

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST LAWRENCE, TOWCESTER

England & Wales · Charity number 1130077

Details

Other names TOWCESTER ST LAWRENCE PCC

Status Registered

Legal form Previously excepted

Registered 2009-06-10

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

Contact

Address 88 Watling Street East
Towcester
Northamptonshire
NN12 6BT

Phone 01327350459

Email tovebeneficeoffice@gmail.com

Website www.stlawrencechurch.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Regular public worship open to all.Provision of sacred space for personal prayer and contemplation.Pastoral work, including visiting the sick and bereaved.Teaching of Christianity through sermons, courses and small groups.Taking of religious assemblies in schools.Supporting other charities in the UK and overseas.

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£163,850	£159,151	-	-
2024-12-31	£132,208	£140,271	-	-
2023-12-31	£142,206	£137,587	-	-
2022-12-31	£149,376	£112,994	-	-
2021-12-31	£111,198	£102,818	-	-
2020-12-31	£137,857	£135,159	-	-

Trustees

Name	Role	Appointed
Alex Donaldson		2023-05-21
Dr PAUL BESTWICK		2015-04-19
Gail Caseman-Jones		2025-05-11
Glynis Angela Morris		2021-05-30
JULIE ANN GODWIN		2017-04-02
Judith Edwards		2020-03-15
Mary Blanchard		2024-05-12
PETER JOHN MORRIS		2019-01-16
Rev Greg Roberts		2024-05-12
Rev Paula Ella Challen		2015-04-19
STEPHANIE JANE WATTS		2014-04-06

Accounts

Towcester St Lawrence
Parochial Church Council

Statements of Financial Activity

For the year ending 31st December 2025

Peter Morris

Treasurer

Towcester St Lawrence PCC and Chantry Committee

1. Overview of Funds

Financial Reporting Overview 2025				
	£	Budget £	2024 £	Note
Receipts from:				
Donations and Grants	93402.27	86445.95	88469.08	
Activities for Generating Income	7747.75	6500.00	9915.00	
Church Activities	2883.00	5750.00	5740.00	
Other	9487.32	8050.00	8837.60	
Total Receipts	113520.34	106745.95	112961.68	1
Payments on:				
Parish Share	(66291.00)	(66291.00)	(65099.00)	
Property Costs - Church	(16999.14)	(18195.95)	(15391.42)	
Church Activities - fees & expenses	(6797.15)	(8250.00)	(7936.88)	
Cost of Fund Raising	(387.33)	(70.00)	(64.29)	
Administration	(22379.94)	(23400.00)	(27059.84)	
Other including Donations	(630.00)	(300.00)	(330.00)	
Total Payments	(113484.56)	(116506.95)	(115881.43)	
General Fund Surplus/(Deficit)	35.78	(9761.00)	(2919.75)	2
DESIGNATED FUNDS				
Receipts - Chantry Committee	20796.98	21750.00	19245.75	
Payments - Chantry Committee	(13783.52)	(14592.00)	(24389.69)	
Designated Funds Surplus/(Deficit)	7013.46	7158.00	(5143.94)	3
RESTRICTED FUNDS	Close 9906.50	Movement (2349.30)	Open 12255.80	4

2. Receipts (Note 1)

	- £	<u>Subtotal</u>	<u>Budget</u> £	<u>2024</u> £
RECEIPTS				
Donations and Grants				
Planned Giving	37045.00		36000.00	35358.04
Tax Recovered	11509.77		11000.00	11090.13
Other Giving	10651.58		7500.00	9716.92
Deposit and 56 day interest	394.50			327.70
Hicks Charity	28446.00		28000.00	28045.00
Combined Charity	3845.95		3845.95	3734.58
Grants/Other	1509.47		100.00	196.71
		93402.27	86445.95	88469.08
Activities for Generating Income				
Sale of Advent candles	86.00			249.55
Grand Draw	1799.06			1530.46
Vicarage Fete	4687.24			4577.12
Sales (Cloths recycle)	415.00			860.00
Garage Sale	0.00			316.94
Bellringers fund raising	390.00			1000.00
Concerts	0.00			0.00
Christmas Tree Festival	269.90			458.64
Hymns and Pimms	100.55			338.23
Furniture sold	0.00			250.00
History tours	0.00			334.06
		7747.75	6500.00	9915.00
Church Activities				
Wedding fees	1067.00		2250.00	2240.00
Funeral fees	1816.00		3500.00	3500.00
		2883.00	5750.00	5740.00
Other				
Other Parishes -				
Contributions	7210.00		7150.00	7470.00
Heating/Grants	1461.00		300.00	716.00
Friday coffee mornings	620.82		600.00	562.10
Children's Church	0.00			89.50
Soup lunches	195.50			
		9487.32	8050.00	8837.60
Total Receipts	113520.34		106745.95	112961.68

3. Payments (Note 2)

PAYMENTS	<u>Subtotal</u>	<u>Budget</u>	<u>2024</u>
Parish Share	(66291.00)	(66291.00)	(65099.00)
	(66291.00)	(66291.00)	(65099.00)
Property Costs			
Utilities	(10510.72)	(8500.00)	(8453.35)
Insurance	(3845.95)	(3845.95)	(3734.58)
Cleaning	(1270.72)	(1350.00)	(1092.16)
Maintenance	(1371.75)	(4500.00)	(2111.33)
	(16999.14)	(18195.95)	(15391.42)
Church Activities Fees & Expenses			
Cost of Upkeep	(791.47)	(750.00)	(776.34)
Clergy expenses & Training	(3391.96)	(3500.00)	(3291.56)
Organist & Choir fees	(1861.00)	(3000.00)	(2912.00)
Licences	(640.23)	(600.00)	(572.23)
Other	(112.49)	(400.00)	(384.75)
	(6797.15)	(8250.00)	(7936.88)
Cost of Fundraising			
FWO	(66.86)	(70.00)	(64.29)
Other	(320.47)		
	(387.33)	(70.00)	(64.29)
Administration			
Salaries	(17275.38)	(16750.00)	(16367.00)
Printing & Stationery	(2617.17)	(3600.00)	(4404.45)
Telephone & Broadband	(1772.60)	(2000.00)	(5381.39)
Website	(692.79)	(650.00)	(651.00)
Treasurer's costs	(22.00)	(100.00)	(22.00)
Maintenance		(300.00)	(234.00)
	(22379.94)	(23400.00)	(27059.84)
Other costs			
Donations	(630.00)	(300.00)	(330.00)
Total Payments	(113484.56)	(116506.95)	(115881.43)
<u>Receipts less Payments</u>	35.78	(9761.00)	(2919.75)

4. Designated Funds (Note 3)

Chantry Committee			
	2025	Budget	2024
	£	£	£
RECEIPTS			
Chantry House			
Hire fees	6486.00	6500.00	6320.00
Sale of furniture	0.00	0.00	400.00
Donations	150.00	150.00	150.00
Grants/Interest	1000.00	1000.00	1500.00
42 St Lawrence Road South			
Lettings	12975.00	14100.00	11145.00
Other	185.98		(269.25)
Total Receipts	20796.98	21750.00	19245.75
PAYMENTS			
Chantry House			
Heating and Lighting	(5385.05)	(5500.00)	(5165.89)
Insurance	(934.76)	(950.00)	(914.11)
General Maintenance	(1707.51)	(1750.00)	(1241.20)
Long term Maintenance			(5797.75)
Cleaning costs	(2312.64)	(2200.00)	(2101.01)
Fixtures and Fittings	(76.50)	(500.00)	(682.33)
Administration/other	(513.07)		
42 St Lawrence Road South			
Managing Agent Fees	(1557.00)	(1692.00)	(1238.40)
Maintenance Costs	(1296.99)	(2000.00)	(7249.00)
Total Payments	(13783.52)	(14592.00)	(24389.69)
Surplus/(Deficit)	7013.46	7158.00	(5143.94)

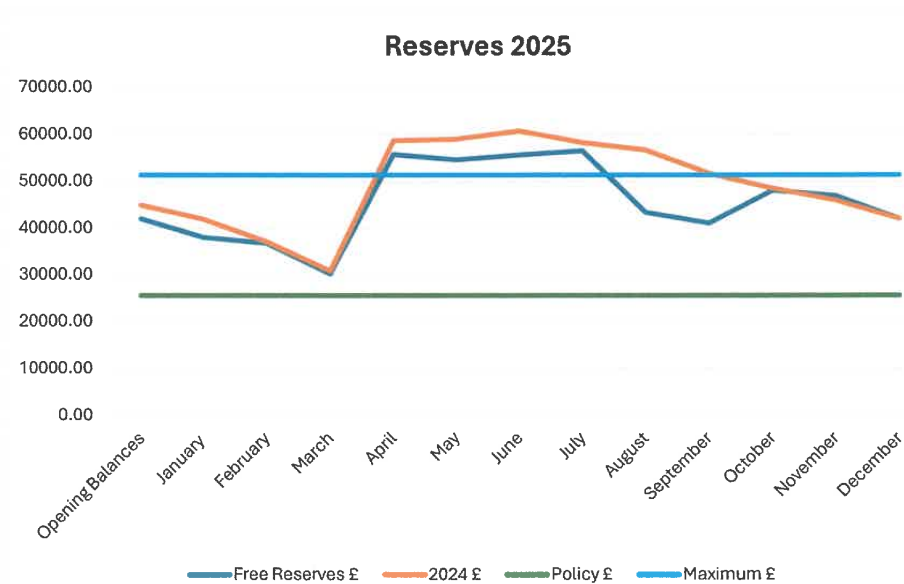
5. Restricted Funds (Note 4)

Fund	Restricted Funds			
	Balance	Receipts	Payments	Balance c/f
	b/f			
	£	£	£	£
Christmas Meal	764.69	125.00	(367.61)	522.08
"Little Sprouts"	632.68	0.00	(229.09)	403.59
Fabric	5185.48	25292.20	(29953.20)	524.48
Rector's - Waitrose	1000.00	500.00	(662.15)	837.85
Events - Tesco	216.92	0.00	(124.29)	92.63
Churchyard	550	0.00	0.00	550.00
Remembrance Garden	0.00	500.00	(473.97)	26.03
Church Heating	0.00	2000.00	0.00	2000.00
Ringers Bell Maintenance	3906.03	1116.32	(72.51)	4949.84
Total	12255.80	29533.52	(31882.82)	9906.50

6. Reconciliation (Funds to Bank Accounts)

Bank Reconciliation				
	Balance			
Fund	b/f	Movement	Transfers	Balance c/f
	£	£	£	£
General	41990.88	35.78	1725.00	43751.66
Designated	11426.63	7013.46	(1725.00)	16715.09
Restricted	12255.8	(2349.30)	0.00	9906.50
Total	65673.31	4699.94	0.00	70373.25
Represented by:				
Lloyds current	26439.58	3261.63		29701.21
Lloyds deposit	35327.7	(19742.08)	(20000.00)	15585.62
Lloyds 56 day	0	20136.58	20000.00	20136.58
HSBC current	770.79	170.09		940.88
HSBC Interest	3135.24	873.72		4008.96
Total	65673.31	4699.94	0.00	70373.25

7. Reserves Policy



8. Statement of Assets and Liabilities at 31st December 2025

	31/12/2025	31/12/2024	Note
	£	£	
Liquid Assets			
Bank Balances	70373.25	65673.31	A
Investment Assets			
42 St Lawrence Road	23000.00	23000.00	B
Shares in Traidcraft	1.00	1.00	C
Assets retained for Church use			
The Chantry House	60000.00	60000.00	D

Note A

Taken from the Bank Reconciliation at Note 6.

Note B

The house is owned by the PCC and shown as an investment asset at the value at acquisition.

Note C

Although operating as a going concern, shares are no longer traded. A value is included to recognise this ownership; should trading in Traidcraft recommence, a revised value will be restated.

Note D

The Chantry House was bequeathed in a Will dated December 1982 as a dwelling for a Curate. In 1985, PCC decided to use the building as a Church Centre for community use and to accommodate the Benefice Office.

The above statements have been prepared in accordance with Church Accounting Regulations and in compliance with the requirements of the Charities Act 2011.

With PCC agreement, a Receipts and Payments method of accounting has been used.



Peter Morris - Treasurer, Towcester St Lawrence PCC and Chantry Committee
January 2026.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

The Parochial Church Council of the Ecclesiastical Parish of
St Lawrence, Towcester

On accounts for the year
ended

31st December 2025

Charity no
(if any)

1130077

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended 31/12/2025. DD / MM / YYYY.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the
accounts in accordance with the requirements of the Charities Act 2011
("the Act").

I report in respect of my examination of the Trust's accounts carried out
under section 145 of the 2011 Act and in carrying out my examination, I
have followed all the applicable Directions given by the Charity Commission
under section 145(5)(b) of the Act.

Independent
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to
undertake the examination by being a qualified member of [insert name of
applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have
come to my attention in connection with the examination (~~other than that
disclosed below *~~) which gives me cause to believe that in, any material
respect:

- the accounting records were not kept in accordance with section 130
of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date: 31st January 2026

Name: Brian W.J. Manning

Relevant professional qualification(s) or body (if any):

Institute of Bankers (AIB) (Retired Bank Director)

Address:

32 Benham Rd,
Greens Norton

Towcester

Northants, NN12 8DB

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Accounts

RECTORS REPORT FOR 2024

This is my sixth APCM report as Rector.

Our vision continues to focus on how we are “**Christ centred and Jesus-shaped**” for our communities, that offers a **simpler, humbler, bolder** church to meet the needs of those we serve in our parishes. The 3 focus strands, which sit alongside the 5 Marks of Mission, are:

1. a church of missionary disciples : through prayer, worship and scripture
2. a church where mixed ecology is the norm : through parish, chaplaincy, Fresh Expressions, digital and church planting
3. a younger and more diverse church : multigenerational, all age and looking like the community we serve

As I hope you will read in this report, there is much to celebrate that is happening within our churches and in supporting our wider communities.

CLERGY

2024 saw a number of changes in our clergy team, with Revd Greg Roberts joining us at the end of January as a full time Associate Priest. He has taken on responsibility for the PCCs of Bradden and Greens Norton. He has also been involved in all aspects of ministry across the benefice. Revd Angela completed her curacy, and she and Chris moved to take up her first incumbency post in the Nar Valley Benefice, Norfolk Diocese. Then during July Revd Nigel Clent and his wife Jayne moved into the Rectory in Greens Norton and so we have a new curate. Alongside these additions to the team Revd Lulu and Ven David continued to support us leading services across the benefice.

Revd Greg, Revd Nigel and myself are very different in our styles and our approaches to ministry and working together we are striving to use our unique gifts for the benefit of all that we serve. It has been a joy to serve alongside them this past year and we continue to look forward to what that means for the future. Greg has been ordained for 15 years and served as an incumbent in two parishes / benefices before joining us in the benefice. He therefore understands the challenges of being ‘in charge’ as well as bringing experience and knowledge from the way he has seen things done elsewhere. Nigel is here as a training post, fresh out of college he brings with him fresh eyes, lots of ‘why’ questions and new approaches to ministry.

As I have said for the past few years, my role as Rector continues to include ‘things they never taught you in theological college’. There is a considerable number of administrative duties, but with Revd Greg taking responsibility for the PCCs of Greens Norton and Bradden I am starting to see more space to be able to focus on other areas of ministry that have not been possible in recent years. The place of prayer, pastoral care, preaching and teaching need equal amounts of my time and attention.

LAY MINISTER AND OFFICERS

The Ministry Team consists of clergy, licensed lay ministers and our Children and Families Worker. We continue to meet monthly and had one Away Days during the year.

John Booth, Chris Hammett (until they moved) and Jane Jakes regularly led worship and preach both in church and on zoom. Jane Small continued to visit people in their homes taking home communion to them. Dawn Valentine as our Parish Evangelist offered an invaluable ministry to residents at Brook House. Claire Reetz ministry in the benefice has been much reduced this year as her role at Chaplain at Milton Keynes Hospital has been very busy. Although we advertised for the Children and Families Leader to replace Claire from January 2024 it was not until the summer that we successfully appointed Sarah Barnett to the role starting in September. You can read more about Sarah work in her report. Due to

the continued vacancy in 2024, clergy covered the weekly sessions of Tots Own and Little Sprouts, as well as school visits to the church, Collective Worship/Assemblies, and preparing classes for Family Worship.

The benefice office team, Sara and Michelle, continue to support a great deal of administration that goes on behind the scenes. With the Chantry House refurbishment taking longer than planned, it was not until August before they moved back into the office downstairs. The reconfiguration of the office to accommodate two desks and two computers means it offers a professional front of house for those making enquiries.

The churchwardens in 4 parishes continued to serve for 2024, I am incredibly grateful for all our Churchwardens and deputy Churchwardens do to enable the day to day running of our churches including those serving on the PCCs, some in more visible ways and others more hidden but no less vital. At the APCM, Ann Tolley is standing down as Churchwarden at Greens Norton. This means we currently have no Churchwarden, which should be a cause for concern among Electoral Roll Members. In addition to Churchwarden duties Ann has picked up a number of extra duties like organising the rotas – who is willing to take this on? Perhaps you could consider how you might help?

A timely reminder to us all that rather than people grumbling that something is not right or not been done, please can I ask across our churches that I hear you saying “good morning [churchwarden / clergy] how may I help you today?”

Whilst we have a full complement of PCC officers for three of our church, again we have struggled to recruit a treasurer for Greens Norton and therefore we are now using the diocese scheme for our book keeping. As we head to this APCM, Michael Alcock has stepped down as treasurer for Easton Neston and whilst we do have someone willing to fulfil that role it is again with the support of the diocese. In addition to PCC officers we need PCC members as, already noted above, we have a number stepping down this year and a few end of term vacancies in Towcester. Therefore, I ask you to consider stepping forward to assist with the running and decision making of your church.

During 2024 we have seen a number of people step forward and volunteer to help on rotas and other roles – thank you for doing that. There are still some roles, like sacristan in Greens Norton and servers in Towcester, where we could do with a few more volunteers.

WORSHIP

Our regular worship pattern has settled into one that offers both in church and online worship. Sunday worship includes communion, informal and lay led services for which we are heavily reliant on our lay leader, John Booth, Jane Jakes, Sarah Barnett and Jaki Howard. We continue to offer service from Common Worship (in both traditional and modern language) as well as Book of Common Prayer Communion.

Our Sunday attendance figures continue to fluctuate, though this is not due to a lack of communication or advertising. As you will see from the Children and Families Worker report, Family Worship in both Greens Norton and Towcester attendance is promising. This is largely down to baptism families and our work with our church schools but we also have a small core of families who are beginning to attend every month. We have worked harder on this to develop an intergenerational model and now our focus also turns to increasing regular attendance to these services during 2025.

During 2024 we introduced Family Communion in Towcester, with Our Voices our Children's Choir being involved in singing at that. This also is showing signs of promise which we will continue to develop as we consider how we involve whole families in supporting all areas of worship – including reading and leading intercessions.

We also have a lovely and regular zoom congregation, there is a good core number and others who dip in and out depending on where they are and what they are doing. The worship and fellowship that this group offers should not be underestimated. If you know anyone who can't continue to attend church and would like to keep connect then please speak with a member of clergy.

I am delighted to see more people willing to travel to other churches when there is no preferred service at their own church on a particular Sunday. Please don't tell me "the clergy are not visible enough" if you are not prepared to travel to another church on a Sunday morning or willing to make the effort to attend a benefice service that is not in your church.

As I mentioned in last year's report outside of Sunday worship there is a considerable amount of other 'leading worship' that takes place. As you will see from the occasional office figures we continue to take a large number of baptisms, weddings and funerals each year. This not only provides income to the parishes, which in turn helps us pay our parish share, but also generates pastoral opportunities.

I am grateful to the small and dedicated team of volunteers who act as welcomers at services – please can we remind you that everyone whether they are a regular or a visitor should receive the same warm welcome. We have already spoken about the importance of welcome at Family Worship, but we need to work on this some more. Revd Greg has just started leading on a review looking at Pastoral Care (which includes welcoming) and how we can do this more effectively.

Alongside occasional offices there is also our leading worship / assemblies in all four primary schools, both in school and in church. Again, these are a great opportunity to welcome parents and carers into church to share with them the gospel. I was encouraged at both Harvest and Christmas with the numbers of people who offered to verge for the schools services – this really does make a difference. Thank you!

Family Worship (what was Family Service and Family Praise) has continued to be something we have worked harder on to develop as an intergenerational model.

Remembrance Season started with All Saints and All Souls services; thanks are extended to Revd Greg and Revd Lulu who supported me in the leading of these. Remembrance Sunday saw well attend events and once again we saw a number of younger veterans within our congregations.

Christmas on the whole also saw good turnouts of congregations with the carols services in both Towcester and Greens Norton seeing more families attending. This was partly due to Our Voices being involved alongside the benefice choir who came together for both Advent and Christmas Carol services, thanks to all involved in preparing music and readings. Carols in the pub before the 11pm service is in its third year and we saw a few more following us up to church for the Christmas Communion. We held services in church for 3 of our 4 Primary Schools and for year 7 from Sponne. We visited Marie Weller lead a Christmas Assembly there. All four ecumenical churches were represented at the Churches Together Carols in the Square here was a good number and the atmosphere was positive and cheerful.

LEARNING AND PRAYER

Throughout the year John Booth has led a Bible Study group which meets in person at the Chantry House. Our Lent course was led by Jane Jakes and we offered Christianity Explored which led us into offering, later in the year, a confirmation course which resulted in 7 candidates being confirmed by Bishop John in November. In Advent, we explored the themes of Narnia, which was an extension of the Prayer Space we had in three of our four churches. As our clergy team has grown, discipleship became a focus in the later part of 2024. We are keen to encourage more people to attend the groups we put on and also to see more groups develop.

Morning Prayer continues to be said via Zoom from Monday to Saturday at 9 am, except on the first Tuesday of the month when there is a 9 am communion service at St Lawrence. Faithfully the Greens Norton Wednesday Prayer Group still meets at 3:30pm in church – we are looking at how this might evolve moving forward.

The Benefice Mothers Union group continues to meet for worship, fellowship and guest speakers. We are grateful for their loyal support of our work with families.

OCCASIONAL OFFICES

During 2024 the clergy and lay ministers officiated at 23 baptism, 6 weddings and 38 funerals. Compared to 2023 when it was 30 baptism, 4 weddings and 32 funerals; 2022 when it was 41 baptisms, 5 weddings, and 41 funerals; and in 2021 when it was 19 baptisms, 14 weddings, and 40 funerals.

PASTORAL CARE

I have already mention under worship about the review Revd Greg is undertaking. If you feel you have a heart and a calling for this area of ministry please do speak with Greg.

Much of this work goes unnoticed, and rightly so, but should not be unaccounted for. This should not be something that just the clergy do, but something that we all share in. I am grateful to those who do keep in regular contact with one another - that is a real blessing. The clergy are not in the same church week after week so please if you see someone has not been for a few weeks or you hear that they are unwell please mention it to a member of the ministry team who will pass that information on to myself or Revd Greg.

