

St Mary's Church Bloxham

Annual Report and Accounts of the Parochial Church Council for the year ended 31st December 2021

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LEB
18-Feb-22

**INDEPENDENT EXAMINER'S REPORT TO THE P.C.C.
OF ST MARY'S CHURCH, BLOXHAM**

This report on the accounts of the PCC for the year ending 31 December 2021, which are set out on pages 1 & 2, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and Section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of trustees and examiner

As the members of the PCC you are responsible for the preparation of the accounts, and you consider that an audit is not required for this year under the Regulations, that section 144(2) of the Act does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under Section 145 of The Act, to follow procedures laid down in the General Directions given by the Charity Commissioners under Section 145(5) of the 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 Commissioners under the Act and to be found in the Church Guidance 2006 edition. The examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's report

In connection with my examination of the accounts for the year ending 31 December 2021, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - A. to keep accounting records in accordance with Section 130 of the Act, and
 - B. to prepare accounts which accord with the accounting records and comply with the requirements of the Act and Regulations: 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.

EXAMINER



A.I.L. WELLS

Date

8/12/22.

St Mary's Church Bloxham

Financial statements for the year ended 31 December 2021

Statement of financial activities

2020 £		Note	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2021 £
Incoming resources						
116,921	Voluntary income	3	56,200	46,639	67,923	170,762
	Activities for generating funds	3	40			40
6,533	Church activities	3	9,624	4,012		13,636
648	Investment income	3	9		321	330
347	Other incoming resources	3	20	-	495	515
<u>124,449</u>	Total incoming resources		<u>65,893</u>	<u>50,650</u>	<u>68,739</u>	<u>185,283</u>
Resources expended						
-	Cost of generating funds	4	-	-	-	-
53,058	Church activities	4	57,012		4,160	61,172
24,536	Running Exps incl Governance Costs	4	16,392	3,249	2,129	21,770
49,707	Major Capital Expenditure	4	3,630	52,453	62,938	119,020
<u>127,301</u>	Total resources expended		<u>77,033</u>	<u>55,702</u>	<u>69,227</u>	<u>201,962</u>
(2,852)	Net incoming/(outgoing) resources before other recognised gains/(losses)		(11,140)	(5,052)	(488)	(16,679)
Other recognised gains/(losses)						
350	Gains/(losses) on investment assets	7	-	-	691	691
<u>(2,502)</u>	Net movement in funds		<u>(11,140)</u>	<u>(5,052)</u>	<u>203</u>	<u>(15,988)</u>
340,850	Total funds brought forward from previous year		216,362	14,122	105,102	335,586
(2,762)	Boys Brigade Balance taken out					
<u>335,586</u>	Total funds carried forward		<u>205,222</u>	<u>9,071</u>	<u>105,305</u>	<u>319,598</u>

St Mary's Church Bloxham

Financial statements for the year ended 31 December 2021

Balance sheet as at 31 December 2021

2020 £		Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2021 £
Fixed assets						
167,778	Tangible assets (Parish Rooms)	6	167,778	-	-	167,778
3,782	Investments	7	-	-	4,474	4,474
<u>171,560</u>	Total fixed assets		<u>167,778</u>	<u>-</u>	<u>4,474</u>	<u>172,252</u>
Current assets						
1,150	Debtors (Gift Aid Due)		1,600	-	8,000	9,600
163,076	Cash in hand and at bank	10	35,843	9,071	96,131	141,046
<u>164,226</u>	Total current assets		<u>37,443</u>	<u>9,071</u>	<u>104,131</u>	<u>150,646</u>
(200)	Creditors: amounts falling due within one year (Accruals)		-	-	(3,300)	(3,300)
<u>164,026</u>	Net current assets		<u>37,443</u>	<u>9,071</u>	<u>100,831</u>	<u>147,346</u>
<u>335,586</u>	Net assets		<u>205,222</u>	<u>9,071</u>	<u>105,305</u>	<u>319,598</u>
Funds of the church						
Unrestricted funds						
216,362	General fund		205,222	-	-	205,222
14,122	Designated fund	9	-	9,071	-	9,071
<u>230,484</u>			<u>205,222</u>	<u>9,071</u>	<u>-</u>	<u>214,293</u>
105,102	Restricted funds	8	-	-	105,305	105,305
<u>335,586</u>	Total funds of the church		<u>205,222</u>	<u>9,071</u>	<u>105,305</u>	<u>319,598</u>
For Information Only						
	Take out Value of Parish Rooms		(167,778)			
	True value of general funds available to use		<u>37,443</u>			

Approved by the Parochial Church Council on 23/2/22.
 Rev'd Dale Gingrich *Dale Gingrich* Chairman
 Lynn Brodey *Lynn Brodey* Treasurer

St Mary's Church Bloxham

Financial statements for the year ended 31 December 2021

Notes to the accounts

1 Basis of preparation

The Financial Statements have been prepared in accordance with the Church Accounting Regulations 2006, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102).

