



four churches,
one vision



ANNUAL REPORT AND FINANCIAL STATEMENTS OF THE
PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF
GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM

for the year ended

31 December 2020

Parochial Church Council of the Ecclesiastical Parish of Great Marlow with Marlow Bottom, Little Marlow and Bisham

Our Vision

"We are ordinary people led by an extraordinary God, whose love inspires us to welcome everyone, serve our communities and grow as we follow Jesus together"

Our Churches:

All Saints', Marlow
The Causeway
Marlow

St Mary the Virgin
Marlow Bottom Road
Marlow Bottom

St John the Baptist
Church Road
Little Marlow

All Saints', Bisham

Church Lane
Bisham

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The Parochial Church Council of the Ecclesiastical Parish of Great Marlow with Marlow Bottom, Little Marlow and Bisham is a team of four churches in the Marlow area with a single vision. We serve some 20,000 people in a Parish that forms part of the Oxford Diocese and the Wycombe Deanery.

The Parochial Church Council (PCC) is a corporate body (PCC Powers Measure 1956, Church Representation Rules 2011) established by the Church of England and is a charity registered with the Charity Commission under registration number 1130498.

The members of the PCC present their Annual Report with the financial statements of the PCC for the year ended 31 December 2020. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the *Charities Act* 2011.

Independent examiner

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Bankers

Barclays Bank plc	10 High Street, Marlow
Barclays Bank plc	Common Road, Flackwell Heath
HSBC Bank plc	35 High Street, Maidenhead
	46 High Street, Marlow
Lloyds Bank plc	17 High Street, Marlow
National Westminster Bank plc	7 High Street, Marlow
CBF (Church of England)	85 Queen Victoria Street, London
Santander UK plc	Bridle Road, Bootle, Merseyside
United Trust Bank	1 Ropemaker St., London EC2

Parochial Church Council of the Ecclesiastical Parish of Great Marlow with Marlow Bottom, Little Marlow and Bisham

ANNUAL REPORT FOR 2020

Membership

The appointment of PCC members is governed by and set out in the Church Representation Rules 2011 and the Parish Constitution. Lay members of the PCC are, in some cases, ex officio. The other lay appointments were confirmed at the Annual Parish Church Meeting on 7th October 2020. Those serving in the year were:

Clergy

The Rev D Bull – Team Rector

Team Vicars:

The Rev S Fitzgerald

The Rev G Watts

The Rev S Watts

The Rev R Slade – Curate

Elected Member

Miss E Cleugh

Mr D Cronchey

Miss C Brown – Secretary

Churchwardens

Mr S Featherstone-Clark

Mr P. Taylor

Mr N. Lewis

Mrs M Tucker

Mr P Rodger

Mr J. Smith

Diocesan Synod

Mr G Slocombe

Deanery Synod

Mr G Slocombe

Mrs P Banfield

Constitution

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules and was registered with the Charity Commission on 9 July 2009. The Parish was created by an Order in Council dated 9 February 1993 and a Scheme approved by the Bishop of Dorchester on 31 May 2016 and embraces four District Church Councils - All Saints', Marlow (ASM), St Mary the Virgin, Marlow Bottom (MB), St John the Baptist, Little Marlow (LM) and All Saints', Bisham (ASB). The primary object of the PCC is to promote the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. In so doing, the PCC co-operates with the clergy in promoting in the Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is responsible for making decisions on all matters of general concern and importance to the Parish including deciding how the funds of the PCC are to be spent. So far as possible, the PCC has delegated day-to-day running of each church to the local DCC. Each DCC remains responsible to the PCC and reports back to the PCC on a regular basis.

The activities of the PCC conform to the guidance of the Charity Commission to charities for the advancement of religion, showing identifiable benefit to the wider public, in that acts of worship are open to anyone who wishes to attend. Weddings, baptisms and funerals are services that particularly welcome all members of the community. The church buildings and grounds are also used frequently as venues for many community events.

ANNUAL REPORT FOR 2020

Trustees – PCC Members

The appointment of PCC members is governed by and set out in the Church Representation Rules 2011, supplemented by the provisions of the Parish Constitution. The membership of the PCC currently consists of the team clergy and the licensed lay minister, with churchwardens, lay members of the Deanery and Diocesan Synods, and lay representatives of the Parish. Members of church congregations over the age of 16 and on the Electoral Roll may stand for election to their local DCC and as lay representatives to the PCC and are encouraged to do so. Training is available to those new to trusteeship to explain the responsibilities of trusteeship and PCC membership.

RESPONSIBILITIES OF THE MEMBERS OF THE PCC

Accounting

The members of the PCC are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to Charities in England and Wales requires the members to prepare financial statements for each financial year which give a true and fair view of the state of the PCC's affairs and of the incoming resources and application of resources of the PCC for that period. In preparing these financial statements the members are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the PCC's financial statements on a going concern basis, unless that is an inappropriate presumption.

The members are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Church Accounting Regulations 2006.

The members are also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserves Policy

The PCC has established a policy of maintaining reserves at a level which is felt sufficient to enable the current level of activities to be continued. The PCC achieved small deficit on its funds in 2020 compared to a healthy surplus in 2019. Activity levels can be maintained for the foreseeable future.

Risk Management

Each of the DCCs has assessed the financial and operational risks pertaining to their church. There are named representatives from each of the churches responsible for assessing and addressing risk issues. It has been agreed by the PCC that each church shall report on its financial condition twice a year whilst operational risk will be reported on once a year.

The PCC Representative for safeguarding children and vulnerable adults is Mrs P Evans with representatives for each church. The safeguarding policy for the Diocese of Oxford was adopted during the year 2020.

This year all the church activities have been affected by the Covid19 virus and the accounts have been approved during a period where there is much uncertainty as a result of the emergence and international spread of the Covid19. The PCC's response has been to implement contingency plans for such circumstances to enable staff to work remotely and/or services to be provided remotely and consideration of other risks taken.