During 2024 we continued to take services in our local residential and nursing homes. On a monthly basis we visit Brook House, The Lakes and Duncote Hall. These are a mixture of communion and hymn sandwich services. Thanks to Kim Proctor, and Chris Williams who support the Ministry Team every month and to Jane Jakes, Jane Small and Dawn who help out occasionally, we have added in early 2025 some new people to this ministry as well.

Coffee mornings continue in Towcester on a Friday and Greens Norton on Saturdays. It is good to also be sharing coffee (& tea) after services and an opportunity to get to speak to one another. If you see a new person please do invite them to stay for tea and coffee after the service.

CHARITABLE GIVING

Whilst this section says a lot about the collection type stewardship undertaken, let us not forget the many members of our benefice who give freely of their time – thank you to each and every one of you.

During 2024 we continued to be involved in humanitarian aid provision for the Ukrainian War – fewer trips this year, but we have continued to be a collection point for items that have then been passed on mainly to a charity called BAME MK based in Milton Keynes.

While it sometimes looks a little untidy at the back of the church, this is because we serve as collection points for both Towcester Foodbank and Baby Basics. Many people from across the benefice support as trustees or with their time helping with sessions for the Foodbank, please know that this does not go unnoticed. During October (Harvest) we had a particular focus on the Foodbank with collections of items at services across the benefice. Baby Basics provide Moses' baskets filled with essential items for new born babies and their mothers. They come and collect items gathered about once every 6 weeks.

We supported the Royal British Legion through our Remembrance Sunday collection and the Children's Society with Christingle Service collections. Unfortunately, we were unable to offer our Christmas Day meal deliver this last Christmas – if anyone is passionate about helping those who are isolated at Christmas time people do speak with the clergy team and we can discuss how this might look going forward. Churches Together Carols in the Square collection supported the Time to Talk and Embrace.

Mental Wellbeing has been identified by PCCs as an area for focus, within the Chantry House we have hosted for many years 'Time 2 Talk'. In addition to their one to one counselling session they set up at the beginning of 2023 a wellbeing drop in café (for young people and parents). A number of members from across the benefice are actively involved in the Renew Café.

For many years, Friday Coffee Mornings in Towcester have supported the Delhi Brotherhood's work with children on the street and this continues with 50% of takings going towards this vital ministry.

SOCIAL AND OUTREACH

2024 saw many activities take place across the benefice some of these had a fundraising focus, some a more outreach and social focus. Once again, each church undertook events based on their own capacity. I don't want to list everything because I am bound to miss something or someone. From our fete type events in Towcester and Greens Norton and a whole host of concerts and groups. Through to the social events at Harvest and Lent. Coffee mornings are mentioned above in terms of charitable giving, but they also provide an important avenue for fellowship.

During the later part of 2024 Towcester started some welcome lunches in the Chantry House, the plan is there will be four per year and a mixture of new people, existing members and PCC members are invited to all four lunches. The challenge is we can't invite everyone in one go so if you have not had an invite yet, fear not for you may well get one later this year.

LOOKING FORWARD

I am excited by what is in store for us in 2025. We have an ambitious benefice plan, which we are working on and have already produced and printed new Welcome Booklets which are available in all churches. Have been working on History Booklets to replace some that are over 50 years old!!

In 2025, the focus will be on discipleship groups, which, as you will have read, will be offered on Tuesdays. We know that is not ideally for everyone, but hope to offer alternative for those who cannot meet in person. This has started with the Prayer Course in Lent and we have a year's worth of study groups planned for different stages of faith.

Whilst what we see or perceive on Sunday morning as dwindling congregations this does not really show the true and full nature of the life across our benefice. We see glimpses of God at work in the most surprising of place if we just take time to look. We are seeing a growing number of people asking questions about faith and joining us for worship. We are seeing church members supporting the life of our churches, our communities and much wider afield, with their time and their talents. Let's not forget that the growth of the Kingdom of God is not limited to the boundaries of the Tove Benefice. Even on those days when it feels like it's an uphill struggle, God is good.

Finally, I would like to say thank you to the Ministry Team, Benefice Office staff, Churchwardens and PCC members for the care and support they continue to show me. I continue to be excited about the future and believe that God does indeed have a plan for the churches and communities of the Tove Benefice.

Towcester St Lawrence
Parochial Church Council

Statements of Financial Activity

Treasurer's Report

**For the financial year ending
31st December 2024**

Treasurer's Report

1. Summary

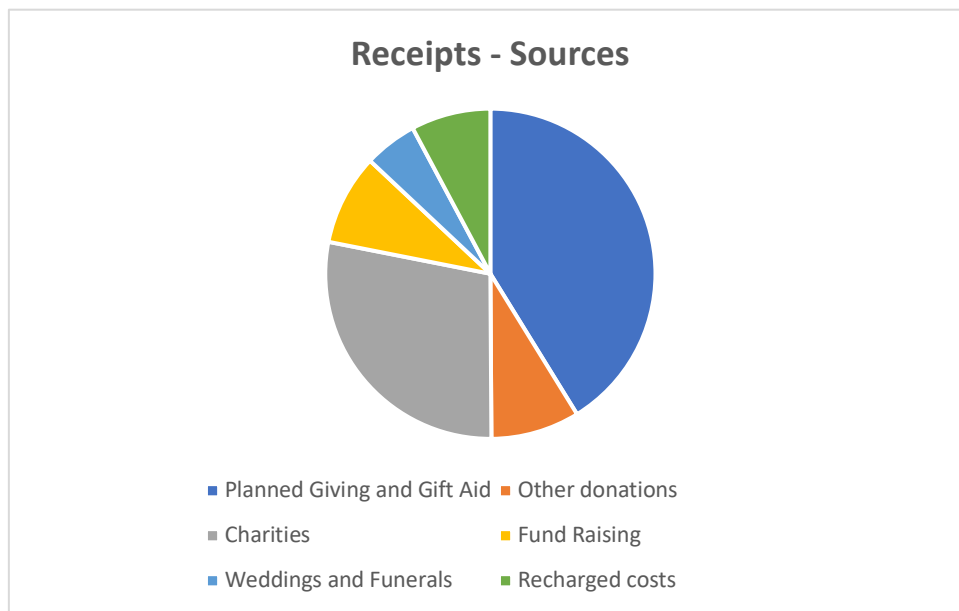
The table below gives an overview account of all funds and activities. It can be seen that each fund (General, Designated and Restricted) fell in value during the year but performed better than their approved budgets.

	Year end £	Budget £	2023 £
GENERAL FUND			
Receipts from:			
Donations, Grants and Other	88469.08	90834.58	96924.80
Activities for Generating Income	9915.00	9750.00	10814.81
Church Activities	5740.00	4200.00	4272.00
Office and heating costs - contributions	8837.60	7372.00	9251.47
TOTAL RECEIPTS (Note 1)	112961.68	112156.58	121263.08
Payments on:			
Parish Share	(65099.00)	(65099.00)	(63265.68)
Property Costs - Church	(15391.42)	(15984.58)	(13993.52)
Church Activities - fees & expenses	(7936.88)	(6750.00)	(4730.16)
Cost of Fund Raising	(64.29)	(60.00)	(58.45)
Administration	(27059.84)	(27700.00)	(23672.28)
Other including Donations	(330.00)	(310.00)	(370.00)
TOTAL PAYMENTS (Note 2)	(115881.43)	(115903.58)	(106090.09)
General Fund Surplus/(Deficit)	(2919.75)	(3747.00)	15172.99
DESIGNATED FUNDS (Note 3)			
Income - Chantry Committee	19245.75	16000.00	15401.50
Expenditure - Chantry Committee	(24389.69)	(25591.50)	(10052.98)
Designated Funds Surplus/(Deficit)	(5143.94)	(9591.50)	5348.52
RESTRICTED FUNDS (Note 4)			
	Close	Movement	Open
	12255.80	(14322.02)	26577.82

2. Receipts (*Note 1*)

A detailed analysis of receipts for 2024 is:

	<u>Year</u>	<u>Subtotal</u>	<u>Budget</u>	<u>2023</u>
	£	£	£	£
RECEIPTS				
Donations and Grants				
Planned Giving	35358.04		38000.00	36960.00
Tax Recovered	11090.13		11000.00	10944.00
Other Giving	9716.92		10000.00	10132.33
Deposit a/c interest	327.70		0.00	0.00
Hicks Charity	28045.00		28000.00	31793.00
Combined Charity	3734.58		3734.58	3630.23
Grants/Other	196.71		100.00	3465.24
Sub total		88469.08	90834.58	96924.80
Activities for Generating Income				
Magazine & copying	249.55			385.16
Grand Draw	1530.46			2092.86
Vicarage Fete	4577.12			4858.69
Sales (Cloths recycle)	860.00			872.00
Garage Sale	316.94			441.21
Long Peal donation	1000.00			0.00
Concerts	0.00			582.19
Christmas Tree Festival	458.64			188.23
Pimm's and Prosecco	338.23			114.47
Furniture sold	250.00			420.00
History tours	334.06			860.00
Subtotal		9915.00	9750.00	10814.81
Church Activities				
Wedding fees	2240.00		1000.00	1096.00
Funeral fees	3500.00		3200.00	3176.00
Subtotal		5740.00	4200.00	4272.00
Other				
Other Parishes -				
Contributions	7470.00		6272.00	7738.00
Heating/Grants	716.00		500.00	896.00
Friday coffee mornings	562.10		600.00	617.47
Miscellaneous receipts	89.50			
Subtotal		8837.60	7372.00	9251.47
Total Receipts	112961.68		112156.58	121263.08



The chart above shows:

- receipts from Planned Giving and the linked Gift Aid recovered amounted to only 41.2% of total income; and
- the dependence on local (Richard Hicks and the Combined) charities for (28.2%) in managing to meet commitments. We must be grateful to the Trustees of these charities for their ongoing support.

Other donations (8.7%), Fund raising activities (8.9%), Weddings and Funerals (5.2%) and recharged costs (7.8%) make up the balance of income.

An important feature worthy of some concern is the fall in Planned Giving. Since 2018, the number of people making donations to the Church has fallen from 61 to 49 participants; the value of those donations has fallen by 6.5% from £37825 to £35358, during which time costs have increased by 10.3%.

Fund raising continues to play a significant part in the PCC's budgetary control and a huge thank you is, again, given to all those who lead and volunteer to support these activities.

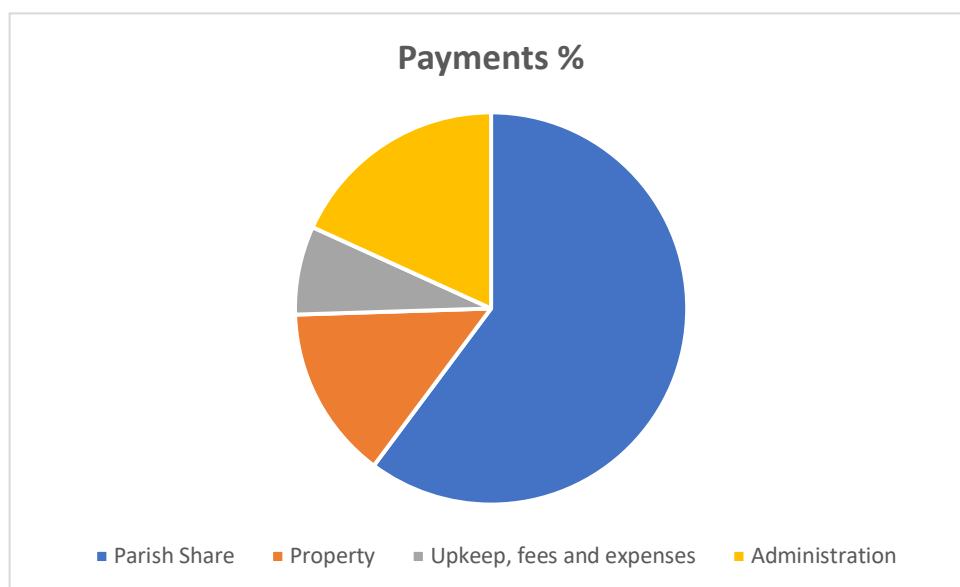
3. Payments (Note 2)

A detailed analysis of payments for 2024 is:

PAYMENTS	£	£	£	£
Parish Share	(65099.00)		(65099.00)	(63265.68)
Property Costs				
Utilities	(8453.35)		(8500.00)	(6935.81)
Insurance	(3734.58)		(3734.58)	(3630.23)
Cleaning	(1092.16)		(1350.00)	(1216.39)
Maintenance	(2111.33)		(2400.00)	(2211.09)
		(15391.42)	(15984.58)	(13993.52)
Church Activities Fees & Expenses				
Cost of Upkeep	(776.34)		(600.00)	(579.06)
Clergy expenses & Training	(3291.56)		(3000.00)	(2302.63)
Organist & Choir fees	(2912.00)		(2400.00)	(1266.31)
Licences	(572.23)		(550.00)	(547.16)
Other	(384.75)		(200.00)	(35.00)
		(7936.88)	(6750.00)	(4730.16)
Cost of Fundraising				
FWO	(64.29)		(60.00)	(58.45)
Other				
		(64.29)	(60.00)	(58.45)
Administration				
Salaries	(16367.00)		(18000.00)	(14970.18)
Printing & Stationery	(4404.45)		(6000.00)	(5667.03)
Telephone & Broadband	(5381.39)		(3000.00)	(2335.45)
Website	(651.00)		(650.00)	(633.00)
Treasurer's costs	(22.00)		(50.00)	(66.62)
Maintenance	(234.00)			
Other costs		(27059.84)	(27700.00)	(23672.28)
Donations	(330.00)		(310.00)	(370.00)
		(330.00)	(310.00)	(370.00)
Total Payments	(115881.43)		(115903.58)	(106090.09)
Receipts less Payments	(2919.75)		(3747.00)	15172.99

Whilst payments were almost in line with the budget, the table does show an increase in costs of 8.5% over 2023. The bottom line does not reflect some meaningful over and under budget spends on separate lines of expenditure.

(Please note that in the chart below the cost of Administration has been adjusted to reflect the contributions made by other PCCs to the running of the Benefice Office.)



In line with the PCC's stated Policy, Parish Share of £65099, representing 60.2% of total payments, was paid in full and on time.

Other noteworthy matters are:

- Penalties were incurred for early termination of a problematic contract for telecoms and broadband. However, a local, more reliable and cost-effective full fibre service provider has been engaged, which will have a beneficial effect on the 2025 budget.
- At full term, we moved to a local supplier for the Benefice Office printer contract, again with cost benefits for 2025,
- Energy costs were in line with the budget but reflect the increased costs of keeping the Church as warm as is financially possible.

Administration (18.2%), Property (14.3%) and Upkeep, fees and clergy expenses (7.3%) make up the operating cost for the PCC.

4. Designated Funds (Note 3)

The only Designated Fund, as of the year end, is that overseen by the Chantry Committee and relates to the receipts and payments associated with the Chantry House and 42 St Lawrence Road South, shown below:

	2024 £	Revised £	Budget £	2023 £
RECEIPTS				
Chantry House				
Hire fees	6320.00	5400.00	4500.00	4326.50
Sale of furniture	400.00			
Donations	150.00	150.00	150.00	
Grants/Interest	1500.00	1500.00		
42 St Lawrence Road South				
Lettings	11145.00	9970.00	11350.00	11075.00
Other	(269.25)			
Total Receipts	19245.75	17020.00	16000.00	15401.50
PAYMENTS				
Chantry House				
Heating and Lighting	(5165.89)	(5000.00)	(5000.00)	(3413.22)
Insurance	(914.11)	(920.00)	(920.00)	(1015.19)
General Maintenance	(1241.20)	(1500.00)	(1000.00)	(1153.26)
Long term Maintenance	(5797.75)	(8000.00)	(11500.00)	(806.20)
Cleaning costs	(2101.01)	(2100.00)	(2100.00)	(1859.01)
Fixtures and Fittings	(682.33)	(1800.00)	(300.00)	55.00
Administration/other	0.00			(40.00)
42 St Lawrence Road South				
Managing Agent Fees	(1238.40)	(1050.00)	(1021.50)	(1196.10)
Maintenance Costs	(7249.00)	(7250.00)	(3750.00)	(625.00)
Total Payments	(24389.69)	(27620.00)	(25591.50)	(10052.98)
Surplus/(Deficit)	(5143.94)	(10600.00)	(9591.50)	5348.52

A Revised Budget was introduced in September following a significant change in circumstances when longstanding tenants vacated 42 St Lawrence Road South and commitments to replace carpets and redecorate the house were made in anticipation of letting the property to a Ukrainian family. This resulted in, following a delay in the family acquiring the necessary Visa, a loss of receipts and additional, unbudgeted expenditure.

The maintenance costs of the investment asset (42 St Lawrence Road South) of £7249 include a replacement boiler, redecoration and replacing the carpets. This has significantly reduced the return available to the PCC compared with that available through a market investment.

This experience of dealing with the house, which is now about 50 years old, between tenancies, and the increasing financial burden of maintaining it in a satisfactory condition to meet both reasonable and legal requirements of a landlord, has highlighted the need to review the viability of holding it as an investment property. A review will be undertaken during 2025 for Trustees to form an opinion on the future of holding such an asset.

The refurbishment of the Chantry House was completed. With one invoice still outstanding for approximately £2,000, the total spend to date is £47021.32 compared with an initial budget of £45000.

Over two financial years, work has been funded by: West Northamptonshire - Section 106 Grant (£30000); Chantry House Appeal (£4560.41); Chantry Maintenance Budget (£6875.95); and Listed Place of Worship VAT reclaim (£5584.96).

It can be seen that the final outcome is far more favourable than anticipated. The growing attractiveness of the Chantry House is reflected in the hire receipts, which are well above budget.

The cost of electricity for the Chantry House is 51.5% higher than in 2023. This is because the heating has been on to enable the drying out of new plasterwork and the end of a 4 years' supply contract late in 2023.

5. Restricted Funds (Note 4)

Details of the funds are *shown* below:

<u>Restricted Funds 2024</u>				
Fund	Open	Receipts	Payments	Close
	£	£	£	£
Christmas meal	1263.68	0.00	(498.99)	764.69
"Little Sprouts"	712.24	50.00	(129.56)	632.68
Fabric Committee	5915.95	146.09	(876.56)	5185.48
Chantry Section 106	14227.00	0.00	(14227.00)	0.00
Chantry - Appeal	0.00	4560.41	(4560.41)	0.00
Events (Tesco)	372.40	0.00	(155.48)	216.92
Churchyard Facilities	550.00	0.00	0.00	550.00
Rector's Fund (Waitrose)	0.00	1000.00	0.00	1000.00
Bellringers	3536.55	1316.99	(947.51)	3906.03
Total	26577.82	7073.49	(21395.51)	12255.80

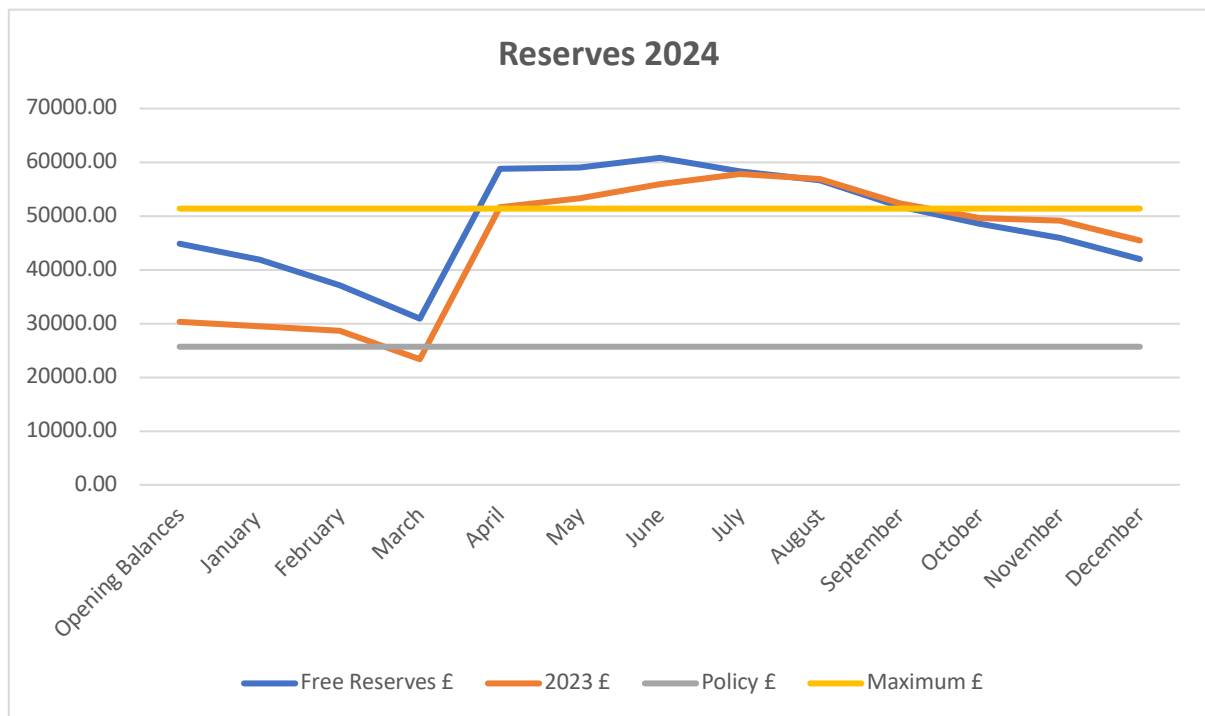
At the moment there is insufficient money in the Fabric Fund to meet the cost of priority Quinquennial report work and essential repairs to the roof. A grant of £7500 has been awarded by Northamptonshire Historic Churches Trust, which along with matched funding (net of VAT) up to £10000 agreed by the Richard Hicks Charity, and the balance coming from the Maintenance Budget, will enable the work to proceed.

6. Reserves Policy

The PCC operates within an approved Reserves Policy, which essentially means we need to maintain a minimum General Fund reserve equivalent to 3 months' operating expenses. The graph below shows how the reserve tracks over the year, reaching a peak in the summer after the transfer of the charities' contributions to costs and the proceeds of the big fund-raising activities are banked.

It can be seen that the track for 2024 is following the same route as 2023 but likely to fall under the approved minimum sometime in early Spring of 2025. As dictated by the Policy, reserve levels are reported to PCC at each meeting when, should there be unexpected shortfalls in funding, Trustees will be asked to consider their spending priorities.

The General Fund Reserve at the year-end amounted to £41990.88.



7. Reconciliation

The table below demonstrates a reconciliation between the movement of the fund accounts and the various bank accounts held.