The Accounts are drawn up under the historical cost convention as modified by the inclusion of investment assets at market value. The Accounts include all transactions, assets and liabilities for which the PCC is responsible in law. These Accounts do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

2 Accounting policies

Funds

Unrestricted funds are general funds available for the general objectives of the church.

Designated funds are unrestricted funds that have been set aside by the PCC for particular purposes.

Restricted funds can only be used for the purposes for which they have been given, within the objectives of the church. The cost of raising and administering such funds is charged against those specific funds. The aim and use of each fund is explained later in the Notes.

Incoming resources

All incoming resources are included in the SOFA (**Statement of Financial Accounts**) when the church becomes legally entitled to the income and when the amount can be quantified with reasonable certainty.

Collections are recognised when received by or on behalf of the PCC. Planned giving is recognised only when received. Grants & legacies are recognised as soon as the PCC becomes aware of its legal entitlement and the amount due is quantifiable with reasonable certainty.

Income tax recoverable on gift aid donations is accounted for when the gift is received, not when the tax refund is received.

When incoming resources have related expenditure (as with fundraising income) the incoming resources and the related resources expended are accounted for gross in the SOFA.

Gifts in kind are accounted for at a reasonable estimate of their value to the church or the amount actually realised. Gifts in kind for use by the church are included in the SOFA as incoming resources when receivable.

Rental income from letting the Parish Rooms is accounted for when it falls due.

Dividends and interest are accounted for when receivable and includes any recoverable tax.

Realised gains are accounted for on assets held for the church's own use and are taken into account at the time of sale.

Resources expended

Expenditure is included on an accruals basis & is recognised when there is a legal or constructive obligation to pay for goods or services.

All costs have been directly attributed to the various categories within the SOFA.

Any general support costs have been allocated across activity cost categories on a basis consistent with the use of resources based on an allocation of actual costs.

As the PCC is not registered for VAT, all expenditure is shown inclusive of VAT.

Governance costs include the cost of the preparation of the Annual Accounts, the cost of PCC meetings and the legal cost of advice on governance or constitutional matters.

Grants and charitable giving are accounted for when paid over or when awarded, if the award creates a binding obligation on the PCC, provided that there are no conditions to be met relating to the grant which remain in the control of the church.

Parish Share is accounted for when paid except that any Parish Share unpaid at the end of the financial year is provided for in the accounts as a constructive obligation, although not a liability, and is included in the balance sheet as a liability.

Investments

Investments are shown on 31 December at market value.

Both realised and unrealised gains are shown under 'other recognised gains/(losses)' section of the SOFA.

St Mary's Church Bloxham

Financial statements for the year ended 31 December 2021

Notes to the accounts

2020	Total funds £	3 Analysis of Incoming Resources	2021			Total funds £
			Unrestricted £	Designated £	Restricted £	
		Voluntary Income				
39,828		Tax - efficient planned giving (excl. tax)	35,382	-	-	35,382
1,527		Collections at Services incl White Envelopes	1,763	-	380	2,143
935		Service Collections & Donations in aid of other Charities	4,101	-	-	4,101
1,160		Spire Lighting Donations	1,285	-	-	1,285
1,708		All other Giving & Voluntary Income	3,083	-	48,521	49,604
10,237		Gift Aid Tax Recovered / Due	9,666	-	8,022	17,688
7,260		* Grants Received	920	39,500	12,000	52,420
54,469		Legacies	-	7,139	1,000	8,139
<u>116,920</u>			<u>58,200</u>	<u>46,839</u>	<u>67,923</u>	<u>170,762</u>
		Activities for generating funds				
-		General Fund Raising Activities (Plant Sale/Craft Fayre/Bike Ride)	40	-	-	40
<u>-</u>			<u>40</u>	<u>-</u>	<u>-</u>	<u>40</u>
		Church Activities				
4,673		Fees - weddings, funerals etc	9,624	-	-	9,624
150		Hiring out Church Facilities	-	-	-	-
1,710		Parish Rooms	-	4,012	-	4,012
<u>6,533</u>			<u>9,624</u>	<u>4,012</u>	<u>-</u>	<u>13,636</u>
		Investment income				
648		Bank/HMRC Interest/Dividends etc	9	-	321	330
<u>648</u>			<u>9</u>	<u>-</u>	<u>321</u>	<u>330</u>
		Other incoming resources				
307		Income from Mission Activities (Tea&Toast/Bumps&Babies)	18	-	-	18
40		Others (Incl Bell Ringing & Flower Fund)	-	-	495	495
-		Other general	2	-	-	2
<u>347</u>			<u>20</u>	<u>-</u>	<u>495</u>	<u>515</u>
<u>124,449</u>		TOTAL INCOMING RESOURCES	<u>65,894</u>	<u>50,850</u>	<u>68,739</u>	<u>185,283</u>