ANNUAL REPORT FOR 2020

Volunteers and staff

All four churches in the Parish rely extensively on volunteers to maintain the buildings and churchyards, to support the clergy in many ways and to minister, whether through prayer, scripture, music or sacrament. There are too many individuals and groups to acknowledge by name, but the PCC is most grateful to them all. It is impossible to attribute a monetary value to the contribution made by volunteers and so none is recognised in the Statement of Financial Activities.

There were a number of staffing changes that took place during the year as people left employment and others joined. During the year, the PCC employed a Youth and Children's Leader (full time), Worship and Creative Prayer Leader (full time), Operations Manager (full time), Training Centre Leader (part time), Director of Music (part time), Assistant Director of Music (part time), Church Hall Caretaker (part time), Rector's PA (part time); none of whom earned £60,000 p.a. or more.

Objectives

Our objectives are summed up in our vision (shown below) which guides our decision making and priorities, as it has done since its formulation in 2012.



Priorities in 2020

Our top priority every year is to be Spirit-Led, which we understand to mean growing to be more dependent on God, more centred on Jesus and more sensitive to the leading of his Holy Spirit.

ANNUAL REPORT FOR 2020

Parish Wide During 2020

At the start of 2020 the parish reviewed the individual strategies being developed by each of the 4 churches under our parish-wide vision. One of the questions we considered was how the parish would maintain a coherent identity as one parish as each church pursued its own sense of identity. The answer would be provided for us by our response to the Global Pandemic.

As the national lockdown began on March 23rd we came together as teams of clergy, churchwardens and volunteers to reinvent the way we worshipped together, prayed together, cared for one another and reached our communities by serving them together.

One of the primary outcomes was the creation of our Digital Church (www.4u-team.org/digitalchurch) – a parish-wide enterprise which has enabled people from across all 4 churches to continue to live as the people of God. Many different dimensions of church have found new expression online, including:

- Online Sunday Services
- Post Service Coffee
- In-Person Services
- Private Prayer
- Giving
- Midweek Worship
- Daily Prayer
- Podcasts
- Small Groups
- Resources for Under 18s

As well as the initiatives recorded below in the reports of the individual churches, we have continued to support 38 sponsored children in Tanzania through Compassion UK, we raised several thousand pounds for Wycombe Homeless Connection in a virtual Sleep Out in October and continue to support The London Run, Christian Aid, The Children's Society, Maidenhead Foodbank, One Can Trust, Marlow Refugee Action. We have also been founder members of Meals From Marlow, a new charity started in response to the pandemic that has so far delivered 105,000 meals to local people.

All that you read in this report is testament to the enduring power of the local church, inspired by the hope of Jesus Christ and empowered by the Holy Spirit, to do extraordinary things through the ordinary lives of its members

All Saints, Marlow Annual Report for 2020

All Saints Marlow – Churchwardens' Report for 2020

Looking back over such an unprecedented and turbulent year, we are so thankful for the prayers, generosity, and support given by everyone in the All Saints' community during 2020; and for holding together as God's family here in Marlow. Amidst the disruption, we have held onto the truth that "God is our refuge and our strength, a very present help in times of trouble" (Psalm 46).

Values Visions and Priorities

It was at the start of 2020 that the Leadership Team shared the church's revised Values summarised by the words "God Brings New Life" and our 5-Year Vision for the future of All Saints Marlow, which we believe are inspired by the Holy Spirit. Our Values have guided us through the last 12 months as we have responded to the coronavirus pandemic; it feels as if God has indeed Brought New Life, even through the darkness of such a painful time. It has been so encouraging to see God's grace in action, which has enabled us to move forward with the 6 Priorities that we identified in February 2020; we have been able to reorganise and revitalise our operations, to recruit staff and open the Wycombe Deanery Discipleship Training Centre based at All Saints Marlow, and to raise funding for and to appoint our new Team Vicar. We are absolutely committed to following wherever Jesus leads us.

Coronavirus Pandemic Response

When the coronavirus lockdown was first announced by the Government in the middle of March, the clergy, staff team and volunteers completely re-imagined our worship over the course of a week...and Digital Church was born. Since then, there has been a huge effort to provide on-line services and other resources each week, including the distribution of printed materials for those who are not able to access on-line sources, so that we can all remain part of the worshipping community even if isolating or shielding.

Our response to the pandemic as a church has been focused on peace not panic; continuing our worship, reaching out with pastoral care, aiming to stay connected as a community, finding new ways of being the church, welcoming those who want to join us or happen to find us through our on-line presence, and in all things being led by God. Yet we are acutely aware that much has changed since the start of 2020, and many people have had changes of circumstances due to multiple lockdowns, and that this has led to uncertainty, loss, grief, physical and mental health concerns and lockdown fatigue. We are grateful to everyone who has been involved with caring initiatives such as Meals from Marlow, staying in contact with isolated members of the church, preparing children's resources and running youth groups, bereavement ministry, and much more.

Services & Resources

From the start of the first lockdown in March, both a traditional and a contemporary service were pre-recorded for each Sunday and broadcast via Facebook & YouTube, with Kids' Club activity videos and after-service coffee gatherings on Zoom; and during the mid-week we had a new daily rhythm of prayer including Daily Devotions, Lectio365 and Compline, as well as Worship Wednesday live and a week of on-line 24/7 Prayer in April. This pattern of on-line services and mid-week resources continued through Holy Week and Easter and into the summer, with the Alpha course and other Small Groups also meeting on-line. Taskmaster challenges were a highlight of the on-line provision for our youth groups, and Voice for Life training was provided for our choirs.

Staff team changes in June included Charlie Brown being appointed as our Operations Manager and 4U Parish Office Lead (half-time role); and then in time for the opening of the Wycombe Deanery Discipleship Training Centre (DTC) for young leaders in September, Vicky Falvey was appointed as Centre Leader & Trainee Seeker, and Charlie Brown as DTC Operations Manager (half-time role).

Following a large amount of preparatory work by many people, in late-June we were able to open the church building twice per week for private prayer; and in early-July we added an in-person mid-week service. By July, Meals from Marlow had cooked and prepared over 80,000 meals, with more than 750 meals delivered each day by volunteers to those who needed them most.