	Balance b/f £	Movement £	Balance c/f £
General Fund	44910.63	(2919.75)	41990.88
Designated Fund	16570.57	(5143.94)	11426.63
Restricted	26577.82	(14322.02)	12255.80
Total	88059.02	(22385.71)	65673.31

Represented by:

St Lawrence PCC - Lloyds current	84512.02	(58072.44)	26439.58
St Lawrence PCC - Lloyds deposit	0.00	35327.70	35327.70
Cash in hand	10.45	(10.45)	0.00
Bellringers - HSBC	3536.55	369.48	3906.03
Total	88059.02	(22385.71)	65673.31

8. Statement of Assets and Liabilities at 31st December 2024

	31/12/2024		31/12/2023
	£	£	Note
Liquid			
Bank balances	65673.31	88059.02	
Investment Assets			
42 St Lawrence Road South	23000.00	23000.00	1
Shares in Traidcraft	1.00	1.00	2
Assets retained for Church use			
The Chantry House	60000.00	60000.00	3

Note 1

In line with accounting regulations and the Charities Act 2011, the property – 42 St Lawrence Road South, owned by the PCC, is shown as an investment asset and valued at the time of acquisition.

Note 2

Shares in Traidcraft were purchased in 2011 for £532.50. Although operating as a going concern, shares are no longer traded. A figure of £1 is given to recognise the ownership of the shares; should trading recommence their value will be reviewed.

Note 3

The Chantry House was bequeathed in a Will dated December 1982 as a dwelling for a curate. In 1985 it was decided to convert the house into a Church centre to accommodate the, now, Benefice Office and as a Church and community meeting place.

The above Statements of Financial Activity and Assets and Liabilities have been prepared in accordance with the Church Accounting Regulations 2006 using a Receipts and Payments method and in compliance with the Charities Act 2011.

Peter Morris – Treasurer, Towcester St Lawrence PCC and Chantry Committee



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity name
The Parochial Church Council of the Ecclesiastical Parish of
St Lawrence, Towcester

On accounts for the year
ended

31st December 2024

Charity no
(if any)

1130077

Set out on pages

(remember to include the page numbers of additional sheets)

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended 31/12/2024.

As the charity's trustees, you are responsible for the preparation of the
accounts in accordance with the requirements of the Charities Act 2011
("the Act").

I report in respect of my examination of the Trust's accounts carried out
under section 145 of the 2011 Act and in carrying out my examination, I
have followed all the applicable Directions given by the Charity Commission
under section 145(5)(b) of the Act.

Independent
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to
undertake the examination by being a qualified member of [insert name of
applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have
come to my attention in connection with the examination (~~other than that
disclosed below *~~) which gives me cause to believe that in, any material
respect:

- the accounting records were not kept in accordance with section 130
of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

3RD February 2025

Name:

Brian W.J.Manning

Accounts

RECTORS REPORT FOR 2023

This is my fifth APCM report as Rector and my 10th year of ordination this summer.

Our vision continues to focus on how we are “Christ centred and Jesus shaped” for our communities, that offers a simpler, humbler, bolder church to meet the needs of those we serve in our parishes. The 3 focus strands, which sit alongside the 5 Marks of Mission, are:

1. a church of missionary disciples : through prayer, worship and scripture
2. a church where mixed ecology is the norm : through parish, chaplaincy, Fresh Expressions, digital and church planting
3. a younger and more diverse church : multigenerational, all age and looking like the community we serve

As I hope you will read in this report, there is much to celebrate that is happening within our churches and in supporting our wider communities. There is much to celebrate about 2023 which I hope you will read in this report.

CLERGY

Revd Lulu and Ven David continued to support me alongside Revd Angela in leading services across the benefice. Revd Lynda Randall helps out occasionally and Revd Arthur continues to offer time to the Renew Café. Without our retired clergy support we wouldn't be able to offer all that we do offer.

In my 2022 report I referred to advertising for a House for Duty Assistant Priest. Unfortunately, after three rounds of advertising we did not get any successful applicants. Following a conversation with the diocese they agreed to invest in the benefice by providing 5 years top-up finance for us to advertise a full-time stipendiary post. Towards the end of 2022 we interviewed and appointed Revd Greg Roberts – his licensing service was at the end of January 2024. We look forward to hearing more about Greg's ministry amongst us in next year's report.

Revd Angela has continued to bless the benefice with her preaching and teaching in this her final year as our curate. During 2024 she will be looking for her first incumbency and I am sure you will join me in praying for the process of discernment, application and interview which she and Chris now enter.

My role as Rector continues to include 'things they never taught you in theological college'. As I said in last year's report, there is a considerable number of administrative duties which go with 5 churches, often meaning I take the lead to deal with new benefice issues or crises – of which there continue to have been many property and pastoral challenges. The place of prayer, pastoral care, preaching and teaching needs equal amounts of my time and attention.

LAY MINISTER AND OFFICERS

The Ministry Team consists of clergy, licensed lay ministers and our Children and Families Worker. We continue to meet monthly and had one Away Days during the year.

John Booth and Chris Hammett regularly lead worship and preach both in church and on zoom. Jane Jakes was licensed as a Reader and like John and Chris regularly leads and preaches in church and on zoom. Jane Small continues to visit people in their homes taking home communion to them. Dawn Valentine as our Parish Evangelist offers an invaluable ministry to residents at Brook House. Claire Reetz completed the final module of her course and as well as working with Children and Families across the benefice she also was involved in some diocese training to support the wider deanery. Over the summer Claire was appointed as a Chaplain at Milton Keynes Hospital. This has meant we have a vacancy for a Children & Families Leader. Claire continues to hold a license as a lay minister and helped out with services at Christmas. Claire's departure from the team meant that from September covering the weekly

sessions of Tots Own and Little Sprouts as well as schools visits for Collective Worship / Assemblies and preparing classes for Family Worship became my responsibility, along with support from Revd Angela. The benefice office team, Sara and Michelle, have both settled into their roles well and are supporting a great deal of administration that goes on behind the scenes. During 2023 they had to move out of the Chantry Office in order for work to take place. This unfortunately has taken much longer than anticipated due to the complex nature of renovating.

The churchwardens in 4 parishes continued to serve for 2023, although for a large chunk of the year one churchwarden had to step back from their duties for personal reasons. At the APCM we added a deputy Churchwarden to Towcester. I am immensely grateful to those who undertake this responsibility, and those who enable the day to day running of our churches including those serving on the PCCs, some in more visible ways and others more hidden but no less vital. With fewer people coming forward to volunteer for roles our Churchwardens have picked up a lot of things that others used to do, or when covering for sickness. This is particularly so in Greens Norton where Ann Tolley has stepped up to cover a whole host of additional roles. Rather than people grumbling that something is not right or not been done, please can I ask across our churches that I hear you saying “good morning [churchwarden] how may I help you today?”

We had a full complement of PCC officers for the vast majority of 2023, although at the end of the year Chris Hammett has needed to step down as treasurer for St Bartholomew’s as he took up a national role for the Central Readers Council. As a benefice we are not alone in struggling to recruit volunteers, particularly for roles that require a significant commitment of time. From my conversations with other clergy in the diocese and the wider church this is a repeated challenge. If we look at alternative treasurer options that may mean we need to start paying for someone to ‘look after the books’.

In Towcester and Greens Norton, we are also grateful for the servers and sacristan who set up and support communion services. Unfortunately, Caroline Sheild in Greens Norton has not been able to carry out her role as she would have liked due to family health issues which have rightly meant her focus and time. During the year Chris Williams and Melaine Price have faithfully helped out at communion services. Terry Healy has also helped crucifer at some of the bigger services. Chris has had trouble with her knees and this was a worry in the year as to whether she could continue or not. Fay Tennant has stepped in on occasions to help. We are always looking for new people to support this part of our church life and tradition so if anyone feels they would like to find out more please speak with Chris.

WORSHIP

Our regular worship pattern has settled into one that offers both in church and online worship. Sunday worship includes communion, informal and lay led services for which we are heavily reliant on our lay readers, John Booth, Chris Hammett and Jane Jakes. We continue to offer service from Common Worship (in both traditional and modern language) as well as Book of Common Prayer Communion. During 2023 we had to make the decision to stop regular Evening Prayer at Bradden due to capacity and dwindling numbers. During this year Revd Angela and Chris Hammett continue to offer the seasonal addition of Night Prayer (Compline) via zoom during Advent and Lent.

Our Sunday attendance figures fluctuate and some still have not returned to pre-COVID levels – this is not through lack of communication or advertising. As you will see from the Children and Families Worker report, Family Worship in both Greens Norton and Towcester attendance is promising. This is largely down to baptism families and our work with our church schools but we also have a nice core of families who are beginning to attend every month.

We also have a lovely and regular zoom congregation, there is a good core number in the teens and others who dip in and out depending on where they are and what they are doing. The worship and fellowship that this group offers should not be underestimated.

I am delighted to see people who are willing to travel to other churches if there is not a preferred service in their church on a particular Sunday. Please don't tell me the clergy are not visible enough if you are not prepared to travel to another church on a Sunday morning or willing to make the effort to attend a benefice service that is not in your church.

As I mentioned in last year's report outside of Sunday worship there is a considerable amount of other 'leading worship' that takes place. As you will see from the occasional office figures we continue to take a large number of baptisms, weddings and funerals each year. This not only provides income to the parishes, which in turn helps us pay our parish share, but also generates pastoral opportunities. I am grateful to the small and dedicated team of volunteers who act as welcomers at these services. This role is sometimes called verging or sides-person and is essentially preparing the church, welcoming visitors and assisting the clergy person as is necessary. If you think you can help with this please speak with the office, Revd Paula or Revd Greg.

Alongside occasional offices there is also our leading worship / assemblies in all four primary schools, both in school and in church. Again, these are a great opportunity to welcome parents and carers into church to share with them the gospel. I was encouraged at both Harvest and Christmas with the numbers of people who offered to verge for the schools services – this really does make a difference. Thank you!

Family Worship (what was Family Service and Family Praise) has continued to be something we have worked harder on to develop as an intergenerational model. There is still more we could do and it would be wonderful to see children involved in the planning of the worship. In my 2022 report I listed five areas of priority: God Centred, Process, Engaging Participation, Pathways and Wider Community. The first three have been a focus for 2023 with varying amounts of success as we move forward in 2024, with new members of the Ministry Team, we look forward to developing this even further.

Remembrance Season started with All Saints and All Souls services; thanks are extended to Revd Lulu and John Booth who supported me in the leading of these. Remembrance Sunday saw well attend events and once again a number of younger veterans within our congregations.

Christmas on the whole also saw good turnouts of congregations. The benefice choir came together for both Advent and Christmas Carol services, thanks to all involved in preparing music and readings. Christingle and Crib Services were well attended. Carols in the pub before the 11pm service is in its second year and continue to have a good following with some following us up to church for the Christmas Communion. We held services in church for 3 of our 4 Primary Schools and for year 7 from Sponne. We visited Marie Weller lead a Christmas Assembly there. All four churches were represented at the Churches Together Carols in the Square here was a good number and the atmosphere was positive and cheerful.

LEARNING AND PRAYER

Throughout the year John Booth has led a Bible Study group which continues to meet in person at the Chantry House.

Morning Prayer is still said via zoom Monday to Saturday at 9am (except the first Tuesday of the month when there is a 9am communion service at St Lawrence). Faithfully the Greens Norton Wednesday Prayer Group still meets at 3:30pm in church and is always willing to welcome new people.

During Lent, we offered a confirmation course which resulted in 6 candidates confirmed by Bishop Ed. In Advent, we offered 3 discussion groups (lead by John, Revd Angela & Revd Paula) where we followed Eugene Peterson's Mary (Drawn In Bible Study).

The Benefice Mothers Union group continues to meet for worship, fellowship and guest speakers. We are grateful for their loyal support of work with families.

OCCASIONAL OFFICES

During 2023 the clergy and lay ministers officiated at 30 baptisms, 4 weddings and 32 funerals. Compared to 2022 when it was 41 baptisms, 5 weddings, and 41 funerals; and in 2021: 19 baptisms, 14 weddings, and 40 funerals. Over the 5 years (2019-2023) we have averaged 26 baptisms, 7 weddings and 34 funerals.

PASTORAL CARE

Much of this work goes unnoticed, and rightly so, but should not be unaccounted for. This should not be something that just the clergy do, but something that we all share in. I am grateful to those who do keep in regular contact with one another - that is a real blessing. The clergy are not in the same church week after week so please if you see someone has not been for a few weeks or you hear that they are unwell please mention it to a member of the ministry team who will pass that information on to myself or Revd Greg.

During 2023 we continued to take services in our local residential and nursing homes. On a monthly basis we visit Brook House, Ridgway House, The Lakes and Duncote Hall. These are a mixture of communion and hymn sandwich services. Thanks to Kim Proctor, John Smith and Chris Williams who support the Ministry Team every month and to Jaki, Jane and Dawn who help out occasionally.

Coffee mornings continue in Towcester on a Friday and Greens Norton on Saturdays. It is good to also be sharing coffee (& tea) after services and an opportunity to get to speak to one another. If you see a new person please do invite them to stay for tea and coffee after the service.

BUILDINGS

Quinquennial (QQ) works in Easton Neston and Bradden are now complete. Within the wider community of Bradden the responsibility for the Village Hall in Bradden moved from Lord of the Manor, Incumbent and Churchwarden to separate charity with new trustees. My thanks are extended to Colin Musgrave and David Pickering for their work on this in researching original documents and liaising with the Charity Commission. The Village Hall is currently undergoing extensive renovation work through grants and other sources of charitable giving.

Towcester has struggled to get quotes for the stone repairs in 2023, but we are hopefully moving this further forward in 2024. The renovation work began over the summer of 2023 in the Chantry with the upstairs Sponne Hall and St Lawrence Room being completely redecorated and new carpets fitted. In September the office made the temporary move to the St Lawrence Room in order for larger scale work

being undertaken in the Jenkinson Room and Office. Unfortunately, no sooner had this work started than it stopped due to the uncovering of original timber frame beams and significant levels of damp. This required structural surveys and conversations with the Historic Buildings Conversation Officer. As we moved into 2024 agreements have been reached and the work has resumed which appears to be on schedule. Although the wet weather has not helped with the timelines for walls and plaster to dry out.

Greens Norton has made some progress on their QQ repairs. The work on the churchyard wall and trees has now been completed. Towards the end of 2023 there were issues with the boiler which meant for a period of few weeks church moved to the community centre. The age and replacement of the boiler has been discussed many, many times over the years, with a general desire of 'let's get through one more winter' unfortunately not being possible this time. We want our churches to be welcoming and this begins with boilers / heating systems that are effective, reliable and efficient. There were a number of concerns about the piping from the mains to the boiler room and if needed this could have made for a much more expensive task. At the time of writing this report the new boiler has now been fitted, and the extra risk of piping costs were not incurred which is great news.

The Rural Community Energy Fund (RCEF) feasibility study and desire to work towards net-zero / carbon neutral may have appeared to go quiet this year, but there have been things bubbling on in the background. As you will read from Bradden's Churchwarden report they have had the Diocese Advisory Council (DAC) to review their heating provision and they have been advised not to change it as it is efficient. Whilst Towcester will during 2024 look at alternatives to its heating provision.

CHARITABLE GIVING

Whilst this section says a lot about the collection type stewardship undertaken, let us not forget the many members of our benefice who give freely of their time – thank you to each and every one of you.

During 2023 we continued to be involved in humanitarian aid provision for the Ukrainian War. With a number of trips taken by Oleh, Alex Donaldson, Alan Gilbert and Steve Challen. The team also supported a number of trips which Paul Parsons was involved in.

As well as our support the work of the Foodbank and during August we invited Paul Stoppard from the charity to speak to congregations at Greens Norton and Towcester about their work. Many people from across the benefice support as trustees or with their time helping with sessions, please know that this does not go unnoticed.

We supported the Royal British Legion through our Remembrance Sunday collection and the Children's Society with Christingle Service collections. At Christmas we delivered 50 meals across the benefice to people who would otherwise be on their own at Christmas. We continue to provide collection points for the Foodbank and we invited both the Foodbank and Renew Café to come and speak to our congregations about their work. During October (Harvest) we had a particular focus on the Foodbank with collections of items at services across the benefice. Churches Together Carols in the Square collection supported the Towcester Foodbank and WaterAid.

Throughout 2023 we have supported Baby Basics in Northampton and their work in providing Moses' baskets filled with essential items for new born babies and their mothers. Over the summer we became a drop off point for them, to come and collect items gathered about once every 6 weeks.

Mental Wellbeing has been identified by PCCs as an area for focus, within the Chantry House we have hosted for many years 'Time 2 Talk'. In addition to their one to one counselling session they set up at the beginning of 2023 a wellbeing drop in café (for young people and parents). Additionally, Sheleigh Chapman from the Renew Café came to speak at both Greens Norton and Towcester about the work

that they do and how churches and individuals might support them. At the Harvest Lunch in Bradden they invited Chris Hammett to speak about the work of Renew.

For many years, Friday Coffee Mornings in Towcester have supported the Delhi Brotherhood's work with children on the street and this continues with 50% of takings going towards this vital ministry.

SOCIAL AND OUTREACH

2023 saw lots of activities take place across the benefice some of these had a fundraising focus, some a more outreach and social focus. Once again, each church undertook events based on their own capacity. I don't want to try and list everything because I am bound to miss something or someone. From our fete type events in Towcester and Greens Norton. A whole host of concerts and groups – Bach Cello, Organ, Jazz, Choirs, etc. Through to the social events at Harvest and Lent including the Whirly Gigs. Coffee mornings are mentioned above in terms of charitable giving, but they also provide an important avenue for fellowship – it has been lovely to see these grow and develop during 2023.

LOOKING FORWARD

I am excited by what is in store for us in 2024. Whilst there will be goodbyes to say as at some point as we expect Revd Angela and Chris to move on to pastures new. There will also be a number of welcomes in terms of Revd Greg Roberts and Nigel Clent, as our new curate, and his wife Jane. It will also be good to welcome a new Children and Families Leader and to see where our ministry with children and families develops and grows. We continue to be a busy benefice which in some ways is a good thing but there are times when all the spinning plates feel like they are going to fall off. Whilst what we see or perceive on Sunday morning as dwindling congregations this does not really show the true and full nature of the life across our benefice. We see glimpses of God at work in the most surprising of places if we just take time to look. We are seeing people asking questions about faith and joining us for worship. We are seeing church members supporting the life of our churches, our communities and much wider afield, with their time and their talents. Let us not forget that the growth of the Kingdom of God is not limited to the boundaries of the Tove Benefice. Even on those days when it feels like it's an uphill struggle, God is good.

Finally, I would like to say thank you to the Ministry Team, Benefice Office staff, Churchwardens and PCC members for the care and support they continue to show me. I continue to be excited about the future and believe that God does indeed have a plan for the churches and communities of the Tove Benefice.

January saw the arrival Revd Greg as Associate Priest.

February – Christianity Explored

March

April – Revd Angela announced that she would be leaving the benefice to take up first incumbency in Norwich Diocese at the Nar Valley Group. PCC looked at deanery questions and statistical data that meant we could start to explore parish mission opportunities.

May – Churchwardens and Ministry Team began exploring priorities for Mission across the benefice. Announced Sarah Barnett would be joining us as Children and Families Leader from September.

Accounts

Rectors Report for 2022

This is my fourth APCM report as Rector. 2022 was a year of losses as across the benefice as a number of long-standing church members died -

Our vision continues to focus on how we are “Christ centred and Jesus shaped” for our communities, that offer a simpler, humbler, bolder church to meet the needs of those we serve in our parishes. The 3 focus strands, which sit alongside the 5 Marks of Mission, are:

1. a church of missionary disciples : through prayer, worship and scripture
2. a church where mixed ecology is the norm : through parish, chaplaincy, Fresh Expressions, digital and church planting
3. a younger and more diverse church : multigenerational, all age and looking like the community we serve

As I hope you will read in this report there is much to celebrate that is happening within our churches and in supporting our wider communities. We still face challenges, but it feels like 2022 was positive and we should all be encouraged by that.

Clergy

As you know at the end of May Revd Lulu retired and took a 6 month break from the benefice. The impact of Lulu’s retirement has been felt by many of us across the benefice. In June we invited Bishop Donald to speak and be a part of a service celebrating ministry along with Lulu we thanked Revd Arthur and Mary Blanchard for their many years ministry in the benefice.

In January 2023 Lulu asked for her Permission to Officiate (PTO) to be within the benefice which I duly agreed. Her role will be significantly different to what it was previously, she has offered one service a month and to help out with occasional offices (especially funerals).

During the summer of 2022 a small benefice wide group began the process of job description and benefice profile to advertise for a House for Duty Assistant Priest. These documents were agreed by PCCs towards the end of 2022 and went to advert early 2023.

Revd Angela has continued to bless the benefice with her preaching and teaching in this her third year of four as our curate. During the latter part of 2022 she co-led, with Claire Reetz, Happiness Club which was an afternoon school group at Greens Norton. Feedback from parents and children included how much they appreciated it and asking what might be next. A reminder that Angela’s role is House for Duty that means she doesn’t receive a stipend but is given a church house to live in. For this she offers to be available 3 days plus Sundays, her normal working pattern is Sunday to Wednesday, with some Saturdays in order to take appointments and lead services at Easton Neston.

My role as Rector continues to include ‘things they never taught you in theological college’. As I said in last year’s report, there is a considerable number of administrative duties which go with 5 churches, often meaning I take the lead to deal with new benefice issues or crisis – of which there continue to have been many. The place of prayer, pastoral care, preaching and teaching need my equal amounts of my time and attention.

Lay Minister and Officers

The Ministry Team consists of clergy, licensed lay ministers and our Children and Families Worker. We continue to meet monthly and had two Away Days during the year.

John Booth and Chris Hammett regularly lead worship and preach both in church and on zoom. Mary Blanchard retired from her role as Pastoral Minister and we miss her coordination of our pastoral visitors. Due to unforeseen circumstances Dawn Valentine's re-licencing as our Parish Evangelist didn't take place, however I am pleased to say that in March 2023 she has been relicensed to her role. Jane Small had a successful surgery on her hip and is back visiting people in their homes, taking home communion and as chaplain to the diocese licenced lay ministry course. Claire Reetz is coming to the end of her CMS (Church Missionary Society) training and was licensed as a Lay Minister in September. Claire regularly leads Family Worship working alongside both lay and ordained leaders. She works closely with our church schools and has been recognised nationally for her work with under 5s. Jane Jakes was licensed as a lay minister in September and is now in her final year as a Lay Reader. She has been working alongside Chris and John learning to lead BCP services and on zoom.

Towards the end of 2022 the Benefice Office saw significant changes, with Louisa stepping down from her Admin Assistant role in July and Rona Cambray retiring from the Office Manager role at the end of the year after 16 years. After completing the advertising and interview process, we appointed Sara Corsini and Michelle Cocker to Admin Assistant Roles and changed the opening times of the office to 9:30am-1pm Monday to Friday. A special thank you to them all as the front face of the churches who handle enquiries, administration, and printing across the benefice.