* Sources of Grant Funding

The Friends of St Mary's raises funds for the beautification, preservation and restoration of the church
The organisation is a registered charity, not under the control of the PCC

Grants received by the PCC during the course of the year:

The Friends of St Mary's (Annual Grant)	£ 2,500
The Friends of St Mary's (for BOF - mainly for Heating Stage)	£ 36,000
Oxfordshire Historic Church Trust (for BOF Heating)	£ 12,000
Bloxham Feoffees	920
Bloxham Parish Council	1,000
	<u>£ 52,420</u>

St Mary's Church Bloxham

Financial statements for the year ended 31 December 2021

Notes to the accounts

2020	Total funds	2021			Total funds
		Unrestricted	Designated	Restricted	
£	£	£	£	£	£
4	4 Analysis of resources expended				
-	Cost of generating funds	-	-	-	-
-	Costs of Fundraising Activities	-	-	-	-
	Church activities				
720	Mission Giving & Donations	929	-	-	929
935	Service Collections/Donations paid to other Charities	4,101	-	-	4,101
50,358	Parish Share	51,982	-	-	51,982
1,045	Organists & Music Director Fees/Ministry Exps	-	-	4,160	4,160
53,058		57,012	-	4,160	61,172
	Church Running Expenses (Incl Governance)				
684	Mission & Evangelism Costs	264	-	35	299
1,718	General Maint Repairs/Contracts + Churchyard	820	1,000	894	2,714
7,647	Insurance	7,255	-	-	7,255
457	Organ, Choir / Church Music	540	-	-	540
1,837	Church requisites	634	-	100	734
486	Printing, Stationery, Postage, Web, Books	697	-	40	737
1,787	Photocopier Rental / Exps (incl Benefice allocation)	726	-	1,060	1,786
643	Miscellaneous (incl BT contract)	578	-	-	578
2,069	Gifts / Hospitality / Social	-	-	-	-
149	Others ('Restricted' = Benefice allocation)	-	-	-	-
4,870	Utility Bills - Heating, Lighting & Water	4,879	-	-	4,879
2,411	Parish Rooms	-	2,249	-	2,249
24,536		16,392	3,249	2,129	21,770
	Major Capital Expenditure				
-		-	-	-	-
1,186	Fabric costs (Boiler Entrance House)	3,630	-	-	3,630
	Building our Future Project (BOF - Heating Stage)		26,052	52,246	78,298
48,521	Building our Future Project (BOF)	-	26,401	10,692	37,093
49,707		3,630	52,453	62,938	119,020
127,301	TOTAL RESOURCES EXPENDED	77,033	55,702	69,227	201,961.82

5 Trustee remuneration and expenses

No members of the PCC received any remuneration for their work on the PCC. The clergy, who is an ex officio member receives a stipend but is not remunerated for his service on the PCC.

6 Tangible fixed assets

Total		Freehold
£		Land & Buildings
£		£
167,778	84.53% equity share in the Parish Rooms	167,778
167,778	At 31 December 2021	167,778

St Mary's Church Bloxham

Financial statements for the year ended 31 December 2021

Notes to the accounts

7 Investments

	Value at 31 December 2020	Value at 31 December 2021	Gain/(Loss)
	£	£	£
The Bellringers Fund - CCLA	3,595	4,222	626
Listed on London Stock Exchange -Lloyds TSB (Bells)	188	252	65
	<u>3,783</u>	<u>4,474</u>	<u>691</u>