We were blessed to receive a donation of audio equipment from Sennheiser UK Ltd and a financial donation from the Friends of All Saints, which enabled us to install upgraded speakers, side-aisle monitors, microphones, and an upgrade to the hearing loop in the church building. In preparation for recommencing Sunday services in the building again in September, the Tech Team installed a fully functioning video mixer to allow live streaming of services via YouTube by combining multiple camera inputs and live sound with video playback, song words and innovative interactive content such as Slido.

Easing and Tightening of Lockdown

From early-September to early-November we were able to hold a traditional and a contemporary Sunday morning service in the church building, with congregation worshipping in-person for one of these services each week, but both live streamed to YouTube. A Sunday morning group for children met in the Church Hall each week, with mid-week youth groups, choir rehearsals and the Discipleship Training Centre meeting in-person in the church building each week. Assemblies and lunchtime clubs for our church schools were undertaken in person and on-line.

The month-long second lockdown in November meant that some regular events had to be cancelled and re-imagined, such as the Marlow Town Council Service of Remembrance that was pre-recorded inside the church building and then broadcast via social media on Remembrance Sunday; along with our Advent carol service that had to be recorded without congregation. The Wycombe Homeless Connection sleep-out could not take place in the churchyard, but instead took place in people's gardens. The Teeny Saints group for toddlers and parents, youth groups and prayer doodling were all some of

the activities made available on-line. We also managed to hold a number of adult baptisms, including one in the River Thames.

With the easing of lockdown restrictions during December, our Advent & Christmas plans were modified to take into account the ability to have some worshippers in the building, but fewer than in previous years. This led to us offering a different mix of services compared to usual, but still included contemporary and traditional carol services, along with Christingle and Christmas Day services. These services had some live and some pre-recorded elements and could be attended in person or watched via Digital Church.

Generous Giving

From a financial perspective, it has unsurprisingly been a challenging year given the circumstances; with the loss of cash collections on Sundays and from visitors to the church building, reduced income from weddings and concerts, and no surplus (profit) made by the Church Hall due to lockdown restrictions affecting hiring – yet we have seen wonderful generosity and God's grace at work.

At our Annual Church Council Meeting (ACCM) held in March, just before lockdown, we shared the financial challenge that the church's 5-Year Vision represented; and we have since been delighted that, even in the midst of the pandemic, our church members have pledged to give the full amount asked for over the next 5 years. This enabled us to go ahead in November with the appointment of a new Team Vicar for All Saints Marlow, to act as a catalyst to grow our welcome, disciple-making and pastoral care. We have since announced that Rev'd Sarah Jones has been appointed to this role. She is currently interim minister of St John's Woodley in Reading - a role that will come to an end at Easter 2021, after which she will be able to take up her role here in the middle of April.

Stewardship

Maintenance of the church building, church hall and churchyard has carried on during the year, with many volunteers assisting in one-off activities and in an on-going capacity. A major piece of safety improvement work was undertaken in 2020 within the bell tower, which has enabled safer access within the tower and up to the spire, and will now allow regular maintenance checks and safety inspections to be carried out.

One of the surprise attractions of the year that garnered a lot of local interest was the pair of peregrine falcons that appear to be living high-up near the top of the church spire. We are working with volunteers from the 'Wild Marlow' wildlife conservation group to monitor the birds and see if they will breed in future years.

In November, based on our track record of energy saving initiatives and raising awareness of care for creation (resulting in the church achieving an Eco Church bronze-level award in 2018), the Church Council agreed to recognise the climate emergency facing the planet and to re-energise our efforts to gain the Eco Church Silver-level Award. As part of this, we have set a target for the church to reach 'net zero' carbon emissions by 2030 (in-line with CofE guidelines).

Looking Forward to 2021

Whatever happens in the country and wider world as a result of the coronavirus pandemic, one thing remains clear; we will not be going back to 2019 as a church. We are looking forward to 2021, with the hope that "God Brings New Life". Our Values have guided us through the last 12 months as we have responded to the pandemic; and it has been so encouraging to see God's grace in action. We are absolutely committed to following wherever Jesus leads us; and this remains our primary focus in this rapidly changing situation.

St Mary the Virgin/ The Lantern, Marlow Bottom

The Lantern Annual Report for the 4U-Team 2020

St Mary the Virgin/ The Lantern, Marlow Bottom During the past year, the Lantern Community Church has been working towards our vision - "One Church of all ages, with a vibrant, dynamic, worshipping heart, reaching out with the love of Christ to Marlow Bottom and beyond".

Like almost every other Church, Covid19 and the accompanying Lockdowns have, unfortunately dominated the life of The Lantern Church in 2020.

Sunday Services: To begin with we joined with the rest of the 4U Team in helping to produce two weekly pre-recorded services that were released and watched together on Sunday mornings. We also then started to have "Zoom Coffee" times after these Services. When restrictions began to be lifted we moved to a situation where a limited congregation was allowed in Church and we Live Streamed the Service to those watching at home. Huge thanks to Mark Jackman in our congregation whose hard work made this possible, along with Howard Lewis who was out ticket master for these services. As the year went on and we went back into Lockdown The Lantern continued to Live Stream services from the buildings but with no congregation present. We have also now started doing Services on Zoom. One advantage of this is being able to see the people who are "in church" with you. Numbers attending have been hard to gauge. To start with it "felt" like we had quite a lot of people tuning in who were not coming to church before lockdown. As time has gone on it feels like "Screen fatigue" has kicked in and attendance has not been so good. However "Zoom Coffee" has continued to be well attended.

We have struggled with how to cater for children in our Sunday Services. But recently we have started dropping off craft packages to families in the week before a Service and recording a video that we put online that goes with the craft package. Families can then engage with this on a Sunday morning or later in the week. This is a relatively new development for us and we are encouraged by its early signs. Our house group has continued to meet. The older generations who make up this group have got to grips with meeting online and so it has been great to see this continue. Jess Ross, our placement ordinand from Wycliffe Hall, has been attending the Housegroup and leading some of the studies. We have also run two Alpha Courses online, one book club and a number of Life Courses online over the year.