The churchwardens in 4 parishes continued to serve for 2022. I am immensely grateful to those who undertake this responsibility, and those who enable the day to day running of our churches including those serving on the PCCs, some in more visible ways and others more hidden but no less vital. With fewer people coming forward to volunteer for roles our Churchwardens have picked up a lot of things that other used to do or covering for sickness. This is particularly so in Greens Norton where Paula and Ann have covered the sacristan role (setting up for communion services) and preparing the reading, sides-person and intercessions rotas. Rather than people grumbling that something is not right or not been done please can I ask across our churches that I hear you saying "good morning [churchwarden] how may I help you today?"

At last year's APCM Jonathan Garton stepped down as treasurer for St Mary's and were grateful to Michael Alcock who agreed to stand for treasurer there. Teresa Exell announced that she would be standing down as secretary for St Bartholomew's at the end of 2022. To date we have not been able to permanently fill that role, although Roberta Woolridge-Smith has offered to take minutes at meetings, for which I am grateful. Early 2023 Donna McCarthy announced with immediate affect her wish to step down as treasurer for St Bartholomew's, a role Chris Hammett has offered to step into for an interim period. Chris as well as being our lay reader is also trustee and treasurer for Renew169 and treasurer for diocesan lay readers.

Worship

Our regular worship pattern has settled into one that offers both in church and online worship. Sunday worship includes communion, informal and lay led services for which we are heavily reliant on our lay readers John Booth and Chris Hammett as well our Reader in training Jane Jakes. We continue to offer service from Common Worship (in both traditional and modern language) as well as Book of Common Prayer Communion and Evening Prayer. During this year Revd Angela and Chris Hammett have started the seasonal addition of Night Prayer (Compline) via zoom during Advent and Lent.

Some of our Sunday morning congregation sizes have still not returned to pre-COVID levels and there are a number of reasons for this including deaths, people moving away and people's worship habits changing. We have seen a return to pre-COVID levels at our Family Worship in both Greens Norton and Towcester, which is down to the work that goes into our relationships with our baptism families and our church schools. We also have a lovely and

regular zoom congregation, there is a good core number in the teens and others who dip in and out depending on where they are and what they are doing. The worship and fellowship of this group offers should not be underestimated.

What has been a delight to see this year is people who are willing to travel to other churches if there is not a preferred service in their church on a particular Sunday. Rather than thinking 'no church this Sunday', I want to encourage you to consider travelling to another church in the benefice or joining via zoom.

As I mentioned in last years report outside of Sunday worship there is a considerable amount of other leading worship that takes place. As you will see from the occasional office figures we continue to take a large number of baptisms, weddings and funerals each year. This not only provides income to the parishes, which in turn helps us pay our parish share, but also generates pastoral opportunities. I am grateful to the small and dedicated team of volunteers who act as welcomers at these services. This role is sometimes called verging or sides-person and is essentially preparing the church, welcoming visitors and assisting the clergy person as is necessary. If you think you can help with this please speak with the office, Revd Paula or Revd Angela.

Alongside occasional offices there is also our leading worship / assemblies in all four primary schools, both in school and in church. Again, these are a great opportunity to welcome parents and carers into church to share with them the gospel. Claire also works with small groups of children in our church schools encouraging them to explore spirituality for themselves.

During 2022 we built upon our work with Family Worship. As already mentioned, we have seen the numbers attending these service return to pre-COVID which is encouraging. As a newly formed team we have been learning to work together with one another's different styles and approaches. In December, we meet and identified five areas of priority during the first part of 2023 we are focusing on the first two:

1. God Centred
2. Process
3. Engaging Participation
4. Pathways
5. Wider Community

September saw the death of Queen Elizabeth II, and so the protocol Operation London Bridge was put in place. Within a few hours of the announcement, I was meeting with our Churchwardens and we began to put in place the process for our churches to be open with Books of Condolence, when and how Bells would be rung, adapted planned services for during the period of morning, organised plans for Civic services in both Greens Norton and Towcester. I am very grateful to everyone who stepped up and helped make this process as smooth as possible.

Remembrance Season started with All Saints and All Souls services; thank are extended to Revd Lulu and Chris Hammett stepped in to lead these. Remembrance Sunday saw the return to larger congregations and more uniformed groups. Although it was noticeable the fewer World War II veterans there were a number of young veterans within our congregations. We provided an outside PA in Towcester which again meant passing people stopped, listened and took part.

Christmas on the whole also saw the return of larger congregations. The benefice choir came together for both Advent and Christmas Carol services, thanks to all involved in preparing music and readings. Christingle and Crib Services were well attended – especially Christmas Day at Greens Norton which the previous year was very small. In addition to our church schools, Nicholas Hawksmoor, for the first time in a number of years, held a service at St Lawrence for Christmas and Sponne School Year 7 service also returned to St Lawrence. Churches Together Carols in the Square was on a very cold night, whilst not a massive gathering, there was a good number and the atmosphere was positive and cheerful.

Learning and Prayer

Throughout the year John Booth has led a Bible Study group which during the year moved from virtual to 'in person' at the Chantry House.

Morning Prayer is still said via zoom Monday to Saturday at 9am (except the first Tuesday of the month when there is a 9am communion service at St Lawrence followed by Ministry Team meeting). Despite the death of two members this past year, the Greens Norton Wednesday Prayer Group still meets at 3:30pm in church and is always willing to welcome new people.

During Lent, along with Churches Together we offered 3 in person groups (lead by John, Revd Lulu and Angela) looking at the Book of Ruth. In September we offered an Explorers course through the Bible Society call The Bible Series (lead by Revd Paula and Jane Jakes). The offshoot of this group in Lent 2023 is a confirmation course. In Advent we offered 3 discussion groups (lead by John, Revd Angela & Revd Paula) where we followed Stephen Cotterill's book Walking Backwards to Christmas. This received mixed reviews; some people enjoyed the fictional narratives while others felt it took us too far away from the biblical text. This means that when we look at courses for 2023 we will be careful to make sure we balance the material we use in order to meet the needs of both groups.

Occasional Offices

During 2022 the clergy and lay ministers officiated at 41 baptisms, 5 weddings, and 41 funerals. Compared to 2021: 19 baptisms, 14 weddings, and 40 funerals 2020: 7 baptisms, 2 weddings, 33 funerals; and 2019: 31 baptisms, 12 weddings, 23 funerals.

Pastoral Care

Much of this work goes unnoticed, and rightly so, but should not be unaccounted for. This should not be something that just the clergy do, but something that we all share in. I am grateful to those who do keep in regular contact with one another that is a real blessing. The clergy are not in the same church week after week so please if you see someone has not been for a few weeks or you hear that they are unwell please mention it to a member of the ministry team who will pass that information on to myself or Revd Angela.

During 2022 we continued to take services in our local residential and nursing homes. On a monthly basis we visit Brook House, Ridgway House, The Lakes and Duncote Hall. Unfortunately, we stopped visiting Leeson Court as no one was turning up to services.

Coffee mornings are an important extension of our outreach and ministry beyond Sunday mornings. A big thank you to those who support these.

Buildings

Quinquennial works in Easton Neston are now complete. Bradden has moved on to the next level of priority. Towcester has completed its roof repairs and now move on to look at stonework. Greens Norton has not made as much progress as they would have liked due to churchyard wall collapses and these becoming more urgent. In January a section of boundary wall collapsed on the Falcon Manor drive. This was caused by three trees in the churchyard, which were subsequently removed (following required planning and DAC permissions). The wall subsequently has been repaired. The other two collapsed wall sections (which occurred January 2021) were still

unresolved at the end of 2022. However early 2023, a meeting was held between both parties and the following joint statement is being released.

The Greens Norton Community will be aware that in early 2021 two sections of the boundary wall between St Bartholomew's Church and Falcon Manor collapsed. We know that many have been disappointed at the seemingly lack of progress in a repair, much has gone on behind the scenes in the last two year to seek resolve the matter. This joint statement on behalf the PCC of St Bartholomew's Church and neighbouring property owners wish to advise the community jointly we have reached an agreed resolution in terms of repairs to the existing collapsed sections and the ongoing responsibility for the boundary.

The Rural Community Energy Fund (RCEF) feasibility study was completed in the summer. As well as recommending alternative heating sources (like air source heat pumps and solar panels) suggests included blankets and using curtains. All churches now have a supply of blankets and those that have door curtains are using them to retain the heat as we have all experience significant rises in energy costs. Carbon Zero by 2030 is on the diocese agenda as well who are looking at how we might go some way in achieving this through grants etc. The benefice subcommittee plan to meet in 2023 to move the feasibility study forward to the next stage and start producing some firm suggestions.

Charitable giving

One of the questions that was raised at APCMs last year was support of other charities and how that seems to have fallen by the way side during COVID and the financial challenges we have been facing. Therefore, I have added this section from last years report so that we can name some of the charities we have supported this year. Whilst this section says a lot about the collection type stewardship undertaken, let us not forget the many members of our benefice who give freely of their time – thank you to each and everyone of them.

In 2022 a huge amount of fundraising was undertaken on behalf of the Ukraine War and it all started with the church offering to be the overflow of aid that was being collected by a nail bar in Towcester. Whilst this has been Towcester centric every parish in the benefice has been involved. The initial collection saw 26 ton of clothing, shoes, food, batteries, torches, and sleeping bags being sent. As Ukrainian families began arriving in Towcester and the surrounding area, we organised two events for hosts and guests to meet one another. One sentence really doesn't sum up the importance of these events. There were tears and laughter. Children were playing together and enjoying being children, some of whom had seen the horrors of war. The first of these events promoted the Renew Café to set up a Monday morning drop in for Ukrainian as well as seek funding for a professional help with trauma and to provide English lessons. As we got to know local Ukrainian families links were developed that meant we were able to target the aid requests to more specific items. Towards the end of 2022 the first of 3 trips successfully made it to Lviv. Unfortunately, the next two vehicles broke down and so began the difficulty of getting them back, but thanks to member of our wider community and a haulage firm from Northampton these were recovered and further successful trips have taken place in 2023.

In addition to Ukraine, we have continued to support Royal British Legion through our Remembrance Sunday collection, the Children Society with Christingle Service collections. We signposted people to local collection points for Syria / Turkey earthquake or to Christian Charity financial donation appeals. This year over 70 meals were delivered across the benefice at Christmas to people who would otherwise be on their own at Christmas. We continue to provide collection points for the Foodbank and having moved the one in St Lawrence church to a more visible place this has made a huge difference. Churches Together Carols in the Square collection supported the Towcester Foodbank and Caritas International.

After many years of supporting Operation Christmas Child the Greens Norton PCC decided to stop supporting them. Instead we supported Baby Basics in Northampton and invited team members to speak to us about their work with in providing items Moses baskets filled with essential items for new born babies and their mothers.

Mental Wellbeing has been identified by PCCs as an area for focus, within the Chantry House we have hosted for many years 'Time 2 Talk'. This is a youth counselling service and having increased their sessions from one to three during 2022 have, in early 2023, have set up a wellbeing drop in café. Additionally in the coming months we have Renew Café coming to speak at Greens Norton and Towcester about the work that they do and how churches and individuals might support them. We are also in conversation with the perinatal team at NGH to see if we can support the work they do,

For many years, Friday Coffee Mornings in Towcester have supported the Dehli Brotherhood's work with children on the street and this continues with 50% of taking going towards this vital ministry

Finances

2022 proved no less challenging than 2021. As you will see from the accounts, significant fundraising, for the main two churches, is now not the icing on the cake but essential to helping us make ends meet. Moving from the financial impact of COVID into an energy crisis, due in part to the war in Ukraine, really has stretched us. With the addition of some one-off donations, we did manage to end the year more positively than predicted.

With so many deaths from our church communities in 2022 we are likely to see an impact on our regular income in 2023. The need for a constant stewardship drive is ever present, not forgetting the time and talents people already give to the running of our churches. I feel we all need to be more awakened to the yearly shortfalls that now regularly need to be bridged. We also need to be much more strategic about how we make best use of the assets we have, or not, as the business case may lead. We likewise need to educate people better about how our finances work and how we are funded.

Social and Outreach

As noted above fundraising is an important part of us making ends meet. Each church undertook events based on their own capacity. Bradden were unable to hold their Lent or Harvest Lunches due to broken heating in the Reading Rooms / Village Hall, but they have every intention to restart these. The heating challenges at the Village Hall meant that the WI asked to use the church on occasions in order for them to meet socially distanced. Easton Neston, following the cleaning and repair of their stain glass window, had an open day event which attract a number of people who had never been there before. Greens Norton worked closely with Friends of Greens Norton School (FROGS) to organise the school and church fete a significant fundraiser for both groups. Thanks to Sorrel and James for hosting this event at Bengal Manor. A small group of PCC and church members organised a Harvest Supper at the community centre to which the Greens Norton Community Choir provided entertainment. Towcester Social Committee organised on a good number of events from smaller event like Whirly Gigs to larger scale events like the reenergised fete, which goes from strength to strength. The fete included a peal in memory of James Atwell and performances from children from Towcester Primary School and TC Dance. Towcester also held its second Christmas Tree festival with over 30 decorated trees on display for 4 days.

Looking forward

I continue to be hopeful for 2023. Whilst what we see or perceive on Sunday morning as dwindling congregations this does not really show the true and full nature of the life across our benefice. As this report shows there is so much more mission, ministry and outreach that is taking place. We see glimpse of God at work in the most surprising of place if we just take time to look. Yes, we continue to struggle for volunteers and struggle to fill legally required roles on PCCs, but we are seeing encouraging signs of congregations returning. We are seeing people asking questions about faith and joining us for worship. We are seeing church members supporting the life of our churches, our communities and much wider afield, with their time and their talents. Even on those days when it feels like it's a uphill struggle, God is good. One thing I would ask is that every time we feel aggrieved something has not been done as we would want it done or in a manner we expect it to be done, that we stop and consider what else might that person be dealing with today. If we each considered what we might do to help rather than hinder, that would make for a happier ministry for us all.

Finally, I would like to say thank you to the Ministry Team, Benefice Office staff, Churchwardens and PCC members for the care and support they continue to show me. I continue to be excited about the future and believe that God does indeed have a plan for the churches and communities of the Tove Benefice.

Towcester St Lawrence PCC

Financial Report

For

Financial Year ending 31st December 2022

Towcester St Lawrence PCC
Statements of Financial Activity from 1st January to 31st December 2022

This page sets out the summary accounts for each of the types of fund for which the PCC's Trustees are responsible.

The following pages break down these totals into more detail followed by the Statement of Assets and Liabilities, reconciliations and, finally, the report of the Independent Examiner.

Type of Funds:

General Fund or Unrestricted fund can be used for any purpose budgeted for and agreed by the PCC.

Designated Funds are also unrestricted but allocated to purposes decided only by the PCC.

Restricted Funds are those that may only be spent for the purposes for which money has been given.

	Note	Link	Budget	2021	Flag
General Fund					
			£	£	
Receipts					
Donations and Grants	1		86450.79	78885.00 85641.99	
Activities for Generating Income	2		10420.07	9850.00 6995.52	
Church Activities	3		3533.00	4250.00 4139.00	
Other			5799.00	6272.00 6272.00	
Interest			3.06	0.15 0.20	
Total Receipts			106205.92	99257.15 108048.71	
Payments					
Parish Share	4		(63265.00)	(63265.00) (63264.96)	
Church Activities - fees & expenses			(4755.09)	(3650.00) (2360.43)	
Cost of Fund Raising			(102.05)	(170.00) (160.73)	
Property Costs - Church	5		(10677.93)	(16200.00) (10675.00)	
Administration	6		(23964.24)	(25215.00) (24384.61)	
Other including Donations			(20.20)	(500.00) (375.48)	
Total Payments			(102784.51)	(109000.00) (101221.21)	
Surplus/ (Deficit)		A	3421.41	(9742.85) 1827.50	
Designated Fund - Chantry Committee					
Receipts					
Chantry House	7		3729.30	1950.15 2270.01	
42 St Lawrence Road South			10750.00	10750.00 10635	
Total Receipts - Chantry Committee			14479.30	12700.15 12905.01	
Payments					
Chantry House			(6501.91)	(7531.54) (6760.62)	
42 St Lawrence Road South			(3707.80)	(1920.00) (1512.00)	
Total Payments - Chantry Committee			(10209.71)	(9451.54) (8272.62)	
Surplus/ (Deficit)		B	4269.59	3248.61 4632.39	
Contribution to PCC Reserves			7691.00		
Restricted Funds					
Christmas Lunch - Isolation Fund			1725.31	1675.38	
St Lawrence "Little Sprouts"			469.33	712.93	
Fabric Fund			7632.13	7632.13	
Chantry Refurbishment Section 106	8		30000.00	0.00	
Ringers Bell Maintenance			2653.22	3768.07	
Total Restricted		C	42479.99	13788.51	
Increase in Restricted Funds			28691.48		

Towcester St Lawrence PCC
Notes to the Accounts

This page gives more detail of the summary totals shown on the previous page.

	£
Note 1	
Giving:	
Planned Giving	36329.03
Tax Recovered	10737.09
Hicks Charity	26385.00
Combined Charity	3001.18
Collections	1049.60
Donations	8948.89
Total	<u>86450.79</u>

Note 2

Fund raising has, again, been very successful. There has been a range of activities including the collection of clothes, Christmas events and a garage sale. The highest three sources of receipts were:

	£
Vicarage Summer Fete	3561.08
Grand Draw	2885.56
Concerts	1064.97

Note 3

Church Activities shows the receipts from weddings and funerals.

Note 4

Paying Parish Share is the priority for the PCC Trustees. For 2022, it was paid in full and on time.

Note 5

Although payments are under budget, the true impact of energy price increases will be felt next year. Steps have been taken to reduce the financial impact, including recharging the cost of heating the Church, moving "Little Sprouts" into the Chantry and adjusting the timing of the boiler's use for Church Services. An Energy Grant of £750 has also been received from the Diocese. The contract for gas, renewed on 1st April 2022, reflected an increase of almost 900% before the Government discount scheme. This is the reason for flagging up this item as amber as the cost of gas use for heating the Church will be significant for the foreseeable future. Combined Charities met the full cost of the Church's Insurance premium of £3001.08.

Note 6

Administration:

	£
Salaries	(15667.55)
Printing & Stationery	(5821.59)
Telephone & Broadband	(1947.10)
Website	(456.00)
Other costs	(72.00)
Total	<u>(23964.24)</u>

Note 7

Room hire receipts for the Chantry have increased throughout the year and are almost 100% over budget. The budget for 2022 was set at the hire receipts for 2021 at £1750, with actual income being £3446. The increase reflects both the moving on after COVID impacts and the attractiveness of the venue and rates for hire.

Note 8

A grant of £30,000 has been received from West Northamptonshire Council to meet the costs of an agreed programme of work. This grant is funded by housing developers and forms a condition of the Planning consent. It is flagged as amber as the advance cannot be used to pay for VAT, leaving the PCC with a potential funding gap of £6000, which will have to be met from reserves.

Towcester St Lawrence PCC
Reconciliation and Reserves Policy

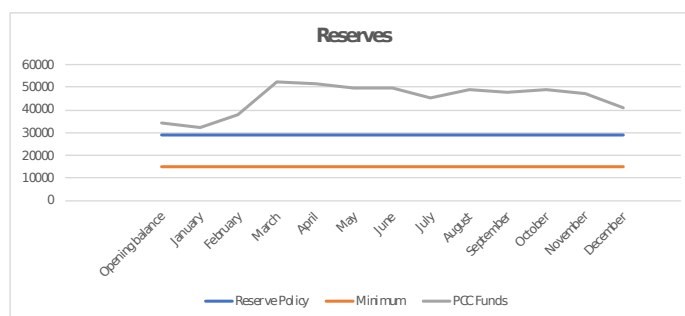
The table below shows that the accounts have been reconciled with the bank and other financial statements.

	Note	Balance b/f £	Balance c/f £	Link	Movement £
Restricted Funds		13788.51	42479.99	C	28691.48
Designated Funds		9026.85			
Chantry Committee Surplus		4269.59		B	
Payment - electric repair	9	(407.39)			
Payment - electric repair	9	(1667.00)	11222.05		2195.20
General Fund					
Free Reserves		26866.23	30287.64	A	3421.41
Total movement in Account Balances		49681.59	83989.68		34308.09
Bank Balances					
St Lawrence Lloyds Bank a/c		38916.06	81326.01		42409.95
Bellringers HSBC Bank a/c		3768.07	2653.22		(1114.85)
Cash		334.37	10.45		(323.92)
St Lawrence CCLA		365.02	0.00		(365.02)
Chantry Committee COIF		385.98	0.00		(385.98)
Chantry Committee HSBC		5912.09	0.00		(5912.09)
Total		49681.59	83989.68	D	34308.09

Note 9

During the year, PCC approved the use of Designated Funds to meet the cost of electrical repairs at the Church and the Chantry. These repairs followed a Risk Assessment by the Insurers; failure to complete the work could have resulted in the Insurance Policy being lapsed.

The Chart below shows the level of available Reserves compared with the PCC approved Policy.



The Policy, which is in line with Charities Commission guidance, states that the PCC should hold a minimum level of reserves equivalent to 3 months of operating costs.

The line will continue to track down until the contribution to Parish Share is received, subject to the Trustees of Richard Hicks Charity agreement and the achievement of the Charity's investment returns.

Holding sufficient reserves is important to enable unexpected costs to be absorbed and to meet the stresses to the PCC's finances from things like COVID and significant increases in energy costs.

Towcester St Lawrence PCC
Statement of Assets and Liabilities at 31st December 2022

	Note	31/12/2022 £	31/12/2021 £	Link
Cash Funds				
Total from bank statements	10	83989.68	49681.59	D
less balance held for Wildlife Trust		(550.00)	(550.00)	
plus credit note		19.25	19.25	
Total cash funds		83458.93	49150.84	
Investment Assets				
42 St Lawrence Road South	11	23000.00	23000.00	
Shares in Traidcraft	12	1.00	532.50	
Total investment assets		23001.00	23532.50	
Assets retained for Church use				
The Chantry	13	60000.00	60000.00	

Note 10

This line is taken from the figures shown in the reconciliation at link D. Figures for 2021 are taken directly from the accounts. For several years, the PCC has held £550 in the bank account for the Wildlife Trust; falling outside the remit of the PCC it needs to be excluded.

An historical credit note for gas supply to the Chantry remains unused.

Note 11

In line with accounting regulations and the Charities Act, 42 St Lawrence Road South is shown as an Investment Asset and is stated at the cost of acquisition.

Note 12

These shares were purchased in 2011. Following difficult trading conditions, the business has been restructured. While it is still recognised as a going concern, trading in shares has ceased. In effect, the share holding has no value but is shown in the accounts at £1 to recognise their existence.

