



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

[www.smcw.org](http://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 30<sup>th</sup> 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 14<sup>th</sup> 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](http://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.



## **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 1<sup>st</sup>, 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 29<sup>th</sup>: 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 2<sup>nd</sup> 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 7<sup>th</sup> 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](http://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](http://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 9<sup>th</sup> 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
<b>Income and endowments from:</b>						
Donations and legacies	2	64,510.15	1,997.72	9,590.00	<b>76,097.87</b>	64,583.97
Income from charitable activities	5	105,113.61	3,849.00	1,220.00	<b>110,182.61</b>	107,063.34
Other trading activities	3	50.00	-	-	<b>50.00</b>	472.08
Investments	4	258.27	-	-	<b>258.27</b>	292.8
Other income	6	-	-	185	<b>185</b>	1,114.19
<b>Total income</b>		169,932.03	5,846.72	10,995.00	<b>186,773.75</b>	173,526.38
<b>Expenditure on:</b>						
Expenditure on charitable activities	7	155,182.60	1,332.51	8,329.44	<b>164,844.55</b>	186,632.09
Other expenditure	8	-	388.5	-	<b>388.5</b>	1,237.28
<b>Total expenditure</b>		155,182.60	1,721.01	8,329.44	<b>165,233.05</b>	187,869.37
<b>Net income / (expenditure) resources before transfer</b>		14,749.43	4,125.71	2,665.56	<b>21,540.70</b>	-14,342.99
<b>Transfers:</b>						
Gross transfers between funds - in		680	1,902.86	96	<b>2,678.86</b>	549.69
Gross transfers between funds - out		-1,998.86	-680	-	<b>-2,678.86</b>	-549.69
<b>Other recognised gains / losses</b>						
Gains/losses on investment assets		6,370.39	-	-	<b>6,370.39</b>	14,778.53
Gains on revaluation, fixed assets, charity's own use		12.38	-	-	<b>12.38</b>	16.09
Net movement in funds		19,813.34	5,348.57	2,761.56	<b>27,923.47</b>	451.63
<b>Reconciliation of funds</b>						
Total funds brought forward		49,493.27	64,540.21	992,480.81	<b>1,106,514.29</b>	1,106,062.66
<b>Total funds carried forward</b>		<b>69,306.61</b>	<b>69,888.78</b>	<b>995,242.37</b>	<b>1,134,437.76</b>	<b>1,106,514.29</b>

## 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		-	-
<b>Fixed assets</b>	<b>Total Fixed assets</b>	<b>13</b>	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	<b>16</b>	231.27	218.89
	6512: CCLA - Investment Fund	<b>16</b>	131,650.65	125,280.26
	6590: Cash in hand		-	-
	Z05: Accounts Receivable		14,841.32	745.5
<b>Current assets</b>	<b>Total Current assets</b>		189,505.76	156,061.43
	6601: Loans received		-	-
	6699: Agency collections		-	-
	Z04: Accounts Payable		6,600.00	1,079.14
	<b>Total Liabilities</b>		6,600.00	1,079.14
<b>Liabilities</b>	<b>Net Asset surplus (deficit)</b>		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
<b>Reserves</b>	<b>Total Reserves</b>		1,134,437.76	1,106,514.29
	General (Unrestricted)		69,306.61	49,493.27
	Designated	<b>17</b>	69,888.78	64,540.21
<b>Represented by Funds</b>	Restricted	<b>18</b>	995,242.37	992,480.81
	<b>Total</b>		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	-	-	<b>28,469.82</b>	22,033.59
Sum Up - Contactless machine	1,698.33	-	-	<b>1,698.33</b>	1,233.82
Gift Aid - Envelopes	4,780.00	-	-	<b>4,780.00</b>	3,866.50
Non Gift Aidable - one off donations	2,242.96	-	-	<b>2,242.96</b>	40
Non Gift Aidable - Bank & PGS	8,174.17	-	-	<b>8,174.17</b>	8,092.44
St Margaret's Centre - Offa House Spirituality Capital Fund	-	-	9,590.00	<b>9,590.00</b>	-
Cash collection - GASDS	7,449.30	-	-	<b>7,449.30</b>	7,912.28
Gift Aid - one off donations	640	-	-	<b>640</b>	6,485.00
Tax recoverable on Gift Aid	8,531.13	-	-	<b>8,531.13</b>	11,507.42
Legacies	1,500.00	-	-	<b>1,500.00</b>	1,500.77
St Margaret's Centre - Non-recurring one-off grants	-	-	-	-	600
Church - Project Income	-	1,997.72	-	<b>1,997.72</b>	1,312.15
Donations to church activities	1,024.44	-	-	<b>1,024.44</b>	-
<b>Total</b>	<b>64,510.15</b>	<b>1,997.72</b>	<b>9,590.00</b>	<b>76,097.87</b>	<b>64,583.97</b>

### 3. Other trading activities

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

### 4. Investments

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

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

### 6. Other income

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



## Notes to the Financial Statements (Continued)

### 7. Expenditure on charitable activities

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

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

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

## 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
<b>Total</b>	<b>0</b>	<b>388.5</b>	<b>0</b>	<b>388.5</b>	<b>1,237.28</b>

### 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**

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

**15. Creditors**

	<b>2024 (£)</b>	<b>2023 (£)</b>
<b>African Pastors Fellowship</b>	873.90	863.68
<b>Thrive Ministries</b>	873.90	0
<b>Good News For Everyone</b>	101.60	0
<b>Christian Outreach</b>	873.90	0
<b>Open Doors</b>	873.90	0
<b>Tear Fund</b>	873.90	0
<b>You Can Flourish</b>	873.90	0
<b>101 Whitnash Road Early Rental Payment</b>	1,255.00	0
<b>HMRC</b>	0	215.46
<b>Total</b>	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
<b>Total</b>		<b>64540.21</b>	<b>5846.72</b>	<b>1721.01</b>	<b>1,222.86</b>	<b>69,888.78</b>

**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
<b>Total</b>		<b>992,480.81</b>	<b>10,815.00</b>	<b>8,053.44</b>	<b>-</b>	<b>995,242.37</b>

**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 31<sup>st</sup> March 2025 and signed on their behalf:



Kenneth Benson, Church Treasurer