

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)

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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 Finken, 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

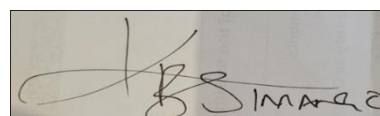
In connection with my examination, no matter has come to my attention:

(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 Financial Activities
For the period from 01 January to 31 December 2019

| | 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 | £15,000.77 - |
| 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 - | £750.00 |
| 0702 - Organ Fund | - | - | £1,011.00 - | - | | £1,011.00 | £4,000.00 |
| 08A1 - St Margaret's Centre - Non-recurring one-off grants | | £600.00 - | - | - | | £600.00 | - |
| 1013 - WG - Non Gift Aid | - | - | - | - | - | - | £983.60 |
| 1340 - Church - Project Income | - | | £1,312.15 - | - | | £1,312.15 | £521.50 |
| 303 - Donations to church activities | - | - | - | - | - | - | £57,512.90 |
| Donations and legacies Totals | | £61,771.05 | £1,493.18 | £2,511.77 - | | £65,776.00 | |
| 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 - | £2,225.88 | £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

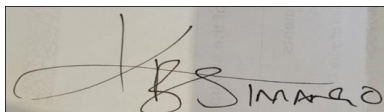
In connection with my examination, no matter has come to my attention:

(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