Note 13

The Chantry was bequeathed in a Will dated December 1982. In 1985, proposals were agreed to convert the house into a Church centre to accommodate the office and a community meeting place. The asset is shown at the best estimate of the value at the time the gift (bequest) was made.

The above Statements of Financial Activity have been prepared in accordance with the Church Accounting Regulations 2006 using a Receipts and Payments basis and in compliance with the Charities Act 2011.

Peter Morris
Treasurer
Towcester, St Lawrence PCC

5th January 2023



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

The Parochial Church Council of the Ecclesiastical Parish of
St Lawrence, Towcester

On accounts for the year
ended

31st December 2022

Charity no
(if any)

1130077

Set out on pages

1 to 4

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the
accounts in accordance with the requirements of the Charities Act 2011
("the Act").

I report in respect of my examination of the Trust's accounts carried out
under section 145 of the 2011 Act and in carrying out my examination, I
have followed all the applicable Directions given by the Charity Commission
under section 145(5)(b) of the Act.

Independent
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to
undertake the examination by being a qualified member of [insert name of
applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have
come to my attention in connection with the examination (other than that
disclosed below *) which gives me cause to believe that in, any material
respect:

- the accounting records were not kept in accordance with section 130
of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

16th January 2023

Name:

Brian W.J. Manning

Accounts

St Lawrence Towcester

Reports of
Church Groups, Activities
and Ministers

for the

Annual Parochial Church
Meeting

Sunday 15th May 2022

10:45am

Chantry Committee

At the end of another disrupted year we are happy to say that the Chantry House, once again, managed to end the year with its bank account in the black.

After some discussion and research, we have replaced the stair life with a new one purchased from and fitted by Acorn Stairlifts. There have been no other -major building or maintenance projects but, with the help of contractors and volunteers, we have continued to keep the house and garden in a very reasonable condition. A pattern of Friday and Saturday coffee mornings has finally begun again and bookings are once again starting to pick up. To this end, we have worked carefully on a new leaflet to advertise the facilities that we offer in the heart of our community and these are now available to the general public.

Currently discussions are taking place looking to apply for some funding to complete essential work on the building in the near future. We are also part of a larger study that is researching the feasibility of heading into the future with a cleaner, more sustainable, and hopefully netter value, way of providing energy for the building. I hope more news will follow on both of these items. Please pray that the clergy, churchwardens and committee continue to move forward in a positive way with these discussions.

Unfortunately, and in conclusion, I have to report that we have lost 2 long standing members of the committee. Much of the 'in-house' maintenance has been done over many years by John Godwin - he has decided to make the most of his retirement and step back from working actively on the committee. We will miss the sense of humour that he brought to our meetings and importantly his skills and the knowledge that he has shared with us over the years. After several decades of commitment and work, our Treasurer, Brian Manning, has also retired from his role. He had been the treasurer for more than 20 years and has managed our finances and accounts over that time with meticulous attention but has always maintained that we have a duty of care to look after the wonderful asset that we are charged with keeping for the community now and into the future. We thank them both for all that they are and have done for the Chantry House.

We as a committee have welcomed John Fowler as new member and Pere Morris as our treasurer as well as the PCC's. I trust that you will support them and the rest of the committee as we look and plan ahead.

Isobel Gilbert - Chair

Fabric Committee

The Fabric Committee has been unable to meet during the past year due to the lockdowns resulting from the Covid 19 Pandemic. However, the 2021 Quinquennial Survey was undertaken in June 2021.

This was carried by our architect Adrian Ringrose from Stimpson, Walton, Bond and his report was received in September. He commended the PCC for all the repairs which had been carried out since the last Quinquennial. The South Porch fire damage was unfortunate, but the repairs were well executed.

1. A Schedule of Works was drawn up, based on this report, outlining the work to be done during this Quinquennial, which includes:-

a) Roof Repairs to the Tower, Nave and South Aisle Roofs.

i) These are mainly in the Priority 1 category, needing urgent attention, and these will be carried out first.

ii) An additional item (not in the QQ Report) was reported by the bell ringers. The cracks in the mortar under the cladding needed to be repaired first, before the emergency fire escape steps, leading from the tower to the church roof, are repaired by the bell ringers.

b) Stonework Repairs

There are 4 items listed in Priorities 1 and 2 which require urgent attention.

The rest of the stonework repairs are in Priority 3 which can be carried out at the same time, if funding is available, but they can be done within the next 5 years.

c) Rainwater Goods, Repair and Maintenance.

There are 5 items in Priorities 1 and 2 which require urgent attention. Most of these require removal of debris and monitoring. The other 3 items in Priority 3 can be done within the next 5 years.

d) Other Work Required

Priorities 1 and 2. Plant growth removal from walls could be carried out by stonemasons at higher level and by volunteers at lower levels. Basement and car park areas could also be managed by volunteers.

Adjustment of the South Porch inner doors and resetting of the Herringbone wood blocks need attention.

Other items in priorities 3 and 4 are not urgent and can be done within the next 5 years.

e) The Churchyard and Boundary Wall are the responsibility of the Towcester Town Council and the recommendations in the QQ Report have been forwarded to them.

2. The Quinquennial Repair Works can all be carried out under an Archdeacon's Licence.

3. Contractors have been approached and asked to submit tenders for the roof and stonework repairs. However, due to the pandemic we are still waiting for some replies.

4. We shall approach the Hicks Charity and the Combined Charities, to ask if they will be willing to contribute towards the cost of the Quinquennial Repairs.

5. Depending on the level of funding available, we shall carry out the repairs, giving priority to the roof repairs. If further funding is required, then we shall have to undertake fundraising events during the next 5 years.

Kate Saul Fabric Committee

Reader's Report

Report for APCM from John Booth

I said in my report last year that 2021 had been a very strange year with regard to the way we have had to do church and conduct other meetings.

Zoom remains a very integral part of the way that we do things. But things have been a little more like normal this year and the trend is further to that normality.

During the year I have continued to do the things that I have done since arriving in the benefice, ten years ago now.

I attend the Zoom services on Sunday morning either to lead or participate. I take (in other churches in the benefice) or help with services in St Lawrence church when that is appropriate.

I attend in order to participate in or lead Morning Prayer on Zoom twice a week and also have enjoyed being part of Compline during Advent and Lent, again on Zoom.

I continue taking services at Ridgway House once a month with John Smith and Christine Williams. I have also continued to take some funerals, and have acted as vergers for some others as well as some baptisms.

Leading a Bible Study group continues as an important and enjoyable part of my life.

I intend to be re-licensed as a reader in October and look forward to more years being privileged to be a part of God's work here in Towcester and the Tove benefice.

Report for APCM from Chris Hammett

This note sets out the work I've done over the last twelve months as a Reader in the Tove Benefice.

Worship

- In an average month, I write one reflection and lead two Sunday services (one on Zoom and one in church). I attend Morning Prayer most weekdays and lead the service once a week.
- During Lent and Advent I supported Angela during Compline, and assisted during the Lent course. I supported the Greens Norton Easter trail (as the Easter Bunny).
- Occasional verging at funerals/ baptisms.

Church governance

- I am part of the Ministry team and attend PCC meetings at St Barts.
- I chair a quarterly meeting of Benefice treasurers.
- I am Treasurer of the Peterborough Diocese Readers Association and attend quarterly meetings of their Governing Body.

Other community activities

- Trustee for Renew 169 in Towcester.
- Trustee of Friends of Greens Norton School ("FROGS").
- Moderator for the Greens Norton Community Facebook page.

Chris Hammett

Churchwardens Report

This has been another strange year of navigating government guidelines and ensuring the safety, wellbeing and support is given to our parishioners.

In truth, this has to be the year of thank you to many individuals who have enabled the life of St. Lawrence to continue with challenges continually faced and overcome, not least sudden health issues that complicated all activities and Services. There are many who behind the scenes have worked tirelessly to this end but there are also those who need a special mention.

The financial challenge of reaching our Parish Share has been a constant concern and the guidance of the Treasurer has helped focus our attention on fundraising and Steve Challen rose to the plate and masterminded a phenomenal plan of activities to raise the necessary funds for this requirement. Throughout the year Steve has led a very committed and motivated team who achieved the financial success. A huge amount of work and effort was put into this project and our very grateful thanks to Steve for all he did/does. Steve was also behind the recent Ukraine emergency programme of donations sent to Poland and all done with enthusiasm and great humour.

Claire Reetz has continued to work with enthusiasm and energy throughout the year for the Ministry with Children and Families and achieved recognition for her under 5s work with the National Institute for Christian Education Research (NICER) and their research Faith in the Nexus. Other highlights this year were the Christmas Tree Festival which contributed to our fundraising efforts as well as encouraging number entering the Church throughout December and enjoying that fabulous spectacle.

Kate Saul has chaired the Fabric Committee for many years and all her hard work co-ordinating the Quinquennial Inspection in June made for a very smooth inspection albeit with a considerable list of repairs and improvements to be addressed with a number of priorities receiving immediate attention.

Jenny Lunn overcame huge obstacles to ensure those who in the past have enjoyed The Chantry Christmas lunch, were able to receive Christmas lunch delivered to their homes. No small challenge but very well received by those who enjoy that offer of friendship.

Our Ministry team is of course at the heart of all that happens at St. Lawrence and despite health issues that affected some of the team during the year, with the robust leadership of our Rector nothing was insurmountable and together with the ordination of Revd Angela Hammett in June, services have been conducted throughout the year albeit on a smaller scale but the Church remains open and attendance numbers have been encouraging.

In February 2021, the Church of England's General Synod set new targets for all parts of the church to work to become carbon net zero by 2030. During the year the Tove Benefice submitted a detailed application to the Department for Business, Energy and Industrial Strategy and the Department for Environment, Food & Rural Affairs for a £40,000 grant out of the Rural Communities Energy Fund (RCEF). Funding was sought for a Stage One RCEF grant to engage consultants to carry out a feasibility study to upgrade energy sources to renewable energy. The main output will be an outline specification that will be used as the basis for a Stage Two RCEF grant application.

Guided by the outcomes of the feasibility study, the technologies or combinations of technologies that seem attractive to us are: the use of listed building roofs for solar panels; low-temperature heating elements in pews; wind turbines; underfloor heating and possibly ground sources heat pumps. The desired outcome is to become carbon neutral across the benefice. The Stage One RCEF application was successful and in early 2022, the Benefice's Consultants carried out inspections of all the Churches in our Benefice and we await their report.

Whilst this report relates to activity in the parish for 2021 it would be remiss of me to not mention Revd. Lulu Pelly recent letter about her stepping back (retiring) as an Assistant Priest in the benefice from the end of May following her 70th Birthday. She has decided to take 6 months off to consider whether she will take up the PTO Licence in December. Lulu has been such a strong and gracious member of the Ministry Team and will be missed by us all but quite rightly, it is time for her and her family to have more time together.

Elizabeth Manning
Churchwarden

St. Lawrence's PCC report on proceedings

During the year we have held four meetings, all of them using the "Zoom" application (although some discussion took place regarding the relative merits of "Zoom" and in-person meetings). Our attendance has averaged at 11 persons out of a possible 16 (The 16 reducing to 15 following the "stepping-down" of Mary Blanchard).

Our greatest challenge has been a financial one, resulting from the greatly reduced income from collections due to the pandemic. However, this problem was alleviated by a sterling financial result from the Vicarage Open Day. (The PCC passed a vote of thanks to Steve Challen for organising that event).

The price of gas has been a major worry throughout the year, knowing that our gas supply contract was to expire on 27/3/22. This led to the decision to turn the "boiler" off on 27/3/22. Fortunately, our Treasurer was able to secure a 6 month "holding" gas contract from our gas supplier; we await with trepidation to learn the gas price in late September 2022.

At our meeting on 28/4/22 we received a presentation from Roger Mears Architects and their sub-contractor regarding the future means of heating St. Lawrence's church. (It should be borne in mind that from the energy solutions aspect, St. Lawrence's, Chantry House, and the Vicarage are seen as a combined group). This presentation was only the first stage of what will be a long road to getting an energy-efficient solution to heating our buildings.

During 2021 our 5-yearly inspection of the church fabric took place, and the ensuing report highlighted the need for urgent roof repairs. Our efforts to find contractors to perform these repairs have met with little success. (All contractors seem to be too busy to even quote for the work).

Finally, the efforts of Claire Reetz and her team in the Children and Families area of ministry have been recognised with high praise.
Paul Bestwick, PCC Secretary

Licenced Lay Minister

Due to Covid restrictions the year wasn't as busy as it would have been in normal times, but once getting able to visit with strict instructions of facemask and hand cleanser I was able to visit people again. Leeson Court struggled through times of change, and I spent time there extra

I was thrilled to be given the opportunity to share a Remembrance service at Brook House as well as Leeson court – which was very poignant to residents in both places.

Mary Blanchard

Servers Report

There are only two servers namely Melanie and myself. I have contacted possible additions and asked twice before Christmas during 9.30 service all without success.

I haven't found anyone for Crucifer either.

With regards to ordering candles sacraments etc, since 2019. I have replaced Baptism candle, Advent set for Christmas, Palm crosses, 3 boxes of Baptised persons candles. We still have plenty of wafers and wine for communion.

This is all I am able to report.

Chris Williams

Churches Together in Towcester (CTT)

Churches Together in Towcester continue to meet bi-monthly, currently still meeting on line. Members of the clergy and leadership team from each church make every effort to attend and the meetings are well attended.

I took on the chair for the second year running in September 2021. It has been great to work with all churches in Towcester and surrounding villages in this way. The commitment to this group is strong, I feel well supported as chair and the group are encouraging and we all are like minded in our purpose within the town.

The committee have met online for the past year, and we have still been able to hear from different ventures we support, such as the Renew169 and the Foodbank. We have received updates from both of these so we are all well informed as to what is happening. Other areas we have not been able to continue with at the current times due to Covid, such as visiting scheme and welcome cakes. We plan to update our welcome card in the Autumn and to deliver this to as many of the new houses as we can, which will share the information about all the churches and our contact details.

Last Summer, Claire Reetz and myself managed to deliver the Year 6 transition project to the local Primary Schools which was well received and we are already booking dates to do this in July this year.

Carols on the square was able to take place in person this year and it was well attended. It was lovely for the churches to all take part in leading different sections of the service and wonderful to have young people from the schools to help with the readings. Thank you to everyone who helped with this and made it possible.

Chris Williams led the World Day of Prayer this year, which was well attended and very successful. Thank you to her for leading this at St Lawrence Church. It was good to see people from the different congregations taking part.

Good Friday service this year went well. It was jointly led by a number of the leaders from St Lawrence and Tove Valley Baptist Fellowship. The service was well attended and it was good to be able to witness to the town as we carried the cross through the High Street and up Bury Mount. Thank you to all those who helped with this, and served drinks and hot cross buns after! Thank you also for the donations of the food.

Our regular meetings have also been an opportunity for us to build relationships with each other and between the churches. It has been a space where we have been able to share prayer requests and be honest with each other. I think that we all find these meetings supportive.

My thanks also go to Carol Lucas who keeps me in order and reminds me what I need to do, thank you Carol.

Melanie CTT

Mothers' Union

During the Covid Pandemic Tove Benefice Mothers' Union members kept in touch with each other via Zoom. We recommenced our face to face meetings with a Mary Sumner Day Afternoon Tea in the Chantry House in August. We have since then held monthly meetings and enjoyed speakers, discussions and fellowship at

St Bartholomew's Greens Norton and in the Chantry House in Towcester.

We currently have 12 members and continue to support the work of MU both here in the UK and worldwide as it seeks to improve the lives of families. We were all saddened by the sudden death of Beth Maitland who was an active member of our group.

We meet monthly on Tuesday mornings in the Chantry House Towcester or Thursday afternoons at Greens Norton and would welcome anyone who would like to come along. If you would like more information please approach either Ann Lawrence or Christine Booth.

Carol Johnson

Child and Families Worker

The pandemic continued to have a huge effect on children and families' ministry in 2021. Changing guidance meant that we continuously needed to adapt our practise and has meant that we were not able to continue with our work in the Benefice and in the community in the usual ways. We have, however, found new ways of being church and will continue some of these types of events into this year and beyond. Towards the end of the year, we began to see numbers slowly increase in all areas and returned to being able to visit our primary schools. My thanks go to both my committee and to those who support events and regular groups. Your support and commitment have meant that we have been able to care for our local families through a difficult time.

CMS/ TRAINING

At the end of 2021 I had completed the first term of my third year at college. I look forward to graduating in the summer of 2023.

BENEFICE WORK SCHOOLS

I am delighted to now be going back into each of our primary schools each week. In Greens Norton I have supported prayer space, led a lunchtime worship group and provided regular Collective Worship for Key Stage One children. I am still a foundation governor at the school which involves regular training, meetings and monitoring of areas such as Collective Worship and R.E. In Towcester, I have led prayer space for the whole school and have been working with the Collective Worship Ambassadors. We have returned to welcoming a year group to Family Service each month and I go in to work with the children in preparation for this.

PRESCHOOL GROUPS

Toddler groups have seen a rise in numbers this year both in Greens Norton and Towcester. In Towcester we will be returning to 'Little Sprouts' explore during the summer months where children are encouraged to explore God's beautiful world around them. We have been asked to take part in a national research project on faith in small children by the team who created the report 'Faith in the Nexus'. We will be one of 5 settings who will be visited regularly by the researchers to explore the importance of toddler groups over the next year.

SERVICES

Attendance for Family Service in Towcester is steadily increasing and we are now welcoming our marriage and baptism families regularly. We continue to seek to find more ways of welcoming more children in Greens Norton and I am a part of a worship team who plan these services together.

OTHER CHURCH EVENTS

This year we have been able to run both Baptism preparation and Marriage preparation on zoom. We have been encouraged to see many of these families regularly coming to Family Service.

The Towcester fete was a huge success and raised much needed money for St. Lawrence. We also held an Olympics themed trail and a Christmas tree festival last year which welcomed many of our families to learn about the true meaning of Christmas.

In Greens Norton, I supported the Christmas craft event run by the friends of Greens Norton school and am now a part of the committee to plan other fundraising events such as the village fete. In Bradden we have had two successful "Messy Church" events and in Easton Neston we ran another Easter trail which was well attended.

CHURCHES TOGETHER

I worked with Mel Whitlock to run "It's your move" sessions for year 6 children in both Towcester Primary schools and Greens Norton Primary School.

DEANERY/ DIOCESE INVOLVEMENT

I continue to be a part of both Deanery Synod and Greater Chapter meetings as well as receiving monthly training days from the Diocese. As my college work comes to a close, I will begin to work more in other churches in the Deanery.

FUNDING (BILL BLYTH)

In December of last year, we invited our current donors to renew for a further 3 years. I am delighted that nearly all have either confirmed their renewal or continued to make their monthly donations. We have had a further 3 donors and as a result our monthly income has remained constant. This is a most

encouraging result and demonstrates the strength of commitment to the project from St Lawrence and St Bartholomew's parishioners. The result is that our bank balance at the end of the year stood at just over £22,000 which will enable us to support Claire financially for the next 3 years. We continue to seek grant opportunities and other means of securing her employment longer term. A set of accounts for the project is attached.

Report from Revd Lulu Pelly, Assistant Priest

I think this is my last report as Assistant Priest in the Tove Benefice as I take 6 months off from the end of May. This last year has been busy as ever and more complicated as we juggle with meeting constraints of living with Covid 19 in the community. Both Paula and Claire have been hugely proactive in providing the necessary Risk Assessments and for that I am grateful as governance is not one of my preferred activities or skills! It has been good to be part of a supportive Ministry Team as we seek to do God's will in our communities, listening to new ideas and praying together. Sharing in services across the Benefice always provides the joy of seeing one another and good fellowship.

Occasional offices. It has been a joy to be able to baptise children once again and discuss the meaning of life in Christ with their parents and godparents in person or on Zoom and the services are always a privilege to lead. Sometimes we have managed without music but still managed to sing and have meaningful worship. I am grateful to those who are able to act as vergers and welcome people to our churches. Likewise, funeral services have been a privilege. I have conducted 8 in 2022 and 15 since April 2021. I have conducted 15 weddings in the Benefice and Deanery

Towcester foodbank. I have been a Trustee since we began in October 2012 and I am now happy to give up my place as there is a hugely competent Board of 8 Trustees in place. Carol Lucas has kindly agreed to maintain the Church/CTT link with the foodbank. The foodbank continues to support those in crisis and now provides weekly CAB support to clients. The Church support continues to be essential to the function of the foodbank and for that we are very grateful.

Churches Together in Towcester - our ecumenical partnership continues to be an important part of our ministry and with oversight of the foodbank and the Renew Wellbeing Café as well as our joint services and pastoral care.

St John Ambulance Chaplaincy Organising three Services for the County last year was a privilege, the closure of the Leicester/Rutland/ Northampton alliance, the Awards Service and the Carol Service. More time will be spent this year I hope visiting the training centres as well as planning services. My Investiture at the Priory Church of St John Clerkenwell is on 20th April

Fund Raising

It has been fun to help Steve Challen and his team with various projects in the last year and I heartily congratulate them all on their hard work and making the

Church visible in both Towcester and in people's minds as well as raising the necessary funds.

Finally, I thank you for your patience with me as we strive to do God's work. Working with you all has been a privilege and full of unexpected encounters.

Revd. Lulu Pelly, Assistant Priest Tove Benefice

Report from Revd Paula Challen, Rector

This is my third APCM report as Rector. 2021 was a year in which we continued to live within the constraints of COVID. Once again as a benefice we found new and adapted ways in which we could continue to be church and community. I finished off my 2020 report by mentioning that the Church of England had launched its Vision for 2020s. The focus is how we are "Christ centred and Jesus shaped" communities, that offer a simpler, humbler, bolder church to meet the needs of those we serve in our parishes. The 3 focus strands, which sit alongside the 5 Marks of Mission, are:

1. a church of missionary disciples: through prayer, worship and scripture
2. a church where mixed ecology is the norm: through parish, chaplaincy, Fresh Expressions, digital and church planting
3. a younger and more diverse church: multigenerational, all age and looking like the community we serve

This is not anything radical and different from the mission statement I picked up from St Bartholomew's Church dated 2007 which read "To know Christ, To show Christ, To share Christ" with similar strands about: worship and fellowship; living out the gospel message of welcome and reconciliation; and serve the community, especially those in need. However, it wasn't until 2020 when I was clearing the notice board that I realised that there was a Mission Statement... I came to the benefice in June 2014!

Moving forward I want us all to know and hold onto this vision of being "Christ centred and Jesus shaped" and as we come out of the last few years' challenges, we will be considering what simpler, humbler and bolder looks like for our parishes and for our benefice.

Throughout 2021 I took part in a leadership course, run by CPAS (Church Pastoral Aid Society). The course looked at different aspects of leadership. Through group discussion, personal reflection and conversation with a mentor we were encouraged to think about our own leadership style and how we need to develop patterns of working that are sustainable and enabling. I have just started meeting with a member of our benefice who has management consultant background to work on my personal areas for development and then how we work together as a benefice.