8 Restricted funds

	Fund balances brought forward	Transfers & Incoming resources	Resources expended / transferred	Gains and losses	Fund balances carried forward
	£	£	£	£	£
Messy Church	41	0	(35)	0	6
Bell Fund	3352	140	0	0	3,492
Bell Fund (Investments)	3783	0	0	691	4,474
Ministry fund	4,746	0	(2,055)	0	2,691
BOF (Incl 2021 Gift Aid not yet rec'd)	87,861	67,244	(62,938)	0	92,167
Church Music Fund	2,105	0	(2,105)	0	0
Churchyard	1,235	0	(674)	0	561
Fabric Fund	0	1,000	(220)	0	780
Flowers	879	355	(100)	0	1,134
Benefice Account	1,101	0	(1,100)	0	0
	<u>105,102</u>	<u>68,739</u>	<u>(69,227)</u>	<u>691</u>	<u>105,305</u>

9 Designated funds

	Fund balances brought forward	Incoming resources	Resources expended or transferred	Gains and losses	Fund balances carried forward
	£	£	£		£
BOF (Building our Future) Project	9,314	43,139	(52,453)		0
Parish Rooms	4,759	4,012	(2,249)		6,522
Fabric Fund	0	2,500	0		2,500
Churchyard	0	1,000	(1,000)		0
Soup Saturday	49	0	0		49
	<u>14,122</u>	<u>50,650</u>	<u>(55,701)</u>		<u>9,071</u>

10 Cash funds and location

	Unrestricted fund	Designated fund	Restricted fund	Total
General Funds	35,843			35,843
Bell fund			3,492	3,492
Soup Saturday		49		49
Ministry fund			2,691	2,691
Messy Church			6	6
Fabric fund		2,500	780	3,280
Building Our Future (BOF)			87,467	87,467
Flower fund			1,134	1,134
Churchyard			561	561
Parish rooms *		6,522		6,522
	<u>35,843</u>	<u>9,071</u>	<u>96,131</u>	<u>141,045.80</u>

* Not under direct control of the PCC Treasurer

St. Mary's Church Bloxham

Annual Report for 2021

Aim and Purpose

St. Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the Vicar, Revd. Dale Gingrich, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the oversight of the Parish Rooms situated next to the vicarage. The Parish Rooms have a separate committee but its accounts fall completely within the Parish Accounts.

Membership

The PCC is a charity registered with the charity commission. Members of the PCC are trustees, either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year the following have served as members of the PCC:

Vicar:	The Reverend Dale Gingrich
Wardens:	Mrs Liz Farmer Mrs Barbara Walklate
Deanery Synod Representatives and therefore ex officio members of the PCC	Ms Jan Ogilvy
Council Members	
PCC Secretary	Vacant
PCC Treasurer	Mrs Lynn Brodey Mrs Sue Barbour Mrs. Catherine Berry Mr John Hirons Mrs. Sue Perkin-Ball (Minute Secretary) Mrs Pat Smith
Co-opted	Mr Jon Carlton

Standing Committee

This committee is required by law and has power to transact the business of the PCC between its meetings subject to any direction given by the Council. The PCC has decided that the membership shall be the Vicar, two Churchwardens, Treasurer, Secretary to the PCC (vacant) and one ordinary PCC member.

On behalf of the PCC:

The Revd. Dale Gingrich (Chair).....Date 23/3/22.

Vicar's Report 2021 -- Bloxham St Mary's

Being a Christ-like Church for the Sake of God's World

We have many connections and relationships that shape who we are and what we do. As part of the Oxford Diocese in the Church of England, the Archdeaconry of Dorchester, the Deddington Deanery and the United Benefice of Bloxham with Milcombe and South Newington, St Mary's has layers of support and corresponding layers of responsibility and accountability. Rooted in and sustained by God, these expressions of church give us a broader perspective on our local ministry and mission as part of the wider work of Christ throughout the world. Being contemplative, compassionate and courageous in our approach to discerning God's will and doing it reflects our connections to Christ and all those who follow in the way, the truth and the life.

Contemplative: Broadening this aspect of our life together to include all the ways we worship, pray, study and grow in faith, this year has brought a welcome resumption of every Sunday worship in the church building whilst we continue to offer a Sunday evening online service.