Our two youth groups have continued to meet weekly on Sunday evenings. Over the year these have taken on different forms at different times depending on government guidance. We have met online on Zoom and also in "restricted" ways in Church buildings. Like Sunday Services, attendance has been mixed with encouragements of new young people coming along for the first time online and existing group members not liking the online format and so stopping coming until we return to physical meetings. We are grateful to Mark, Lorraine, Hannah and Sam for their ongoing work helping to lead these groups. Our Mothers and Toddlers group, which meets during term time on Tuesday mornings stopped meeting in March 2020 due to the pandemic. We have set up a Facebook page for the group which started very well and has recently suffered a little from Screen fatigue. This group is at a key time in its life with a, self-described, aging team who run it and loss of physical contact with members for the last year how we return to physical meetings will be very important for the future of the group.

We continue our visits to the Pre-school and our links with Burford School continue to grow. Assemblies (recorded in advance during Lockdown), classroom visits, representation on Governors and supporting Friends of Burford in various ways have continued and developed. Having a "Trainee" (previously known as an 'Intern') this year has helped. Annie has been a wonderful asset to the Church helping in the School as well as the Youth and Children's groups in the Church.

In the last year we have moved our Monday prayer gatherings on line. Light of Hope meets every Monday lunchtime or evening to pray for the life and ministry of The Lantern in Marlow Bottom. This has been an encouraging development in the year.

Sadly, a number of the congregation have died this year. Others have suffered from circumstances which prevent them from attending services. We have developed a Pastoral visiting scheme that Jennie Lewis has been brilliantly running to try and help people feel like a loved part of the Church community despite not being able to meet each other in person.

Significant Services in the year such as Easter, Remembrance Day and Christmas were moved online. At Christmas we were able to have a Choir for the Carol Service which was lovely and we would hope to do something similar next year. Rather than have a Christingle Service live in Church we produced bags with the Christingle materials that people could come and pick up from Church on Christmas Eve. The pre-recorded service then went out online and people lit their Christingles at home. Big thanks to Nigel and Kate Lewis for all their help with the Christingles.

Parochial Church Council of the Ecclesiastical Parish of Great Marlow with Marlow Bottom, Little Marlow and Bisham

Continuing our 'Body, Mind and Spirit' project we had a month in the autumn with a number of events looking at "God and mental" health. Big thanks to Henry Tucker for leading on this. The Youth Groups have also recently been following a course looking at God and our well being.

Community engagement has been hard with events like Rock Bottom and the School Summer fair where we would normally have a presence being cancelled. However we have been able to continue contacts with Patches Field, the One Can Trust and have helped with other community initiatives such as helping deliver Sunday lunches provided by the Barn Club.

One successful new initiative during the Lockdown has been our online social events. We have had 3 Quiz nights, two bingo nights and a Murder Mystery. All the events attracted good numbers of people from outside the Church as well as in and were a lot of fun. The Quiz nights were all run by members of the Lantern Youth group and it was great to see them so confident "in front of the camera" and happy to be in charge. We didn't charge for any of these events but did ask for donations. We then split the money given on the night between the Church and a nominated Mission organisation. Over the year through these events over £3000 was brought in. Which is fantastic considering it wasn't the main reason for putting the events on.

During the year the St Mary's building had its Quinquennial inspection. There were no worries raised just a need for ongoing general maintenance work. There is slow progress regarding formally bring the two churches together in a sharing agreement or LEP. However since April 2020 we have been operating with one joint leadership team composed of both Anglican and Methodist members.

As we look to the year ahead, we are excited to have Rev Mark Gould joining the Lantern team as Curate in July 2021. He and his wife Sally and their children will bring so much to us. Our Sunday Services – their style, content, engagement with all ages and growth – will be a major focus this year. The restarting and growth of the Toddler group is also important. Sami and Graham are having Sabbaticals this year which will be good for them and a great opportunity for the Church.

2021 is full of God given opportunities and we are praying that as a Church we will respond to them with energy and wisdom.

Annual Report for 2020 for the Parish of St John the Baptist Little Marlow

AS with all churches, the pandemic has been the backdrop for everything that has happened at St John the Baptist over the year. Public worship, weddings, funerals, baptisms were curtailed or limited. Music at the Manor and Monday coffee drop in were cancelled; however the Patronal Flower Festival was able to be celebrated, with flower displays outside the church. The church has remained open for private prayer every Sunday afternoon and this still continues.

In line with the national focus, Safeguarding has been a priority for the church with Church Council members attending training and recently Churchwardens and Wendy participating in additional training. We have responded to the challenges caused by the pandemic in terms of anxiety and isolation by prioritising pastoral support, whether through phone calls or information or practical support and we are developing approaches to widening such support to non-church going members of the local community. Donations were made by the church to local support charities throughout the lockdown.

A church has stood on the site in Little Marlow for over 1000 years and its previous worshippers would find it hard to comprehend the extent to which the current congregation has embraced a digital world. A WhatsApp group keeps church members in touch and local WhatsApp groups have been effective in external communications. Zoom has effectively got us through meetings and social coffee chats and the installation of broadband has facilitated the streaming of services from the church. A "Tech team" has been developed, equipment has been bought to facilitate our transmissions and we are now also able to live stream wedding and funeral services to those who cannot attend in person.

As a result of the restrictions on public worship, our worship and community activities have taken a different direction. Lay led services were introduced, and efforts were made to recognise major church celebrations outside the church, not just within the building. "Harvest" took place on the grass roundabout outside the church as did Christmas carol singing and support for charities. Our Christmas tree was placed outside the church and the tree and lych gate were illuminated and Christingle "kits" were given out outside the church.

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A Quiet Garden has been established in the churchyard, with the installation on benches and a stone display as a focus. Funding from the Carrington Trust and other donations were welcomed, and now the benches are well used by visiting walkers and others. These events, as well as a church grounds working party, did much to bring us closer to the local community and we hope to build on this outward facing perspective in the future.

Recently major repairs to a perimeter wall took place and a major project to reroof the church tower was successfully completed. Prior to lockdown the church was pleased to receive a copy of an impressive book produced by NADFAS detailing the historical, architectural and cultural features of the church.