Clergy

Despite the difficult year for the ministry, the clergy have worked tirelessly to adapt and deliver. Revd Lulu and Revd Angela have written their own reports where you can read all that they have been involved in.

In case you have ever wondered what I do within the benefice there are many roles I undertake or share with my colleagues. Here is just a taster:

- Daily Prayer
- Leading worship including in church and online including preparation for preaching
- Planning & leading monthly services in Towcester and Greens Norton with the Family Worship Team
- Pastoral Ministry including visiting our residential and nursing homes & people in their homes
- Conducting Baptisms, Weddings and Funerals and the pastoral care that accompanies this
- Supporting and leading on Baptism Preparation (monthly) and Marriage Preparation (annually)
- Chairing PCCs, Ministry Team, and Churchwarden Meetings
- Attending and supporting subcommittee like: Benefice Treasurers', Children and Families Committee, Chantry House
- Being Governors of Towcester Primary and Sponne School
- Leading Worship / Assemblies for our four local primary schools in church, online and in school
- Support Little Sprouts and Tots Own
- Serving as Trustees for local charities including: Sponne and Bickerstaffe (Moorfields Alms Houses), Richard Hicks, Towcester Combined Charity
- Securing charitable donations to bridge sizeable income gaps
- Assist with Grant applications as part of a team (like RCEF and Children and Families Worker)
- Supporting those exploring and training for Lay and Ordained Ministry
- Participating in the training and supervision of Curates
- Undertaking personal study and Spiritual Direction
- Supporting community outreach and mission
- Attending Parish Events
- Ensuring our churches were compliant with regulations with regard to Covid 19 pandemic risk, producing and regularly updating Covid Secure Risk Assessments and Protocols.
- Supporting Benefice Safeguarding Officer (BSO) and Deputy Benefice Safeguarding Officer (DBOS) in making sure we are complying with safeguarding requirements
- Carrying out the considerable administrative duties which go with 5 churches, often taking
- the lead to deal with new benefice issues or crisis – of which there have been many.

Lay Minister and Officers

The Ministry Team consists of clergy, licensed lay ministers and our Children and Families Worker. We continue to meet monthly.

John Booth and Chris Hammett regularly lead worship both in church and on zoom. Mary Blanchard in 2020 continued her pastoral ministry, mainly through

telephone calls and the occasional visiting. Jane Small has been waiting for a hip operation and been out of action. Dawn Valentine changed jobs and is now at Brook House where she continues her role as Parish Evangelist. Claire Reetz is continuing to undertake her course with CMS (Church Missionary Society). She works closely with our church schools and has been recognised nationally for her work with under 5s.

Jaki Howard was licensed as a Lay Minister in September and is starting to help in leading worship alongside her work as a nurse.

Jane Jakes is still in training and will be undertaking a third year of training to be a Lay Reader.

In the Benefice Office Rona Cambray has continued to provide Office Manager support. During Autumn of 2021 Ruth Shepherd stepped down from her Admin Assistant role and we appointed Louisa Nasr. A special thank you to them all as the front face of the churches who handle enquiries, administration, and printing across the benefice.

The churchwardens in 4 parishes continued to serve for 2021. During 2021 we added a churchwarden and a deputy warden to Towcester meaning we have a full complement. I am immensely grateful to those who undertake this responsibility, and those who enable the day to day running of our churches including those serving on the PCCs, some in more visible ways and others more hidden but no less vital.

Worship

The year started with another lockdown, but we were able to celebrate Easter together. As and when we could we made incremental steps in our return to in-church worship whilst continuing our weekly zoom service. I know the speed at which we moved was frustrating for some. These steps were made in order to not over stretch our ministry team.

During 2021 we have been developing a team who lead Family Worship across the benefice. This means that the same service is shared in both St Lawrence and St Bartholomew on different weekends. The service is adapted to meet the needs of a particular context, and does encourage a supportive and collaborative approach.

Outside of Sunday worship, there were so many additional elements that needed to be considered. Throughout the lockdowns of 2020 & 2021 we continued to lead funerals. As we headed towards summer 2021 we were able to offer weddings, albeit within the latest restrictions. This was really hard on couples and on the clergy as we worked within the latest guidance and sometimes had to say 'no' to some requests. One example would be two weddings which were a week apart – one we were not able to sing for, the following weekend we were. Baptisms were restricted for much of 2021, and this is having an impact on 2022 as we have had a significant number of requests already.

Remembrance Season saw us make outdoor provision because we had to have a lower capacity in churches. Although these were not required due to smaller congregations, there were a number of people who stopped and listened as the service was broadcast through loud speakers. This is something we would look at doing again.

Christmas saw rising infection rates and the risk of more restrictions or even another lockdown. Thankfully we were able to offer all the services that we had planned for December. Although numbers were about 50% down on previous years, we received a number of messages from people who were unable to attend and who thanked us for making it possible for those who wanted to and could attend. To know that worship was taking place provided people with a sense of comfort that things were slowly returning to normal (or rather a new normal).

Learning and Prayer

Throughout the year John Booth has led a Bible Study group which has continued to meet via zoom. We also offer Morning Prayer via zoom Monday to Saturday at 9am.

During Lent John, supported by Chris Hammett, lead a group focusing on Hannah Steele's book Living his Story, again via zoom. Revd Angela, supported by a number of others, lead two in-person new disciples' courses in September called Taste and See.

Towards the later part of 2021 the Wednesday afternoon Prayer Group, which meets at Greens Norton, restarted.

During Advent Revd Angela lead Reflection and Compline each evening, for which there was a consistent group who attended.

Occasional Offices

During 2021 the clergy and lay ministers officiated at 19 baptisms, 14 weddings, and 40 funerals. Compared to 2020: 7 baptisms, 2 weddings, 33 funerals; and 2019: 31 baptisms, 12 weddings, 23 funerals.

Pastoral Care

Much of this work goes unnoticed, and rightly so, but should not be unaccounted for. This should not be something that just the clergy do, but something that we all share in. The pastoral telephone tree that we set up at the beginning of 2020 was a really important connection for those who were isolated, but we shouldn't stop keeping in touch with one another. If you've stopped calling your five can I ask you to try again? See how they are getting on, and if they have not yet returned to church perhaps you could ask whether they would now feel comfortable returning to church on a regular basis. If the response is no, perhaps you could ask how we might be able to help them. During 2021 we have returned to taking services in our local residential and nursing homes. On a monthly basis we visit Leeson Court, Ridgway House, The Lakes and Duncote Hall, and from Easter 2022 we will begin visiting Brook House.

Buildings

Behind the scenes I and all PCCs have needed the support of the Diocesan Registrar in order to rectify and investigate some administration anomalies. Many of you will be aware that two sections of churchyard wall collapsed in Greens Norton. Whilst on the surface it may appear that nothing much has happened, a significant amount of my time and that of Standing Committee

members has been spent to ascertain where the ownership and responsibility to repair lies. The implications of which are significant.

All churches have now had their Quinquennial Inspections and are progressing with the actions in priority of order. Easton Neston and Bradden have nearly completed all their tasks. Towcester and Greens Norton are in the process of working through their reports to prioritise and to obtain quotes for works required.

As you will read in your Churchwardens' report, during 2021 we applied for a grant from Rural Community Energy Fund (RCEF). This application and timing was in response to the General Synod setting new targets for all parts of the church to work towards becoming carbon 'net zero' by 2030. The first report from the consultants has been received early April 2022 and will be shared with PCCs and disseminated down to parishes during the year.

Finances

2021 started with significant deficit budgets in 3 out of 4 parishes - the ongoing financial impact of COVID loomed large. Thanks to some significant fundraising efforts, some received charitable giving and unexpected donations, we end the year better than we had predicted - thank you to everyone for your support.

2022 is also not going to be easy, due this time to our direct increased energy costs, and the impact of the energy and food crisis for so many across our communities.

Whilst we saw some amazing fundraising figures last year we can't expect similar amounts this year. In 2021 there were limited places for people to go and therefore we were fortunate that we tapped into this opportunity and people chose to join us. They also helped us to raise the profile of the church. This year there are far more events taking place and there are lots of other events people can do too.

The need for a constant stewardship drive is ever present, not forgetting the time and talents people already give to the running of our churches. I feel we all need to be more awakened to the yearly shortfalls that now regularly need to be bridged. We also need to be much more strategic about how we make best use of the assets we have, or not, as the business case may lead. We likewise need to educate people better about how our finances work and how we are funded.

Looking forward

As we journey into 2022, our parishes face significant challenges. We know that we are struggling across the churches for volunteers, struggling to fill legally required roles on PCCs, and in some cases are struggling to encourage congregations to return regularly to worship. Whilst we have made some steps in people moving over to bank transfer regular giving, we still face financial shortfalls. The increase in fuel costs will also have an impact on both our income (what people can afford to give) and our expenditure (rising costs impacting us).

In spite of the continuing challenges that face us, I continue to be heartened by:

- the encouraging signs of people wanting to explore what it means to be a Christian

- the continuing developments of our work with schools and families
- the improvements in communication
- the raising of the churches profile within our communities by undertaking new and responsive initiatives
- the across-benefice working within committees and PCCs
- the commitment from the ministry team to explore and discern where and to what God is calling us

Finally, I would like to say thank you to the Ministry Team, Benefice Office staff, Churchwardens and PCC members for the care and support they continue to show me. I am excited about the future and believe that God does indeed have a plan for the churches and communities of the Tove Benefice.

Treasurer's Report for the APCM 2022

1. Having started the 2021 financial year with a budget deficit of £12,000, it is with relief and gratitude to those that have supported the Church throughout the year that I am able to present final accounts showing a General Fund (Unrestricted) surplus of £1827.50.

2. This year end result has been possible without failing to achieve the PCC's priorities. The Parish Share of £63,265 was paid in full and on time; the amount held in reserve was maintained and in line with the PCC approved Policy; and all commitments paid on time.

3. The 2021 accounts are attached. A few changes have been made in the presentation of the details, hopefully making them easier to follow with notes used to provide additional explanation to key features of the accounts.

4. Although the accounts reveal a positive outcome, such a position would not have been possible without:

- The financial support from the Richard Hicks charity, donating £29161 towards the Parish Share;
- Combined Charities contributing £2900 towards the running costs of the Church;
- Highly successful fund-raising activities, which surpassed all expectations; and
- The generosity of people from the Church and local communities.

5. It is not possible to comment on the financial year without making a reference to the impact COVID has had on the activities of the Church and, therefore, the ability to raise funds. The last two years have been difficult and financially challenging.

6. And when we thought the financial strain might just be coming to an end, we find ourselves confronted by another significant financial challenge. The timing of the Church's gas contract ending could not have been worse. The previous deal terminated on 27th March, 2022, leaving us with the best quotation for continuance of supply being almost 700% higher than the previous one.

7. Two technical points I should bring to your attention are that for the first time in many years, the accounts have been prepared on a receipts and payments basis (not accruals) and the values of assets in the balance sheet have been amended to reflect the benefit they brought at the time the gift (legacy) was made. These changes have been made for two reasons:

- To make them simpler to follow;
- and make sure we follow all accounting rules and Charities Act 2011 requirements.

8. The accounts have been reviewed in detail by the PCC's Finance Committee and, as you can see, have been subject to a review by the Independent Examiner, who found no points to raise.

PAROCHIAL CHURCH COUNCIL OF ST LAWRENCE TOWCESTER
Financial Statements for the Year Ended 31 December 2021

<u>Receipts and Payments Accounts</u>					
	Note	Unrestricted £	Restricted £	Designated £	TOTAL £
RECEIPTS					
Voluntary Receipts					
Planned Giving		32453.00			
Collections at Services		452.70			
All other giving/voluntary receipts	6	42307.79	5298.07		
Gift Aid Recovered		10428.50			
		85641.99			
Activities for Generating Funds	7	6995.52			
Investment Income	8	0.20		9123.12	
Church Activities	9	4139.00			
Total Receipts		96776.71	5298.07	9123.12	111197.90
PAYMENTS					
Church Activities					
Diocesan Parish Contribution		(63264.96)			
Clergy and staffing costs		(1148.25)			
Church running expenses	10	(30154.27)	(3377.85)		
Church Centre Running Costs	11			(4490.61)	
Mission giving and donations		(221.00)			
		(160.73)			
Cost of Fundraising					
Total Payments		(94949.21)	(3377.85)	(4490.61)	(102817.67)
Change on year Surplus/(Deficit)		1827.50	1920.22	4632.51	8380.23
Adjust for 2020 Accruals		7144.04			7144.04
Total movement in receipts and payments					15524.27
Cash at bank and in hand at 1 January	4	17363.94	11868.29	4394.35	33626.58
Cash at bank and in hand 31 December	4	26335.48	13788.51	9026.85	49150.84

Statement of Assets and Liabilities at 31 December 2021

	Note	Unrestricted £	Restricted £	Designated £	TOTAL £
Cash Funds					
Bank Current Accounts		25970.46	13788.51	8287.25	48046.22
Deposit Funds (CCLA/COIF)		365.02		385.98	751.00
Cash				334.36	334.36
Other				19.26	19.26
Total Cash Funds	5	26335.48	13788.51	9026.85	49150.84
Investment Assets					
Shares in Tradecraft	6	532.50			532.50
42 St Lawrence Road South	8			23000.00	23000.00
Total Investment Assets		532.50		23000.00	23532.50
Assets retained for Church Use					
The Chantry	11			60000.00	60000.00
Total Assets for Church Use					

Notes

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis. Previous years' financial statements have been prepared under an accruals accounting method.
2. It is the first year that a full integration of the financial statements of the Chantry Committee and the Ringers Bell Maintenance Fund has been done. Going forward, accounting for all funds will be done on a receipts and payments basis.
3. For reasons described in Notes 1. and 2. above, a meaningful comparison with earlier years cannot be drawn, hence figures for 2020 have not been included in the financial statements.

Notes

4. The movement in Restricted and Designated funds during the year were:

	Balance b/f £	Receipts £	Payments £	Balance c/f £
Restricted				
Christmas Lunch - Isolation	675.38	1000.00		1675.38
Towcester "Little Sprouts"	911.98		(199.05)	712.93
Altar Cloth	924.47	126.00	(1050.00)	0.47
Fabric Fund	8279.66	312.00	(960.00)	7631.66
Ringers Bell Maintenance	1076.80	2691.27		3768.07
Total Restricted	11868.29	4129.27	(2209.05)	13788.51
Designated				
St Lawrence	2375.16			2375.16
Chantry Committee	2019.30	12905.01	(8272.62)	6651.69
Total Designated	4394.46	12905.01	(8272.62)	9026.85

5. Details of Cash Funds are:

	31/12/2021 £	01/01/2021 £	Movement £
Lloyds Bank	38916.06	30715.77	8200.29
HSBC - Ringers Bell Maintenance	3768.07	1076.80	2691.27
HSBC - Chantry Committee	5912.09	1613.66	4298.43
Cash	334.37	14.36	320.01
CCLA (St Lawrence)	365.02	364.82	0.20
COIF (Chantry Committee)	385.98	385.86	0.12
Credit Balance - Opus (Gas)	49681.59	34171.27	15510.32
	19.26	5.31	13.95
	49700.85	34176.58	15524.27
Balance held for Wildlife Trust	(550.00)	(550.00)	0.00
Total cash at bank and in hand	49150.85	33626.58	15524.27

6. All other giving and voluntary receipts:

	Unrestricted £	Restricted £
Hicks Charity	29161.00	
Combined Charities	2900.00	
Donations	10246.79	5298.07
Total	42307.79	5298.07

7. Activities for Generating Income:		
Open gardens and Fete	2555.47	
Grand Draw	1206.00	
Concerts	462.49	
Sale of Prints and other items	527.00	
Magazine and copying	406.00	
Events	1578.35	
Other	260.21	
Total	6995.52	
8. Investment Income:		
Rental income from property	10635.00	
less costs	(1512.00)	
plus returns on deposits	0.32	(20p Unrestricted; 12p Designated)
Total	9123.32	
9. Church Activities		
Wedding Fees	2607.00	
Funeral Fees	1532.00	
Total	4139.00	
10. Church Running Expenses		
Utilities and Insurance	6586.26	
Cleaning and Maintenance	4088.74	
Cost of Upkeep	203.62	
Organist and Choir	300	
Licences	487.56	
Miscellaneous	375.48	
Office costs	24384.61	
	36426.27	
less other Parish contributions	(6272.00)	
Total	30154.27	

11. This represents the net cost, after room hire receipts are deducted, of the Chantry. The Chantry was bequeathed in a Will dated December 1982. The Will left a house, the Chantry and a sum of money. In 1985 proposals were agreed to convert the house into a centre for the Church to accommodate the office and a community meeting place. The funds were used to purchase a house, initially for a Curate; the house is now used as an investment property with the surplus of rentals accounted for as Designated Funds: "only for the purpose decided by the PCC". Both assets are shown in the balance sheet at the best estimate value at the time the gift (bequest) was made. Both fixed assets are retained for Church use.



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

**The Parochial Church Council of the Ecclesiastical Parish of
St Lawrence, Towcester**

On accounts for the year
ended

31st December 2021

Charity no
(if any)

1130077

Set out on pages

**Respective
responsibilities of
trustees and examiner**

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

It is my responsibility to:

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

**Basis of independent
examiner's statement**

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

**Independent
examiner's statement**

In connection with my examination, no matter has come to my attention ~~(other than that disclosed below *)~~

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

24/1/22

Name:

Brian W J Manning

**Relevant professional
qualification(s) or body**

**Inst. of Bankers (AIB)
Retired Bank Director**

Address:

32 Benham Rd, Greens Norton, Towcester, Northants, NN12 8DB



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

The Parochial Church Council of the Ecclesiastical Parish of
St Lawrence, Towcester

On accounts for the year
ended

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Signed:

Date:

24/1/22

Name:

Brian W J Manning

Relevant professional
qualification(s) or body

Inst. of Bankers (AIB)
Retired Bank Director

Address:

32 Benham Rd, Greens Norton, Towcester, Northants, NN12 8DB

Accounts



St Lawrence Towcester

Reports of
Church Groups, Activities
and Ministers

for the

Annual Parochial Church Meeting

Sunday 30th May 2021

11.30 am

Due to the current pandemic the following committees and activities have not taken place since 2020

- **Social and Outreach Committee**
- **Worship Committee Report**
- **Benefice Committee**
- **Friday Coffee Morning**

Churchwardens Report

Pastoral and Services

During this unprecedented year of continuous change, often at a moment's notice, the community that is the body of St. Lawrence, has remained strong, supportive and with an incredible spirit of 'can do'.

With the Church closed for much of the year, one of the most positive outcomes has been the communication telephone 'tree' and the friendships and conversations shared with those we might not have otherwise known so well. On a weekly basis, phone calls have generated a feeling of strength and spiritual continuity, albeit from our own homes.

The other comfort has been the opportunity for Private Prayer each week since early Summer. The quiet reflection and peace of the Church has offered solace to many, some very regularly, and has been well received and a privilege for those of us who have been able to help.

June saw the welcome arrival of the Revd Angela Hammett and her husband Chris to the benefice, living at the Rectory in Greens Norton.

When we have been able to open the Church for socially distanced Services, and with the help of the Parish Office and members of the PCC and their families, the Church was open and complying with all regulations. Those who have attended have been patient and understanding as we got to grips with the one-way system and seating arrangements.

Claire Reetz, our Children and Families Worker since January 2018 and has been able to contribute significantly to the Family Service which had an excellent attendance in excess of 40 people and children on each occasion. Her enthusiasm and attention to detail made for an interactive and enjoyable Service for everyone and her Christmas activity bags were particularly well received.

Michael Tinsley's contribution as our Organist gave a touch of normality to our Services. The Christmas Lessons and Carol Service conducted on Zoom, with representatives from each Parish, had an excellent 'attendance' of 380 views. Our Crib Service had 202 views.

The Christmas Day Eucharist was well attended and the Rector led Carols in the Churchyard after the Service.

The Treasurer and Gift Aid Officer have been mindful of the lack of fundraising events which had been planned and those implications for the Parish Share and other financial shortfalls and their guidance and continued diligence is appreciated by all of us. Nevertheless, the generosity of the Community has not gone unnoticed and hopefully we can improve our income considerably as this year progresses.

Church and Churchyard

Regular maintenance checks have been made on both the inside and outside of the Church. Preparatory work has been done in advance of the Quinquennial Inspection in June 2021 and particular mention must be given to Kate Saul who retires this year as Chair of the Fabric Committee. Her tireless work has kept a keen eye on particular building issues which have been resolved before they became a major problem.

The Town Council continue to maintain the Churchyard (together with volunteers who help look after the Remembrance Garden). Work on the Mill Stream wall continues and regular conversations take place with the Town Clerk and we are in discussion with the DAC over permissions that are required for each piece of work.

The Bell Ringers have been able to ring on certain occasions prior to Sunday Services and their presence as always been supportive and in keeping with all the government guidelines and restrictions.

Reflection

A steep learning curve of understanding of what we can and cannot achieve has been a new experience but nonetheless, very rewarding. None of this could have been achieved without the Rector's remarkable energy and ability to adapt and drive the changes to enable St. Lawrence to continue offering its special brand of spiritual comfort and care.

The Clergy and Ministry Team also deserve praise for their significant impact on our ability to be the Church in this difficult and different year, much of which has been unseen or recorded.

Elizabeth Manning

Chantry Committee

For every one of us the last year has been very strange, and the same is true for 42 St Lawrence Road South and The Chantry House – so much but so little has happened!

Financially, our heads are still above water despite the usual bills coming in and some items of maintenance and repair that have been required.

42 St Lawrence Road South has new tenants; unfortunately our last couple had to return home during the Covid crisis to help with family. There was a minimal delay before our managing estate agents found us new tenants and they have settled well. There were some inspections that were required at the change of tenancy and a repair was required to the house roof but no other major issues occurred.

The Chantry House has just undergone a quinquennial style inspection from which a maintenance and repair schedule can be prepared. The upstairs kitchen has been refreshed: cupboards moved and new worktops fitted. There is now room for a small countertop fridge to be installed once we are able to get one.

Of course, despite the outgoings continuing in the Chantry, unfortunately we have had no income as our bookings all had to stop – our bank account has therefore not shown much increase in our funds this year. Use of the building has continued as the Benefice Office (although operating behind closed doors) has been working through the lockdowns.

Following lengthy discussions at Chantry, Standing and PCC committees the control and governance of the Chantry House has been clarified and organised in accordance with the current legal responsibilities of Trustees (of the PCC) under the Charity Act legislation. A constitution, by which the Chantry will be managed, was prepared, discussed and formally accepted by all committees involved. The Chantry accounts will continue to be consolidated as usual with the PCC accounts prior to presenting them to both the Charity Commission and the Church of England. The Chantry will work on an annual budget that is set following thought and discussion between all parties and finally approved by the PCC.

