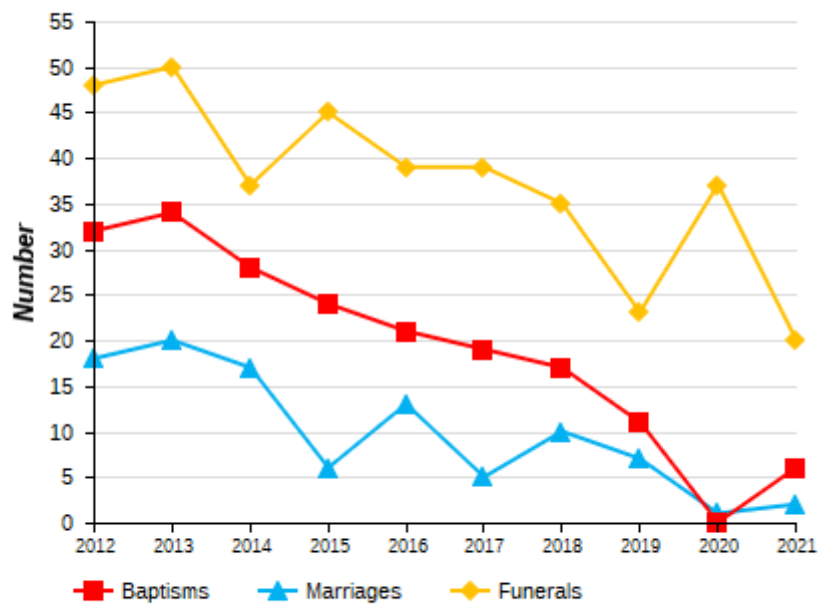
5. Percentage Children, (2012-2021)



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Usual Sunday (aged <16)	12%	16%	13%	9%	16%	13%	18%	7%	-	-
Average Week, October (aged < 16)	17%	16%	14%	13%	14%	13%	6%	9%	3%	5%
Worshipping community (aged < 18)	10%	12%	12%	10%	16%	15%	17%	7%	5%	6%

Average week, October: Attendance at services for schools is not included

6. Baptisms, marriages and funerals, (2012-2021)



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Baptisms	32	34	28	24	21	19	17	11	0	6
Marriages	18	20	17	6	13	5	10	7	1	2
Funerals	48	50	37	45	39	39	35	23	37	20

- Baptisms: all baptisms & thanksgivings.
- Marriages: marriages and services of prayer & dedication after civil marriages.
- Funerals: those held in church & at crematoria/cemeteries.