As reported in the 2019 AGM held in October 2020, Peter Rodger has replaced Wendy Osborn as Church Warden, the "Faith Under Fire" talk at the Kings Head was well received and a church walk proved popular. The work to de-clutter the Ledewich Chapel to refocus it as a private side chapel has been completed.

We are particularly grateful to the congregation who have been loyal and supportive throughout the year and our thanks are expressed to Reverend Sarah Fitzgerald and the clergy who have done so much to lead us and provide support and guidance throughout this most challenging of years.

All Saints, Bisham Annual Report for 2020

No one can say that 2020 "just another year"; it has been a year of contrasts. On one hand, it has been a quiet year with little maintenance, and the church building standing silent for the majority of the year. On the other hand, Covid-19 has been a driver of constant change due, in part, to the ever varying guidance and rules from diocese and the Government. It is hard to really reflect on the effect that Covid has had, because the situation is still with us and is likely to be for some time.

Easter was the first major church festival to be hit by lockdown and the impact continued throughout the year. Our risk assessments have been updated many times throughout the year firstly as we prepared to open, opened for prayer, opened for services, closed again and so on. We all look forward to the time when we are again able to gather in numbers, singing our favourite hymns and carols, and catching up on life over post-service tea and coffee.

The church council has wrestled with a range of guidance to decide when and how the church could be open for worship, private prayer, or just to enjoy the serenity of the building. Many have found the need to seek peace in our beautiful and historic church, some regular members of the congregation have not visited due to shielding concerns, as this year all of our lives have been turned upside down. Many people took advantage of our beautiful riverside setting during the year, which probably saw more visitors than usual as more people were walking past, and the footbridge over the Thames above Temple lock was closed for a time. The churchyard was beautifully kept throughout the year and we are grateful to all those who helped achieve this through their labour and their donations.

The Bisham Gardens Open day had planned not to run this year to give the much appreciated gardeners time to recover from the previous 28 years. This event not only raised much needed funds to contribute to the running of the church which are much appreciated, but also gave the Bisham Community a purpose to rally round and work together which is lovely to see. We hope there will be more opportunities for this community spirit to flourish under the auspices of Bisham Church Friends which reaches out to those who wish to enjoy our special building. Our thanks to Robert Frost who has contributed significant time and energy to propel BCF to 100 members and to Melissa Frost who has set up their excellent website.

One big impact of lockdown, and the consequential lack of services, has been to the financial position. Our reliance on collections from Sunday service was shown, starkly, by a drop of over 60% compared to the previous year. The lockdown also meant that fundraising events planned to replace Gardens Open Day income also did not happen. Thankfully a combination of a big increase in donations and lower services expenditure meant that our deficit for the year was less than it might otherwise have been. This coming year is, however, looking very challenging on the financial front.

Parochial Church Council of the Ecclesiastical Parish of Great Marlow with Marlow Bottom, Little Marlow and Bisham

As of the 1st January this year, we have a Treasurer again. We pray that 2021 will be the first time since 2017 that we have had a Treasurer for the whole year. We are very grateful to Lorraine Jackman of Marlow Bottom once again for her invaluable and diligent help in during the year. Thanks also go to John Fee who has been our Gift Aid co-ordinator for the past 4 years. John and Lorraine handed their responsibilities over to Chris Piggott from Little Marlow.

Our Church could not function without the help of so very many people, who give of their time so willingly: those who clean, supply and arrange the flowers, raise rotas for all the different requirements, bank the collections, liaise with families for baptism of infants and those wishing to marry in our lovely church, those who carry out the duties of vergers at services and weddings and the sides people who greet us as we come into church each Sunday. To each and every one of you we extend our grateful thanks.

The clergy have learnt new skills in delivering online services as we have all embraced technology as a means of keeping in touch with loved ones. None of us know what the future will look like – who would have predicted that 2020 would be the year that many of us would learn how to unmute ourselves on a Zoom call?

Services during the past year: So many services and special occasions of the church year just did not happen due to lockdown. Our Christmas services were much reduced but one particularly poignant service we were able to hold was the All Soul's Service; let us hope and pray that this is a service we can continue in the years to come.

Electoral Roll and Attendees

The total number on the Electoral Rolls was 414 (2019 : 397)

The average usual Sunday attendees across the Team were 99 adults (2019 : 337) and 19 children (2019 : 73), details below

Adult Average October Sunday Attendance	2020	2019	Electoral Roll	2020	2019
All Saints', Marlow	44	228	All Saints', Marlow	223	204
St Mary's, Marlow Bottom	7	52	St Mary's, Marlow Bottom	58	52
St John's, Little Marlow	31	40	St John's, Little Marlow	72	75
All Saints', Bisham	17	32	All Saints', Bisham	61	66

Children Average October Sunday Attendance	2020	2019	Baptisms	2020	2019
All Saints', Marlow	7	46	All Saints', Marlow	7	39
St Mary's, Marlow Bottom	11	11	St Mary's, Marlow Bottom	0	0
St John's, Little Marlow	0	3	St John's, Little Marlow	0	4
All Saints', Bisham	1	5	All Saints', Bisham	1	11

ANNUAL REPORT FOR 2020

Financial Report

Attached to this report are the financial statements for the Parish for the year ending 31st December 2020; these consolidate income, expenditure and assets and liabilities for all four churches.

The finances of all four churches have been adversely affected by the extraordinary times we are in because of the Covid19 situation as fund raising and Sunday services plate collections were almost non-existent. However even in this difficult year and the set backs we have suffered the overall results and financial position as of 31st December are as satisfactory as can be expected.

Both unrestricted income (approximately £70,000 less) and unrestricted expenditure (approximately £5,000 less) are considerably down on budget and the deficit for the year of £31,606 is much up on the budgeted deficit of £2,336.

As a result, our unrestricted fund reserves have fallen to £189,514 from £249,661 in 2019, and the overall Total Parish Fund now stands at £411,259 as against £423,631 in 2019. This figure includes the Unrestricted Funds, the Designated Funds, the Restricted Funds and the Endowment Funds.

There were no major projects requiring funding from restricted funds which are £128,653 as of 31st December.

Thanks as always go to the generosity of our congregations and donors who made this possible.