As the year progresses we all hope that restrictions will begin to lift and our building can once again become a hub of life within the heart of our town and church. Don't forget that before the rooms can be opened for public hire and use, the garden (which is sheltered and beautiful) should be available for hire.

Isobel Gilbert - Chair Chantry Committee

Fabric Committee

The Fabric Committee has been unable to meet during the past year due to the lockdowns resulting from the Covid 19 Pandemic. However, the following items have been completed.

1. The 2016 Quinquennial Stonework Repairs to the Church

The QQ Repairs were carried out by Steve Todd during the 1st lockdown last April and our architect Russell Christison, who signed off the work, was pleased with Steve's work. The stonemason's and architects' fees have been paid and we have recovered the VAT from the Listed Places of Worship Scheme. Our treasurer, Peter Morris, estimates there will be a balance of about £8,000 in the restricted Fabric Fund, which will go towards the forthcoming QQ Inspection, due to be held in June 2021, and any further work which may be required. Our grateful thanks to Peter for managing the Fabric Fund and for recovering the VAT.

2. The Repairs to the Church Bells

Brett Masters, the Steeple Keeper, reported that the main repair works to the church bells was completed on 27th November last year by John Taylor and Co., with a few minor things still to do. The work was also supported by local volunteers who contributed over 500 hours to the scheme, thereby saving significant expenditure. (Please see the enclosed report from Brett which was presented at the Bell Ringers AGM in January 2021)

As yet, the Bell Ringers have not managed to ring the bells altogether as the ring of 12, but they did manage to ring 6 of them on Christmas Day and everyone noticed the difference. They are looking forward to ringing all the bells later this year.

3. The E-Bound Roof Alarm

The annual service of the roof alarm by E-Bound is scheduled for the 9th April 2021. There were minor problems at first, with frequent activation of the alarm, but this has now been resolved.

3. Ongoing Repairs and Maintenance to be carried out

a) The leaks in the church roof and the repair to the 'door stay' on the left-hand side of the West Door are ongoing and will be included in the next QQ Survey.

During the winter months with heavy rainfall, water gushed out of the downpipes and on to the roof above the South Aisle. Russell, our architect, thought that this could potentially be directed underneath the splash lap of the lead roll giving rise to the leaks in the roof. A simple solution to this the problem would be to continue the drainpipe across the roof and into the parapet gutter.

b) In December, Steve Todd cleared the gutters and downpipes of debris, and he has agreed to do this on an annual basis.

c) A Maintenance Schedule for the church has been drawn up and accepted by the PCC.

4. The Churchyard, which is the responsibility of the Town Council

a) Repairs to the millstream wall. This matter is ongoing, due to revised documentation being required by the Diocesan Advisory Committee.

b) With regard to the tree which is rubbing against the north aisle corner of the church, near the choir vestry, we are awaiting a report from an arboriculturist, so that a tree surgeon can deal with the problem. I should like to thank Reverend Paula and the Tove Benefice Office for all their help and support during the past year, which has been a challenging time for all of us.

Kate Saul - Fabric Committee

St Lawrence Society of Ringers



Steeple Keeper's Report 2020

Issued January 24th during the 2021 AGM

Maintenance has been carried out on a proactive and reactive basis throughout the year.

The Tower is generally in very good condition, with only a leak in the roof to report. All facilities have been available throughout the year - when required.

Details of tasks undertaken are within the attached table, these are divided into quarters for both the Bells and Tower.

The Bell Project finally started in November. Clappers for 8 & 12 and sliders sent to John Taylor & Co on Monday 9th. Preparation for the works started over the weekend of 14th when the back 7 wheels were removed, slider runner boards removed, trap doors opened, and a big clear-out began. Main works started on 16th November; wheels were replaced to the back 7 bells, new slider runner boards installed, and sliders refitted. New bearings fitted to 10 & 11 when the 11th proved a little bit too big for its pit... Sliders for 1-4 were lifted and the re-roping of 4 & 5. Works with JT&Co signed off on Nov 24th with a few DIY tasks remaining. New Ceiling bosses have been installed in the clock floor to reduce rope wear and the rope guide boards reworked to suit.

The clock chiming system has continued to be problematic with Cumbria Clock Company not responding to calls for support. A new control system was tested in December with great success, the 'system' is in its infancy and work is ongoing to be finalise this so it can be used to replace the current system. There is an opportunity to revive the chiming drum using this system.

As always, works in the tower is seldom a single person task and support is always gratefully received – this year more than most. Thank you to Jonathan King, John Stanworth, John White, Chris Bullied for their support throughout the year and with the bell project. Also, a thank you to Andrew, Barbara, Joanne, Richard and Rev. Paula for their support with the bell project

Thank You!

Brett Masters
Steeple Keeper 2020

Servers Report

There is nothing to report as we have not had Acolytes duties since March 20. I have only ordered two transfers for Paschal Candles.

Chris Williams

Report from Music

This year the Covid pandemic has had a devastating effect to the music in the Church, both to the choir and for the congregation.

Choir practices in person have had to move to virtual meetings, this limits collective singing due to the latency issues. At Christmas there was limited practice allowed and a recording was made of "Once in Royal" to open the Virtual Carol service. With a live performance there may be more nerves, but any mistakes made are just passed over, however with a recording the mistakes stay and somehow are more noticeable. The choir rose to the challenge of not only having to be recorded but also having a camera pointed at them while they were singing.

At the beginning of the first lockdown, I decided that I would try to record every track of the album that made me fall in love with the organ. I uploaded these to YouTube and the links were included in the new letters that Paula sent out. I was very touched that people did enjoy these.

A few virtual services were created during the last year, some hymns or solo organ music was recorded for these special services.

Michael Tinsley

St Lawrence Society of Ringers

From April 2020 till August 2020 there was no ringing at St Lawrence due to lockdown. Restrictions eased in August 2020 and there was ringing before services for 15 minutes on 6 out of the 12 bells. As we entered the second wave ringing was stopped again.

September saw the bell project happen. Due to local labour of Brett Masters, John Stanworth, Jonathan King and John White we only required a professional bellhanger for 2 days. The wheels on the back 7 bells were replaced and sold for funds, and there was other general maintenance carried out in order to ease the 'go' of some of the back bells. Ringing was allowed on Christmas day and again 6 out of the 12 bells were rung. In 2021 we have not seen any lifting of restrictions. However, the tenor bell has been tolled for both the funeral of Captain Sir Tom Moore, and for the funeral of Margaret Lawson (Grandma of the society). We are hopeful that ringing will resume after the final social distancing measures are lifted in June.

Celia Wood - Secretary

Deanery Synod Report

Synod has met only once since last year and that was in November when a traffic light system was put forward for services moving forward. What we cannot do, what we might be able to do and what we can do. A new representative needs to be appointed as I have stepped down from this committee too.

Rona Cambray

Churches Together in Towcester (CTT)

We started 2020 with our programme of meetings for the year planned as were the usual events such as The Good Friday Service, Ascension Day and Pentecost.

Unfortunately, this did not all go as planned as we were soon in lockdown.

However, Rev Lulu, who was chair at that time, ensured that Churches Together activities did not come to an end. In the first instance we quickly up scaled our computer skills so that we were able to continue meeting via Zoom.

Whilst virtual services were held for Easter Ascension Day, Pentecost and other occasions which occur in the cycle of church life the focus for many changed to ensure the practical needs of the community were being met during the pandemic.

We have received regular updates from The Food bank and the Wellbeing Cafe These are much valued resources in our community It says so much about the inspirational and innovative leadership of these 2 resources that they have managed to continue serving the community so well during these challenging times.

We were sorry to lose Rev Paul Knight who retired and left the area and who had done such inspirational work in the community. His place on the CTT committee was taken by Melanie Whitlock Paul had in fact written the Lent courses for 2020 which was a cross denominational resource.

Despite the pandemic the "Its Your Move" booklets were distributed as usual to the primary schools in Towcester and Greens Norton

Our AGM was held virtually in September and Melanie stepped up to the role of Chair. She quickly became proactive in organising a virtual Carol Service as we were unable to organise "Carols in the Square.

It was not possible to hold a service this year for World Day of Prayer. However, information was circulated as to how a service could be accessed on line and we look forward to hopefully returning to a traditional service in 2022.

The Welcome Cakes initiative was not able to continue due to Covid restrictions. However, people were continuing to move into the new houses. The Welcome card was quickly updated and reprinted giving up to date details of the churches and the clergy.

Expenditure this year has been on the "Its Your Move" booklets. The Virtual Carol Service and the new Welcome cards

Our meetings have also been an opportunity to offer thanks to all the clergy who have guided us so well through unprecedented times. At the present time we are on a challenging road and much of the future is still unknown but the CTT remain positive and are looking ahead to exploring new ways for the Churches to work together in the Post Pandemic era.

Carol Lucas - Secretary

Marriage Preparation

See Child and Families worker report.

Mothers' Union

During this past year members have kept in touch with each via email, cards, telephone calls etc. We managed to hold one in-person meeting in St Bartholomew's church in September for the annual Wave of Prayer Service. In 2021 we have adapted yet again and have held two Zoom meetings. MU nationally has been very supportive sending news and inspirational messages "on line". Our members have continued to generously donate to MU projects both at home and abroad. This year we have 14 enrolled members. We are hoping that it will not be too long before we can get together in person to share fellowship and stories of how we all got through this strange year.

Carol Johnson

St Lawrence Flower Arrangers

There was a virtual flower festival in 2020 which seemed to be appreciated by the community.

Regrettably we do not plan to hold one this year as we cannot be sure social distancing will be removed by August. Hopefully we can make more of Harvest in terms of Church decoration.

Rona Cambray

Reader's Report

It goes without saying that this has been a very strange year. When we went on holiday on the 1st of March last year we had no idea what would happen whilst we were away and believed that Zoom was an iced lolly. When we returned on 4th April it was to a very different place to the one that we left and a new Zoom was to take a leading role in our lives from then even until now.

As a Reader I have used Zoom to attend and lead Morning Prayer, attend and sometimes lead Sunday worship and lead weekly Bible Study.

In the absence of in-church services I have contributed to the reflections used on Sundays.

I have continued to play a part on the Ministry team and attend meetings twice a month, again mostly on Zoom.

Services at Ridgway have ceased but I have maintained contact by phone, but am anxious, as are John Smith and Chris Williams, to resume as soon as possible.

Believing that fellowship is an important part of our life together, I have been involved in the venture of Men-not-at-The Bull when we meet to discuss something of interest about once a month.

I look forward to our churches being open again without having to book and to the changes in the way that we exercise our ministry as a Benefice which may be deemed desirable.

John Booth

Licensed Lay Minister

The past year has been very different to my usual year as Licensed Lay Minister. During this time I have stayed in contact with a good number of people I would normally visit as well as others I know. I have been reading, and watching/listening to many discussions on media sites – listening and learning which has been so useful during this time.

We don't know how our ministry will look when we are able to return. I am prepared to go along with new regulations if it means I can minister to the elderly in our community. I am excited about the prospect of a new way if this is what it will mean and I will endeavour to support our clergy as they ask.

Mary Blanchard

Report from Claire Reetz, Children and Families worker with Marriage Preparation report

Work in the Benefice	Tots own and little sprouts	Pre-school groups in the Benefice were closed in March of last year due to the start of lockdown. Claire then began to add all existing contacts to the database created by Revd Paula. Following this families were contacted weekly via a mailing with bible stories, craft ideas and prayers. Tots Own restarted in the Autumn for a short time in September and again in December. Claire has provided walking groups for adults in Towcester for parents across the Benefice and has met up with individuals to provide support throughout the year. Pre-school groups are due to reopen in April 2021.
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	Family Service	Family service in Towcester has been severely disrupted this year. The service resumed in the Autumn but for a short period before the November lockdown. Attendance was low during this period. Family service will resume in St Lawrence in June.
	Family Praise	Family praise in Greens Norton has been severely disrupted this year. The service resumed in the Autumn but for a short period before the November lockdown. Attendance was low during this period. Family service will resume in St Bartholomew's in May.
	Family Worship	Claire has worked alongside a group of worship leaders to plan a family zoom service which will take place monthly.
	Messy Church	No messy church sessions have taken place this year due to restrictions.
	Other church events	Claire worked as part of the planning team for the Greens Norton Scarecrow festival last autumn. She organised a team of volunteers to create a Christmas trail event in Towcester which welcomed around 200 families from across the Benefice. Claire is now working with volunteers to create Easter trails at St. Bartholomew's, St. Lawrence, St. Mary's and St. Michael's churches. Claire has worked as part of a team of churches together leaders to plan and lead a wellbeing after school group with 15 children aged between 9 and 14.
	Marriage preparation course	6 couples attended the Marriage preparation course held in the Chantry house in February 2020. Due to restrictions, the next course will be held on zoom.
	Lent group	Claire offered a Lent course which ran for 3 weeks, with a group of adults in Greens Norton. Unfortunately, this group had to stop due to the lockdown.
	It's your move	Claire led 'it's your move' sessions with Melanie Whitlock and Revd Paula via zoom to talk to children about moving to secondary school in Greens Norton, Towcester CE and Nicholas Hawksmoor Primary Schools.
	Children and families committee meetings	The children and families committee meet quarterly to discuss work in the benefice, training and finances. This group is made up of a representative from each parish, as well as representative from the diocese. Minutes of the meetings can be available on request and Claire shares a short report for committee members to share with PCC's.
Work in School	Greens Norton Primary	Claire continues to support the school as a school governor and has provided weekly Collective Worship for the past academic year. Claire is looking forward to going back into school to support for an afternoon each week in the summer term.
	Towcester Primary	Claire continues to support the school by providing weekly collective worship for the past academic year. She will be running an after-school club via zoom for year 4 children beginning after Easter.
Diocese work	Children and families worker meetings	As a diocese, children and families workers/ministers are encouraged to meet every other month to share ideas and good practice as well as to discuss upcoming training opportunities.
Deanery work	Deanery synod meetings	Claire attends Deanery Synod meetings and Greater Chapter meetings.

Training		Claire continues to study for her three-year diploma in Pioneering, mission and leadership. The course is now all on zoom and Claire is due to complete her second year in July this year.
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Report from Revd Angela Hammett, Curate

I am grateful for the opportunity to serve my title here in the Tove benefice. This means that I will spend between three and five years here completing my initial training as a clergyperson under the supervision of Revd Paula. I began work here on Sunday 28th of June 2020.

Like Ven David and Revd Lulu, I am serving on a house for duty basis. The house that the diocese has made available to us so that we can live and serve in the benefice is the Rectory on Towcester Road in Greens Norton. It is a lovely house and we are happy to live here. We were fortunate to be able to move in as soon as the first lockdown lifted and we arrived here on June 10th.

In exchange, I have committed to work Sundays and three other days a week. One of these is meant to be devoted to my curacy studies. In practice I consistently spend more time than this in parish work. I have also taken a Biblical Hebrew class and have also been spending other days in the week continuing to study Luke's gospel – specifically Luke 7.36-50. Curacy training days and weekends have gone ahead, but on Zoom.

Covid, and the measures needed to combat its spread, have had a significant impact on my first year of curacy. My ordination as a deacon was delayed until September 26th and, even then, the ordination took place behind masks in a nearly empty cathedral. In the meantime, I served as an assistant curate because Bishop Donald declared that I shared in his cure of souls. (The word curate comes from cure of souls.) It is hoped that I, and others in my cohort, will be ordained priest in another quiet ceremony at the cathedral on June 27th 2021.

Inevitably the usual opportunities to spend time with people have been limited by the requirements to stay at home and to social distance. My first physical meetings with people were at individual private prayer. Contact with children and families has been focussed on the Christmas and Easter trails. Chances to be hospitable as we would like still lie in the future.

I am very grateful for Zoom which has made it possible to start to get to know a number of you over the internet. The daily 9am Zoom morning prayer is an anchor. Zoom has also made possible collaborative working, through deanery chapters, ministry team meetings, PCCs, standing committees, and worship planning groups. The fellowship of Time4tea (which Jane Small, Mary Blanchard and I set up together) is a pleasure every Wednesday afternoon as it attracts approximately a dozen people to chat for three quarters of an hour before closing with prayer.

I have had ample opportunities to contribute to the reshaping of worship for our changing circumstances. This has included zoom worship, as well as socially distanced matins, Sunday Eucharists, family worship, and festive services. I have also learnt to write Sunday reflections – a subtly different discipline from the usual sermon writing.

I consider myself privileged to be able to work and learn alongside such a varied, gifted ministry team as we serve God in the communities of this benefice. Thank you.

Report from Revd Lulu Pelly, Assistant Priest

As for everyone, the last year has been challenging as I have sought new ways to minister. The March to June was a period of learning about online worship through Zoom (an ongoing experience) and listening to how God is calling us to be his people, also on going. My roles include being Assistant Priest in the Benefice, for the Diocese Bishop's Self-Supporting Officer for the Northampton Archdeaconry and for the County, Chaplain to St. John Ambulance Northamptonshire and Trustee of the Towcester foodbank. From March 2020, I felt God was calling all of us to be practising our faith outside of our church buildings in new ways.

Churches Together in Towcester founded the Towcester foodbank in 2012. Until June 2020, Revd Paul Knight, Baptist minister was Chair of the Trustees. Paul retired in July 2020 and for the next six months I took the chair. Working with the team at the foodbank has taken up about 50 per cent of my ministry time. The foodbank has, like the Church, needed to adapt to an ever-changing scene with restrictions and guidelines. One effect of the First Lockdown was that 80 % of volunteers were shielding. Fortunately, many stepped forward to take their place but due governance and taking up two references for each person has taken a lot of administrative time. The foodbank is ably run by an Operational Team and Helen Garton. Co-Ordinator and Trainer of volunteers and David Andrews, Store Manager have been key to the foodbank service with the other trustees and supervisors contributing hugely of time and effort. The community continues to give generously stock and money to the work of the foodbank and for which we are very grateful.

From January to March I completed a 500-mile pilgrimage (averaging 6-7 miles a day) in memory of my eldest brother who died from Covid 19 in April 2020. This has been hugely rewarding in many ways and I look forward to sharing walking and talking with others in the Benefice. I am very grateful for the generous donors who supported me by raising in excess of £5000 for the work of the foodbank.

Pastoral, hospital and residential home visiting and home communion, face to face meetings have all been severely restricted, but we hope these restrictions will ease shortly. I continue to value being part of the Benefice Ministry Team; staff meetings, worshipping and working together to serve our community is a blessing. I am grateful to Paula our Rector on her initiative to communicate fully and widely through the weekly Bulletin which provides so much prayerful resource both locally and from the Diocese and the wider Church.

Report from Revd Paula Challen, Rector

This is the second APCM report as Rector. 2020 was certainly not the year any of us expected it would be. I delivered my 2019 report at Greens Norton and Towcester last year on the weekend before we headed into the first lockdown. There was a hope in the air, that come the end of the summer we would be returning to 'normal', and yet having just marked the first anniversary we are still not back to 'normal' and suspect the effects will last for many months to come.

The Greens Norton and Towcester APCMs were also the day I announced we would be getting a curate and it has been a delight to welcome Angela and Chris into the benefice and to ministry team. Angela is here as a House for Duty Curate. What that means is her benefice time is 3 days plus Sundays. Her current working pattern is Sunday to Wednesday – therefore please be mindful of this when calling or emailing if you don't get an immediate response.

Whilst mentioning working pattern, I would also point out that Lulu is also House for Duty and her commitment to the benefice should be 2 days plus Sundays. Throughout the lockdown she worked full time and I am extremely grateful for her support in 2020. Lulu's working pattern is slightly more fluid, but please be mindful when contacting her too.

In my 2019 report I spoke about **communication** and said “how we do communication is essential, not only within our churches but also in our wider communities. Good communication isn’t necessarily about doing more, it is about making sure what we are doing is being read alongside thinking carefully about how and where we communicate.” Little did we know how much we would develop and need to change. Everything stepped up a gear as we realised we needed to keep in touch: the pastoral telephone tree, weekly emails that are sent to over 300 people and monthly postal letter to 50 people. We used zoom for Bible study, church social groups, PCC and general meetings, marriage preparation, governor meetings, funeral, and wedding meetings.

The ways we **worship** across the benefice have had to adapt to lockdown and then various release stages of guidance since. As a clergy team we tried to meet a broad spectrum of needs and abilities to connect with us. Providing weekly reflection on the Word every single week for the past year (via email) has been a significant achievement. This has enabled people at home, joining in zoom services and, when we could, those gathering in church to hear the same message. We knew early on that zoom may not be everyone’s preferred method of worship that is why we offered alternative suggestions and resources. Thank you to everyone who has supported the whole ministry team in the new and different ways we each have experienced being church.

I reflected last year on how Lulu and my priestly ministry ‘touches lives’ across our communities and in 2020 not only our communities, but across the world. Our communities are diverse and growing, it continues to be a privilege to serve them and remind us of the quote attributed to William Temple “The Church is the only society that exists for the benefit of those who are not its members.”

Here is just a couple of messages I received this year *‘I don’t think I can say thank you enough for everything you did’* and *‘you were/are the rock that held us together over the last couple of months and I really appreciate everything you did’*.

The **financial** impact of 2020 was felt across the benefice and each PCC treasurer will share more about that in their report. The ongoing financial impact continues to be of great concern, with 3 of churches now seeing income significantly less than expenditure. Financial struggles are not a new challenge, when they were working on the bell in St Lawrence they came across some parish magazines from Canon Curtis along with some paper accounts. Even in those days Canon Curtis was telling the people of Towcester how short they were of money and that they need to look at fundraising efforts in order to make ends meet. However, we cannot just sit back expecting things will automatically get better, we need to start addressing this continued issue in 2021 – bottom line is we need to find ways in which to increase our income or we need to reduce our expenditure. As soon as we start saying “well we won’t pay our benefice share” we are saying something about the value we place on ministry. I want us to be a thriving benefice where we can continue to bless our community. As part of a wider stewardship campaign I have asked Chris Hammett to head up a benefice treasurers’ group to look at a number of specific areas, and this will be reported back to PCCs in due course.

Whilst the majority of reports at APCM focus on the past 12 months, I also think the incumbent’s report should say something about the future. I am excited by the Church of England’s Vision in the 2020s work which is subtitled ‘Christ centred and Jesus shaped. Simpler, humbler, bolder’ and I hope that during 2021, with my ministry team, Churchwardens and PCCs we can look at developing our own vision and strategy based on this central vision alongside the 5 Marks of Mission.

- To proclaim the Good News of the Kingdom
- To teach, baptise and nurture new believers
- To respond to human need by loving service
- To transform unjust structures of society, to challenge violence of every kind and pursue peace and reconciliation
- To strive to safeguard the integrity of creation, and sustain and renew the life of the earth

Finally, I would like to say thank you to the Ministry Team, Benefice Office staff, Churchwardens and PCC members for the care and support they have shown me. I continue to be excited about the future, and I know that the diocese are excited by what they can already see us doing in the Tove Benefice, and that they are keen to help, support and encourage us. I hope and pray you continue to be excited to and willing to join me on this adventure as we grow in faith ourselves and make Christ known and shared across the benefice.