Our benefice Lent course was offered via the Zoom platform as Dr Anne Marie Karlsson led us through five sessions entitled 'Creation, Fall, the Problem of 'Evil' and the Perdurance of Good' which attracted participants from the wider village community. During Holy week we could be together in person for Stations of the Cross on Tuesday in South Newington, used online technology to gather virtually for a Tenebrae on Wednesday and met in Milcombe for a Maundy Thursday liturgy without the washing of feet. Bloxham hosted a Good Friday service 'The Nail' with readings and songs when we had to forego our customary Procession of the Cross through the village because of pandemic health and safety concerns. Holy Saturday was a day of waiting, preparing and praying with all benefice church buildings open. We joined in early prayer and praise on Easter Day, gathering in Bloxham churchyard from 7.00am with our Baptist friends to make a joyful noise unto the Lord.

Making the most of what was available to us, Messy Church met on-line at the beginning of the year, enjoyed the great outdoors for a summer picnic and built upon the success of the Great Big Green Week to meet in the churchyard in the autumn half-term to be amazed at the creatures, plants and year-round growth as explained by Trevor Shepherd. Regretfully the worsening Covid19 situation in the schools and colder weather meant we took the hard decision to suspend Messy Church for six months until conditions improved in the spring.

In the midst of all the virus variants and vaccinations, there were five baptisms in St Mary's, five weddings and one blessing after a civil marriage. Remarkably fewer funerals in 2021 across the Bloxham benefice, with 13 church funerals at St Mary's and five more at a crematorium only. Many of these occasional offices were postponed and rescheduled, some were also live-streamed because of limits on numbers allowed to gather indoors and others took place at the graveside. It was a most unprecedented time of uncertainty.

Our benefice Advent Course explored the Psalms, meeting in the Parish Rooms under the tutelage of Dr Karlsson. This was a Christmas Tree Festival year with additional concerts and services to welcome the wider community to St Mary's. Our traditional Christmas Eve Christingle was not held and the local schools all cancelled their carol services because of high Covid19 infection levels. Our Midnight Mass and Christmas Day services were held as scheduled, to cap the calendar year with a message of joy, hope and good will to all.

Compassionate: During the year neighbours looked after neighbours and everyone seemed more concerned to offer help in any way they could. Visiting each other in our homes allowed greater opportunities for visiting and even the resumption of some activities in the Parish Rooms. Bumps and Babies offered sessions and the St Mary's Thursday Club tested the waters by having some shorter sessions for their members to gather. The Renew Wellness Café as a joint ministry with the Bloxham Baptist Church began Tuesday openings to ease the isolation and loneliness that our extended periods of pandemic lockdown had generated. Many people were active behind the

scenes and not wanting to attract attention to their caring and supportive telephone calls, home visits and posted cards. Those efforts continue to deepen relationships and extend communal care while we have collected food for the Banbury Young Homeless Project, gently and carefully guided by John Marshall devoting to BYHP

Our concern and compassion extend to the care and preservation of creation as we joined in the Great Big Green Week in September and thanks to John & Olwen Smith, have been kept up to date on ways of informing and influencing our elected leaders to prioritise the climate crisis in their legislative agenda. Christian Aid has provided good ways of communicating our concerns, uniting our voices and efforts with those of Christians throughout the world.

Courageous: As the bad news about virus variants, shortages of goods in shops and the loss of personal liberties seemed to dominate the headlines, the Building Our Future modernization project at St Mary's continued to make progress. Adjusting timetables, waiting for grant making bodies to re-open and being challenged by the workings of the Oxford Diocesan Advisory Committee, opposition from the Victorian Society and submitting written arguments to the Chancellor of the Diocese tested our nerve and resolve. Yet just before Christmas we had the good news that a faculty was awarded for the installation of toilets and kitchen in the church. Great our rejoicing as it seems the truth and good sense has won at least this battle of wills.

We held on-line community consultations when in-person ones weren't feasible. We've hosted drop-in sessions for people to comment or ask questions about the project. Grant applications have been released now that the faculty has been secured. Fundraising is on-track and regular communication with community groups and project champions maintain a noticeable presence in the village. We have begun prayerful conversations with the Bloxham Baptist Church about sharing a building for worship, mission and outreach. Confident that God is leading the way, we are courageously following God's lead to embrace the future whilst honouring all the faithful ministry of the past.

We have been blessed this year and through us, God has brought blessings to this place. Pray that we shall continue to be contemplative, compassionate and courageous in our Christ-like witness to the world for years to come. There is much more detail contained in more detailed information in the APCM reports from various groups. Together we are joining in the work God is already doing, making the most of the opportunities that come our way and discovering there is much progress that can be made in the midst of adversity.

The Revd Dale Gingrich