Capital Projects

There were no capital projects this year. (2019; £0)

Parish Wide 2021

Our budget for 2021 foresees a deficit of £13,665 on unrestricted funds

When this budget was prepared in November 2019 both income and expenditure were increased by approximately 10% from the 2020 budget and it was thought that the then reserves would comfortably cover this. With the Covid19 still a very serious national problem and the situation liable to changes it is very difficult to forecast 2021 results.

Friends of All Saints' Marlow

The Friends of All Saints' Marlow (registered charity number 1090423) is a separate charity whose purpose is to raise funds towards the costs of restoration and improvement of the church building. The trustees are independent of the PCC;

All Saints' Marlow Music Trust

The All Saints' Marlow Music Trust (registered charity number 1164231) is a separate charity whose purpose is to raise funds to help sustain and develop the provision of music at All Saints', Marlow for the benefit of the church and the community. The trustees are independent of the PCC.

Outlook and Going Concern

There remain liquid unrestricted funds to finance activities for the foreseeable future. Given the relatively fixed nature of the cost base, new ways to grow revenue are being explored. It is therefore considered prudent to continue to conserve funds as far as possible.

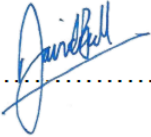
As in most churches, Covid19 has had a negative effect on the income of all four of our churches. We have however joined an on-line giving programme which has partly helped to alleviate this situation.

Investment Policy

The Church has not formally adopted an investment policy. In practice only funds which are not needed in the short term (e.g, fabric funds) are considered for investment and the only investments made are in CCLA Church of England funds.

Parochial Church Council of the Ecclesiastical Parish of Great Marlow with
Marlow Bottom, Little Marlow and Bisham

Adopted at a PCC meeting on 17th June 2021

.....
Chairman 

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM
INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PCC

I report on the accounts of the PCC for the year ended 31 December 2020 which are set out on pages 16 to 30.

Respective responsibilities of the PCC and examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

1. Which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Christopher Nisbet

Christopher Nisbet FCA, BA Hons
Azets
7-8 Eghams Court
Boston Drive
Bourne End
Buckinghamshire
SL8 5YS

17/06/2021

.....
Date

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total Funds 2020	Total Funds 2019
		£	£	£	£	£	£
INCOME							
Voluntary income	2(a)	328,567	188	94,138	0	422,893	400,216
Activities for generating funds	2(b)	4,616	0	0	0	4,616	19,593
Income from investments	2(c)	3,902	0	151	0	4,053	4,456
Church activities	2(d)	31,132	0	0	0	31,132	77,884
TOTAL INCOME		£368,217	£188	£94,289	£0	£462,694	£502,149
EXPENDITURE							
Church activities	3(a)	394,520	8,065	75,501	0	478,086	457,372
Cost of generating voluntary income	3(b)	0	0	532	0	532	0
Fundraising costs	3(c)	953	0	0	0	953	1,193
Support costs	3(d)	4,350	0	0	0	4,350	3,678
TOTAL EXPENDITURE		£399,823	£8,065	£76,033	0	£483,921	£462,243
NET INCOME/ (EXPENDITURE) BEFORE OTHER RECOGNISED GAINS & LOSSES		(31,606)	(7,877)	18,256	0	(21,227)	39,906
TRANSFERS BETWEEN FUNDS		(29,594)	45,203	(15,609)	0	(0)	0
GAINS AND LOSSES ON INVESTMENTS							
Realised		0	0	0	0	0	
Unrealised		1,053	0	5,851	1,951	8,855	20,671
NET MOVEMENTS IN FUNDS		(60,147)	37,326	8,498	1,951	(12,372)	60,577
Balances brought forward at 1 January		249,661	25,419	120,155	28,396	423,631	362,986
Balances carried forward at 31 December		£189,514	£62,745	£128,653	£30,347	£411,259	£423,631

The notes on pages 18 to 30 form part of these financial statements


THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM

BALANCE SHEET

AS AT 31 DECEMBER 2020

	<u>Notes</u>	<u>£</u>	<u>2020</u>	<u>£</u>	<u>£</u>	<u>2019</u>	<u>£</u>
FIXED ASSETS							
Tangible	4(a)			366			540
Investment	4(b)			187,761			178,897
				188,127			179,897
CURRENT ASSETS							
Debtors	5	22,852			17,923		
Short term deposits		95,095			103,060		
Cash at bank and in hand		149,034			144,667		
				266,981			265,650
CURRENT LIABILITIES							
Creditors falling due within one year							
Sundry creditors and accruals	6	43,849			21,466		
NET CURRENT ASSETS				223,132			244,184
TOTAL NET ASSETS				£411,259			£423,631
PARISH FUNDS							
Unrestricted	7 (a)			189,514			249,661
Designated	7 (b)			62,745			25,419
Restricted	7 (c)			128,653			120,155
Endowment	7 (d)			30,347			28,396
				£411,259			£423,631

Approved by the Parochial Church Council and signed on its behalf by:

.....

Chairman

..17th June 2021...

The notes on pages 18 to 30 form part of these financial statements

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) (Update bulletin 2 effective 1 January 2019) and the *Charities Act* 2011.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

In preparing the financial statements, the members have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

FUNDS

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

Restricted funds represent donations and grants and the income thereon received for a specific objective or invited by the PCC or any DCC for a specific objective. The funds may only be expended on the specific objective for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

Endowment funds are funds the capital of which must be maintained. Only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending on the purpose for which the endowment was established.

INCOME

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under covenant is recognised only when received.
- Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.
- Funds raised by fetes and similar events are accounted for gross.
- Sales of books and magazines from the Church bookstalls are accounted for gross.

Income from investments

- Dividends and interest are accounted for when receivable.
- Tax recoverable on such income is recognised in the same accounting year.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES - continued

INCOME – continued

Gains and losses on investments

- Realised gains or losses are recognised when investments are sold.
- Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

EXPENDITURE

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The Diocesan quota is accounted for when payable. Any quota unpaid at 31 December which the PCC intends to pay is accrued in the accounts as an operational (though not a legal) liability and shown as a creditor in the Balance Sheet.