Treasurer's Report

1. Introduction

The accounts for the year end 31st December, 2020 comprising the consolidated Statements of Financial Activity (SoFA) and Balance Sheets of the PCC and Chantry Committee are attached.

The accounts have been subject to an independent examination, which identified no matters of concern; and were approved at the January meeting of the PCC.

In November, 2020, Trustees of the PCC approved a Constitution and Delegation of Authority for Chantry Committee, which clearly sets out its role, responsibilities and a delegation of authority to commit to agreed spending plans.

This positive step brings the needed clarity to the relationship between the PCC and Chantry Committee and, therefore, the integrity to external financial reporting. Subject to approval at this APCM, the accounts will form the basis of reporting to the Charity Commission and the Church of England.

2. Key features of the accounts

Without doubt the major influence on the financial performance of the PCC during 2020 was, and still is, the impact of the COVID pandemic. The closure of the Church and the inability to hold the usual fund-raising activities, fewer weddings, not being able to hire rooms at the Chantry are just some of reasons why levels of receipts fell so significantly.

In April, as insufficient reserves were held to weather the financial storm, Standing Committee agreed that monthly payments of Parish share would be reduced. A revised budget was prepared with the assumption that matters would begin to improve towards the end of the year. Clearly, this was an invalid assumption. The impact on the PCC's finances were sudden, significant and long term, and the situation was looking bleak. A significant deficit was being forecast, with a substantial erosion of reserves being predicted. At the beginning of the year, reserves were already £8,000 lower than the minimum level advised by the Charity Commission.

Then, throughout the remainder of the year, the position turned so much for the better:

- An approach to the Trustees of the Richard Hicks Charity led to an additional £10,000 being given towards meeting the shortfall in Parish Share payments.
- An approach to the Combined Charities resulted in £4,500 being given to meet defined operating costs.
- An on-line giving account was created, which through the generosity of individuals, a further £4,400 (including Gift Aid) was raised.
- The new Parish Giving Scheme was successfully introduced by Bill Blyth and this has brought much needed certainty to the flow of receipts.
- There has been a number of meaningful donations from people associated with the Church.

The outcome of these actions is that after a transfer of funds from Chantry Committee, a surplus of £7493.55 was generated and reserves are now held, more or less, in line with levels recommended by the Charity Commission. Given the ongoing impact of COVID on the PCC's finances, this will prove to be important during 2021.

3. Conclusion

We started last year with little sign of the things to come. By April, with COVID, the situation had become serious and stressful. The degree of uncertainty and potential risks to the ongoing financial stability of the PCC were significant and worrying.

Then things got better and the year-end saw an outcome that could not have been foreseen earlier in the year. From my, the Treasurer's point of view, I want to thank the following people who have been instrumental in changing the position (and removing my headache):

- Reverend Paula for being so proactive and getting things done, and providing me with vital support and faith.
- Grahame Blanchard for steering Trustees of the Richard Hicks Charity towards giving support during a challenging year (in total the Charity supported the PCC with £34,000 towards Parish Share, and a further £17,428 in contributions that enabled the roof alarm to be installed and the Quinquennial repairs to be completed).
- Isobel Gilbert for her contributions and support in the review and consultation process, as well as the implementation of the new constitution for Chantry Committee.
- Bill Blyth his for wisdom, experience and support.
- Brian Manning for being the Independent Examiner and all the other help he continues to give me unseen in the background.
- All those who have shown their generosity and support to the Church through donations.

4. Recommendation

I am happy to try and answer questions on the accounts either during or after the APCM.

And I recommend that the attached accounts for 2020 are approved and that they form the basis for all external financial reporting.

Peter Morris

Towcester St Lawrence Parochial Church Council
Statement of Financial Activity 2020

	General	Restricted	Designated	Total	2019
	£	£	£	£	£
<u>Incoming Resources</u>					
Voluntary Income					
Planned Giving	35313.60			35313.60	45978.49
Tax Recovered	9725.25	1350.00		11075.25	11466.66
Hicks Charity	34000.00	17428.50		51428.50	20000.00
Combined Charity	5538.12	5000.00		10538.12	0.00
Collections & Donations	7755.21	112.00		7867.21	6167.71
Other receipts		7398.78		7398.78	
Restricted and Designated Fund receipts					18873.52
Total	92332.18	31289.28		123621.46	102486.38
Activities for Generating Income					
Magazine & copying	1306.80			1306.80	764.42
Sale of refreshments	187.79		221.86	409.65	2743.90
Flower festival and raffles	45.00			45.00	1770.53
Musical events and Film nights	111.00			111.00	700.20
Sales	90.00			90.00	90.67
Fete	0.00			0.00	552.26
Chantry House hire fees			2815.00	2815.00	8415.50
Total	1740.59		3036.86	4777.45	15037.48
Income from Church activities					
Wedding fees	278.00			278.00	2094.00
Funeral fees	1792.00			1792.00	2458.00
Total	2070.00			2070.00	4552.00
Investment Income					
Rent from 42 St Lawrence Road South			9883.90	9883.90	10675.00
Deposit Interest	4.27		0.88	5.15	
Total	4.27		9884.78	9889.05	10675.00
Other					
Restricted and Designated Fund receipts				0.00	
Other Parishes for Benefice costs	6290.40			6290.40	5660.00
Miscellaneous	50.00			50.00	
Total	6340.40			6340.40	5660.00
				0.00	
Total Receipts	102487.44	31289.28	12921.64	146698.36	138410.86

Outgoing Expenses

Parish Share					
Paid in Full	(63265.00)		(63265.00)	(61500.00)	
Total	(63265.00)		(63265.00)	(61500.00)	
Church Activities					
Utilities & Insurance costs	(6929.48)	(3424.10)	(10353.58)	(12608.63)	
Cleaning & Maintenance	(1915.96)	(2880.60)	(4796.56)	(7081.95)	
Cost of Upkeep	(64.83)		(64.83)	(996.07)	
Clergy expenses & Training	(811.54)		(811.54)	(2624.14)	
Organist & Choir fees	(238.00)		(238.00)	(1990.00)	
Licences	(472.90)		(472.90)	(679.44)	
Other	(35.73)	(750.00)	(785.73)		
Total	(10468.44)	(7054.70)	(17523.14)	(25980.23)	
Cost of Fundraising					
FWO	(50.88)		(50.88)	(184.56)	
Other costs					
Total	(50.88)		(50.88)	(184.56)	
Administration					
Salaries	(14458.44)		(14458.44)	(15053.08)	
Printing & Stationery	(6586.58)		(6586.58)	(7685.25)	
Telephone & Broadband	(1609.59)		(1609.59)	(1320.38)	
Website	(813.14)		(813.14)	(925.54)	
Other costs	(1756.14)		(1756.14)	(72.00)	
Total	(25223.89)		(25223.89)	(25056.25)	
Other costs					
Fees and Costs re 42 St Lawrence Road South		(6648.19)	(6648.19)	(1880.13)	
Donations and Subscriptions	(70.00)		(70.00)	(538.46)	
Restricted and Designated Fund payments		(36080.99)	(36080.99)	(1701.53)	
Total	(70.00)	(36080.99)	(6648.19)	(42799.18)	(4120.12)
Total Payments	(99078.21)	(36080.99)	(13702.89)	(148862.09)	(116841.16)
Increase/(Decrease) in Resources before transfers	3409.23	(4791.71)	(781.25)	(2163.73)	21569.70
Transfers between funds					
Designated to Restricted		824.47	(824.47)	0.00	
From Chantry Committee	4084.32		(4084.32)	0.00	0.00
Total	4084.32	824.47	(4908.79)	0.00	0.00
Net Increase/(Decrease) in Resources	7493.55	(3967.24)	(5690.04)	(2163.73)	21569.70
Net Current Assets brought forward from previous year	17014.43	14758.73	10084.39	41857.55	
Net Current Assets at 31st December 2020	24507.98	10791.49	4394.35	39693.82	

Note

The transfer of £824.47 from Designated to Restricted Fund relates to two donations made (WW1 Fund of £324.47 and one of £500) given specifically for contributions to the Altar cloth and wrongly allocated as Designated Fund during 2019.

Towcester St Lawrence Parochial Church Council
Balance Sheet at 31st December 2020

	General £	Restricted £	Designated £	Consolidated £	2019 £
Tangible Assets					
Chantry House			250000.00	250000.00	250000.00
42 St Lawrence Road South			160000.00	160000.00	160000.00
Investments					
Shares in Traidcraft	532.50			532.50	532.50
Total Fixed Assets	532.50	0.00	410000.00	410532.50	410532.50
Current Assets					
Cash at bank	16999.12	10791.49	3988.82	31779.43	38140.09
Cash in hand			14.36	14.36	27.60
Deposits COIF/CBF	364.82		385.86	750.68	745.53
Accrued receivables	8434.00		5.31	8439.31	7124.51
Total Current Assets	25797.94	10791.49	4394.35	40983.78	46037.73
Current Liabilities					
Accrued amounts falling due	(1289.96)			(1289.96)	(4180.18)
Net Current Assets	24507.98	10791.49	4394.35	39693.82	41857.55
Total Assets	25040.48	10791.49	414394.35	450226.32	452390.05
Receivables	£	£			
Planned Giving	4443.00				
Tax recovered	611.00				
Donations	2286.00				
Wedding fees	278.00				
Funeral fees	816.00	8434.00			
Amounts Falling Due					
Crown Gas & Power	(549.81)				
Apogee P&S	(533.18)				
Colemans P&S	(206.97)	(1289.96)			
Total		7144.04			
Restricted Funds Balances					
Christmas Lunch Fund	675.38				
"Little Sprouts" Towcester	911.98				
Altar Cloth Fund	924.47				
Fabric Fund	8279.66				
Total	10791.49				
Represented by the following Net Current Assets:				Total	
				£	
Cash at bank - PCC - Lloyds	16999.12	10791.49	2375.16	30165.77	
Cash at bank - Chantry Committee - HSBC			1613.66	1613.66	
Deposited with CCLA/COIF	364.82		385.86	750.68	
Cash in hand			14.36	14.36	
Net accruals	7144.04		5.31	7149.35	
				0	
Total	24507.98	10791.49	4394.35	39693.82	
Cash at banks					
Lloyds Bank	30715.77				
HSBC (Chantry Committee)	1613.66				
Held on behalf of Wildlife Trust	(550.00)				
Total	31779.43				

Note

Cash at Lloyds bank @ 31 December 2020 includes £550 held on behalf of Wildlife Trust bringing balance to £30165.77



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

The Parochial Church Council of the Ecclesiastical Parish of
St Lawrence, Towcester

On accounts for the year
ended

31st December 2020

Charity no
(if any)

1130077

Set out on pages

**Respective
responsibilities of
trustees and examiner**

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

It is my responsibility to:

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

**Basis of independent
examiner's statement**

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

**Independent
examiner's statement**

In connection with my examination, no matter has come to my attention ~~(other than that disclosed below *)~~

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

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

19/1/21

Name:

Brian W J Manning

Relevant professional
qualification(s) or body

Inst. of Bankers (AIB)
Retired Bank Director

Address:

32 Benham Rd, Greens Norton, Towcester, Northants, NN12 8DB

Towcester St Lawrence
Annual Report of the Treasurer
To the
Annual Parochial Church Meeting

1. Introduction

The accounts for the year end 31st December, 2020 comprising the consolidated Statements of Financial Activity (SoFA) and Balance Sheets of the PCC and Chantry Committee are attached.

The accounts have been subject to an independent examination, which identified no matters of concern; and were approved at the January meeting of the PCC.

In November, 2020, Trustees of the PCC approved a Constitution and Delegation of Authority for Chantry Committee, which clearly sets out its role, responsibilities and a delegation of authority to commit to agreed spending plans.

This positive step brings the needed clarity to the relationship between the PCC and Chantry Committee and, therefore, the integrity to external financial reporting. Subject to approval at this APCM, the accounts will form the basis of reporting to the Charity Commission and the Church of England.

2. Key features of the accounts

Without doubt the major influence on the financial performance of the PCC during 2020 was, and still is, the impact of the COVID pandemic. The closure of the Church and the inability to hold the usual fund-raising activities, fewer weddings, not being able to hire rooms at the Chantry are just some of reasons why levels of receipts fell so significantly.

In April, as insufficient reserves were held to weather the financial storm, Standing Committee agreed that monthly payments of Parish share would be reduced. A revised budget was prepared with the assumption that matters would begin to improve towards the end of the year. Clearly, this was an invalid assumption. The impact on the PCC's finances were sudden, significant and long term, and the situation was looking bleak. A significant deficit was being forecast, with a substantial erosion of reserves being predicted. At the beginning of the year, reserves were already £8,000 lower than the minimum level advised by the Charity Commission.

Then, throughout the remainder of the year, the position turned so much for the better:

- An approach to the Trustees of the Richard Hicks Charity led to an additional £10,000 being given towards meeting the shortfall in Parish Share payments.
- An approach to the Combined Charities resulted in £4,500 being given to meet defined operating costs.
- An on-line giving account was created, which through the generosity of individuals, a further £4,400 (including Gift Aid) was raised.
- The new Parish Giving Scheme was successfully introduced by Bill Blyth and this has brought much needed certainty to the flow of receipts.
- There has been a number of meaningful donations from people associated with the Church.

The outcome of these actions is that after a transfer of funds from Chantry Committee, a surplus of £7493.55 was generated and reserves are now held, more or less, in line with levels recommended by the Charity Commission. Given the ongoing impact of COVID on the PCC's finances, this will prove to be important during 2021.

3. Conclusion

We started last year with little sign of the things to come. By April, with COVID, the situation had become serious and stressful. The degree of uncertainty and potential risks to the ongoing financial stability of the PCC were significant and worrying.

Then things got better and the year-end saw an outcome that could not have been foreseen earlier in the year. From my, the Treasurer's point of view, I want to thank the following people who have been instrumental in changing the position (and removing my headache):

- Reverend Paula for being so proactive and getting things done, and providing me with vital support and faith.
- Grahame Blanchard for steering Trustees of the Richard Hicks Charity towards giving support during a challenging year (in total the Charity supported the PCC with £34,000 towards Parish Share, and a further £17,428 in contributions that enabled the roof alarm to be installed and the Quinquennial repairs to be completed).
- Isobel Gilbert for her contributions and support in the review and consultation process, as well as the implementation of the new constitution for Chantry Committee.
- Bill Blyth his for wisdom, experience and support.
- Brian Manning for being the Independent Examiner and all the other help he continues to give me unseen in the background.
- All those who have shown their generosity and support to the Church through donations.

4. Recommendation

I am happy to try and answer questions on the accounts either during or after the APCM.

And I recommend that the attached accounts for 2020 are approved and that they form the basis for all external financial reporting.

Peter Morris
March, 2021

Towcester St Lawrence Parochial Church Council

Statement of Financial Activity 2020

	General £	Restricted £	Designated £	Total £	2019 £
Incoming Resources					
Voluntary Income					
Planned Giving	35313.60			35313.60	45978.49
Tax Recovered	9725.25	1350.00		11075.25	11466.66
Hicks Charity	34000.00	17428.50		51428.50	20000.00
Combined Charity	5538.12	5000.00		10538.12	0.00
Collections & Donations	7755.21	112.00		7867.21	6167.71
Other receipts		7398.78		7398.78	
Restricted and Designated Fund receipts					18873.52
Total	92332.18	31289.28		123621.46	102486.38
Activities for Generating Income					
Magazine & copying	1306.80			1306.80	764.42
Sale of refreshments	187.79		221.86	409.65	2743.90
Flower festival and raffles	45.00			45.00	1770.53
Musical events and Film nights	111.00			111.00	700.20
Sales	90.00			90.00	90.67
Fete	0.00			0.00	552.26
Chantry House hire fees			2815.00	2815.00	8415.50
Total	1740.59		3036.86	4777.45	15037.48
Income from Church activities					
Wedding fees	278.00			278.00	2094.00
Funeral fees	1792.00			1792.00	2458.00
Total	2070.00			2070.00	4552.00
Investment Income					
Rent from 42 St Lawrence Road South			9883.90	9883.90	10675.00
Deposit Interest	4.27		0.88	5.15	
Total	4.27		9884.78	9889.05	10675.00
Other					
Restricted and Designated Fund receipts				0.00	
Other Parishes for Benefice costs	6290.40			6290.40	5660.00
Miscellaneous	50.00			50.00	
Total	6340.40			6340.40	5660.00
				0.00	
Total Receipts	102487.44	31289.28	12921.64	146698.36	138410.86

Outgoing Expenses

Parish Share					
Paid in Full	(63265.00)		(63265.00)	(61500.00)	
Total	(63265.00)		(63265.00)	(61500.00)	
Church Activities					
Utilities & Insurance costs	(6929.48)	(3424.10)	(10353.58)	(12608.63)	
Cleaning & Maintenance	(1915.96)	(2880.60)	(4796.56)	(7081.95)	
Cost of Upkeep	(64.83)		(64.83)	(996.07)	
Clergy expenses & Training	(811.54)		(811.54)	(2624.14)	
Organist & Choir fees	(238.00)		(238.00)	(1990.00)	
Licences	(472.90)		(472.90)	(679.44)	
Other	(35.73)	(750.00)	(785.73)		
Total	(10468.44)	(7054.70)	(17523.14)	(25980.23)	
Cost of Fundraising					
FWO	(50.88)		(50.88)	(184.56)	
Other costs					
Total	(50.88)		(50.88)	(184.56)	
Administration					
Salaries	(14458.44)		(14458.44)	(15053.08)	
Printing & Stationery	(6586.58)		(6586.58)	(7685.25)	
Telephone & Broadband	(1609.59)		(1609.59)	(1320.38)	
Website	(813.14)		(813.14)	(925.54)	
Other costs	(1756.14)		(1756.14)	(72.00)	
Total	(25223.89)		(25223.89)	(25056.25)	
Other costs					
Fees and Costs re 42 St Lawrence Road South		(6648.19)	(6648.19)	(1880.13)	
Donations and Subscriptions	(70.00)		(70.00)	(538.46)	
Restricted and Designated Fund payments		(36080.99)	(36080.99)	(1701.53)	
Total	(70.00)	(36080.99)	(6648.19)	(42799.18)	(4120.12)
Total Payments	(99078.21)	(36080.99)	(13702.89)	(148862.09)	(116841.16)
Increase/(Decrease) in Resources before transfers	3409.23	(4791.71)	(781.25)	(2163.73)	21569.70
Transfers between funds					
Designated to Restricted		824.47	(824.47)	0.00	
From Chantry Committee	4084.32		(4084.32)	0.00	0.00
Total	4084.32	824.47	(4908.79)	0.00	0.00
Net Increase/(Decrease) in Resources	7493.55	(3967.24)	(5690.04)	(2163.73)	21569.70
Net Current Assets brought forward from previous year	17014.43	14758.73	10084.39	41857.55	
Net Current Assets at 31st December 2020	24507.98	10791.49	4394.35	39693.82	

Note

The transfer of £824.47 from Designated to Restricted Fund relates to two donations made (WW1 Fund of £324.47 and one of £500) given specifically for contributions to the Altar cloth and wrongly allocated as Designated Fund during 2019.

Towcester St Lawrence Parochial Church Council

Balance Sheet at 31st December 2020

	General £	Restricted £	Designated £	Consolidated £	2019 £
Tangible Assets					
Chantry House			250000.00	250000.00	250000.00
42 St Lawrence Road South			160000.00	160000.00	160000.00
Investments					
Shares in Traidcraft	532.50			532.50	532.50
Total Fixed Assets	532.50	0.00	410000.00	410532.50	410532.50
Current Assets					
Cash at bank	16999.12	10791.49	3988.82	31779.43	38140.09
Cash in hand			14.36	14.36	27.60
Deposits COIF/CBF	364.82		385.86	750.68	745.53
Accrued receivables	8434.00		5.31	8439.31	7124.51
Total Current Assets	25797.94	10791.49	4394.35	40983.78	46037.73
Current Liabilities					
Accrued amounts falling due	(1289.96)			(1289.96)	(4180.18)
Net Current Assets	24507.98	10791.49	4394.35	39693.82	41857.55
Total Assets	25040.48	10791.49	414394.35	450226.32	452390.05

Receivables	£	£
Planned Giving	4443.00	
Tax recovered	611.00	
Donations	2286.00	
Wedding fees	278.00	
Funeral fees	816.00	8434.00
Amounts Falling Due		
Crown Gas & Power	(549.81)	
Apogee P&S	(533.18)	
Colemans P&S	(206.97)	(1289.96)
Total		7144.04

Restricted Funds Balances	
Christmas Lunch Fund	675.38
"Little Sprouts" Towcester	911.98
Altar Cloth Fund	924.47
Fabric Fund	8279.66
Total	10791.49

Represented by the following Net Current Assets:

				Total £
Cash at bank - PCC - Lloyds	16999.12	10791.49	2375.16	30165.77
Cash at bank - Chantry Committee - HSBC			1613.66	1613.66
Deposited with CCLA/COIF	364.82		385.86	750.68
Cash in hand			14.36	14.36
Net accruals	7144.04		5.31	7149.35
				0
Total	24507.98	10791.49	4394.35	39693.82

Cash at banks

Lloyds Bank	30715.77
HSBC (Chantry Committee)	1613.66
Held on behalf of Wildlife Trust	(550.00)
Total	31779.43

Note

Cash at Lloyds bank @ 31 December 2020 includes £550 held on behalf of WildLife Trust bringing balance to £30165.77



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

The Parochial Church Council of the Ecclesiastical Parish of
St Lawrence, Towcester

On accounts for the year
ended

31st December 2020

Charity no
(if any)

1130077

Set out on pages

**Respective
responsibilities of
trustees and examiner**

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

It is my responsibility to:

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

**Basis of independent
examiner's statement**

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

**Independent
examiner's statement**

In connection with my examination, no matter has come to my attention ~~(other than that disclosed below *)~~

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

19/1/21

Name:

Brian W J Manning

**Relevant professional
qualification(s) or body**

Inst. of Bankers (AIB)
Retired Bank Director

Address:

32 Benham Rd, Greens Norton, Towcester, Northants, NN12 8DB



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

The Parochial Church Council of the Ecclesiastical Parish of
St Lawrence, Towcester

On accounts for the year
ended

31st December 2020

Charity no
(if any)

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In connection with my examination, no matter has come to my attention ~~(other than that disclosed below *)~~

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Signed:

Date:

19/1/21

Name:

Brian W J Manning

**Relevant professional
qualification(s) or body**

Inst. of Bankers (AIB)
Retired Bank Director

Address:

32 Benham Rd, Greens Norton, Towcester, Northants, NN12 8DB