FIXED ASSETS

Consecrated land and buildings and movable Church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10 (2)(a) of the Charities Act 2011.

No value is placed on movable Church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Office fixtures, fittings and other equipment

Office fixtures, fittings and other equipment are depreciated on a straight line basis over their estimated useful life:

- Office fixtures, fittings and equipment – five years
- Piano - twenty years

Investments

Investments are valued at market value at 31 December.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

continued

1. ACCOUNTING POLICIES - continued

CURRENT ASSETS

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

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

2. INCOME

	Unrestricted funds £	Designated funds £	Restricted funds £	Endowment funds £	Total Funds 2020 £
(a) <i>Voluntary income:</i>					
Planned giving	203,690	150	3,419	-	207,259
Gift aid tax recoverable	59,526	38	6,221	-	65,785
Collections	10,630	-	-	-	10,630
Grants	154	-	500	-	654
Donations, appeals etc	53,567	-	83,998	-	137,565
Legacies	1,000	-	-	-	1,000
	<u>328,567</u>	<u>188</u>	<u>94,138</u>	<u>-</u>	<u>422,893</u>
(b) <i>Activities for generating funds:</i>					
Fetes, concerts, fund raising etc	4,616	-	-	-	4,616
	<u>4,616</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,616</u>
(c) <i>Income from investments</i>					
Dividends	3,079	-	-	-	3,079
Bank deposit interest	433	-	94	-	527
CBF interest	390	-	57	-	447
	<u>3,902</u>	<u>-</u>	<u>151</u>	<u>-</u>	<u>4,053</u>
(d) <i>Income from Church activities:</i>					
Magazines	-	-	-	-	-
Church and hall letting etc.,	14,975	-	-	-	14,975
Fees	15,784	-	-	-	15,784
Other	373	-	-	-	373
	<u>31,132</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>31,132</u>
TOTAL INCOME	<u>£368,217</u>	<u>188</u>	<u>94,289</u>	<u>-</u>	<u>462,694</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

2. INCOME COMPARATIVES

	Unrestricted funds £	Designated funds £	Restricted funds £	Endowment funds £	Total funds 2019 £
(a) <i>Voluntary income:</i>					
Planned giving	198,711	-	-	-	198,711
Gift aid tax recoverable	62,095	-	-	-	62,095
Collections	44,132	-	-	-	44,132
Grants	608	-	525	-	1,133
Donations, appeals etc	38,690	2,356	53,099	-	94,145
Legacies	-	-	-	-	-
	<u>£344,236</u>	<u>£2,356</u>	<u>£53,624</u>	<u>-</u>	<u>£400,216</u>
(b) <i>Activities for generating funds:</i>					
Fetes, concerts, fund raising etc	£19,593	-	-	-	£19,593
	<u>£19,593</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>£19,593</u>
(c) <i>Income from investments</i>					
Dividends	2,664	-	-	848	3,512
Bank deposit interest	623	-	87	-	710
CBF interest	133	-	101	-	234
	<u>£3,420</u>	<u>-</u>	<u>£188</u>	<u>£848</u>	<u>£4,456</u>
(d) <i>Income from Church activities:</i>					
Magazines	-	-	-	-	-
Church and hall letting etc.,	29,861	-	-	-	29,861
Fees	45,420	-	-	-	45,420
Other	2,603	-	-	-	2,603
	<u>£77,884</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>£77,884</u>
TOTAL INCOME	<u>£445,133</u>	<u>£2,356</u>	<u>£53,812</u>	<u>£848</u>	<u>£502,149</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

... continued ...

	Unrestricted funds £	Designated funds £	Restricted funds £	Endowment funds £	Total funds 2020 £
3. EXPENDITURE					
(a) <i>Church Activities</i>					
Missionary and charitable giving					
Overseas	-	-	-	-	-
Societies and other charities	4,590	-	4,960	-	9,550
Ministry					
Diocesan quota	216,820	-	-	-	216,820
Clergy costs	7,864	-	-	-	7,864
Choir and organists					
Choir and organists pay	1,065		326		1,391
Choir tour	-	-	-	-	-
Music and robes	811	-	-	-	811
Organ maintenance	297	-	-	-	297
Projector fund	-	-	-	-	-
Church running expenses	23,517	-	2,480	-	25,997
Church maintenance	-	-	-	-	-
Heating and lighting	14,016	-	-	-	14,016
Repairs and maintenance	7,380	2,113	10,693	-	20,186
Insurances	9,035	-	-	-	9,035
Church hall					
Running costs	14,646	-	-	-	14,646
Wedding & funeral costs	9,815	-	-	-	9,815
Parish magazine	137	-	-	-	137
Printing and stationery etc	978	-	-	-	978
Parish office costs	13,904	-	-	-	13,904
Depreciation	174	-	-	-	174
Other	1,856	5,952	31,981	-	39,789
Other- Recruitment PCC	-	-	-	-	-
Salary costs	67,615	-	25,060	-	92,675
Other Youth Project costs	-	-	-	-	-
	394,520	8,065	75,501	-	478,086
(b) <i>Generation of voluntary income</i>	-	-	532	-	532
(c) <i>Fundraising costs</i>					
Cost of fetes, concerts and					
Other fundraising events	953	-	-	-	953
(d) <i>Governance</i>					
Examination/Audit fee	4,350	-	-	-	4,350
TOTAL EXPENDITURE	399,823	8,065	76,033	-	483,921

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

... continued ...

	Unrestricted funds £	Designated funds £	Restricted funds £	Endowment funds £	Total funds 2019 £
3. <u>RESOURCES USED COMPARATIVES</u>					
(a) <i>Church Activities</i>					
Missionary and charitable giving					
Overseas	500	-	-	-	500
Societies and other charities	5,630				5,630
Ministry					
Diocesan quota	208,052	-	-	-	208,052
Clergy costs	12,349	-	-	-	12,349
Choir and organists					
Choir and organists pay	7,877	-	-	-	7,877
Choir tour	-	-	-	-	-
Music and robes	2,785	-	-	-	2,785
Organ maintenance	2,723	-	-	-	2,723
Projector fund	-	-	-	-	-
Church running expenses	22,492	-	-	1,406	23,898
Church maintenance	-	-	-	-	-
Heating and lighting	18,685	-	-	-	18,685
Repairs and maintenance	11,519	3,036	600	-	15,155
Insurances	9,192	-	-	-	9,192
Church hall					
Running costs	17,311	-	4,375	-	21,686
Wedding and Funeral Costs	21,201	-	-	-	21,201
Parish magazine	1,489	-	-	-	1,489
Printing and stationery etc	1,565	-	-	-	1,565
Parish office costs	11,093	-	-	-	11,093
Depreciation	481	-	-	-	481
Other	9,586	4,002	10,006	-	23,594
Other recruitment PCC	-	-	4,779	-	4,779
Salary costs	36,079	-	28,559	-	64,638
Other Youth Project costs	-	-	-	-	-
	<u>£400,609</u>	<u>£7,038</u>	<u>£48,319</u>	<u>£1,406</u>	<u>£457,372</u>
(b) <i>Generation of voluntary income</i>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
(c) <i>Fundraising costs</i>					
Cost of fetes, concerts and					
Other fundraising events	£1,193	-	-	-	£1,193
(d) <i>Governance</i>					
Examination/Audit fee	£3,678	-	-	-	£3,678
TOTAL RESOURCES USED	<u>£405,480</u>	<u>£7,038</u>	<u>£48,319</u>	<u>£1,406</u>	<u>£462,243</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

... continued ...

4. <u>FIXED ASSETS</u>	Fixtures, fittings and equipment Unrestricted fund £	Fixtures, fittings and equipment Restricted fund £	Computer equipment Unrestricted fund £	Total assets £
Cost				
at 1 January 2020	10,572	7,348	2,878	20,798
Additions	-	-	-	-
Disposals	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
at 31 December 2020	10,572	7,348	2,878	20,798
	<hr/>	<hr/>	<hr/>	<hr/>
Depreciation				
at 1 January 2020	10,086	7,348	2,824	20,258
Charge for the year	120	-	54	174
Disposals	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2020	10,206	7,348	2,878	20,432
	<hr/>	<hr/>	<hr/>	<hr/>
Net book value				
At 31 December 2019	486	-	54	540
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2020	366	-	-	366
	<hr/>	<hr/>	<hr/>	<hr/>
(b) Investments				
			<u>2020</u>	<u>2019</u>
			£	£
Unrestricted funds				
C.B.F. Investment fund - 1,452 shares (historical cost £20,000)				
Market value at 1 January 2020			150,501	151,784
Additions/realisations			(10,379)	(7,000)
Revaluation for year			6,903	5,717
			<hr/>	<hr/>
Market value at 31 December 2020			£147,025	£150,501
			<hr/>	<hr/>
CBF Deposit Fund				
Cost and market value			10,379	10,360
Interest retained			10	19
			<hr/>	<hr/>
			£10,389	£10,379
			<hr/>	<hr/>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

... continued ...

4. FIXED ASSETS - continued

(b) Investments - continued

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Endowment fund		
C.B.F. Investment fund - 2,733 shares (historical cost £4,633)		
Market value at 1 January 2020	28,396	26,669
Additions / Realisations	-	(2,816)
Revaluation for year	1,951	4,543
	<hr/>	<hr/>
Market value at 31 December 2020 - 2,733 shares	£30,347	£28,396
	<hr/>	<hr/>
Total	<u>187,761</u>	<u>£178,897</u>

5. DEBTORS

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Tax recoverable	15,351	14,460
Others	7,501	3,463
	<hr/>	<hr/>
Total	<u>£22,852</u>	<u>£17,923</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

... continued ...

6. CREDITORS: Amounts falling due within one year

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Accruals	34,164	11,073
Others	9,685	10,393
	<hr/>	<hr/>
	£43,849	£21,466
	<hr/>	<hr/>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2019

... continued ...

7. FUND DETAILS

	<u>2020</u> £	<u>2019</u> £			
(a) The unrestricted funds comprise:-					
General fund	189,514	£249,661			
	<u> </u>	<u> </u>			
(b) The designated funds comprise:-					
	Funds at <u>2019</u>	Income	Expenditure	Transfers	Funds at <u>2020</u>
	£				£
<u>All Saints Marlow</u>					
Kitchenette	1,536	-	-	(1,536)	-
Fabric fund	11,082	-	(5,950)	13,680	18,812
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	12,618	-	(5,950)	12,144	18,812
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
<u>St John the Baptist Little Marlow</u>					
New Development Fund	12,801	188	(2,114)	-	10,875
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
<u>All Saints Bisham</u>					
New Development Fund	-	-	-	33,058	33,058
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total Designated Funds	£25,419	£188	£(8,064)	£45,202	£62,745
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

... continued ...

7. FUND DETAILS - continued

(c) The restricted funds comprise:-

	Funds at 2019 £	Income/ Gains/(losses)	Expenditure	Other	Transfers	Funds at 2020 £
<u>All Saints Marlow</u>						
Rectors Discretionary Fund	6,087	21,750	(23,645)	(1)	-	4,192
Organ Restoration Fund	967	-	-	-	-	967
Plate Fund	453	-	-	-	-	453
Crypt	205	-	-	-	-	205
Choir Tours Fund	2,108	-	(326)	-	-	1,782
Galashewe	3,960	960	(4,920)	-	-	-
Intern	7,023	-	(4,160)	-	-	2,863
Children's / Youth worker	2,600	700	(3,300)	-	-	-
Choir music fund	1,456	-	-	-	-	1,456
Worship & Prayer Leader fund	-	20,000	(20,000)	-	-	-
Phase II Toilet Fund	12,144	-	-	-	(12,144)	-
Speakers & monitors	-	8,914	(8,333)	-	-	581
5 year vision	-	37,700	-	-	-	37,700
Leadership development	-	125	-	-	-	125
	<u>£37,003</u>	<u>£90,149</u>	<u>£(64,684)</u>	<u>£(1)</u>	<u>£(12,144)</u>	<u>£50,324</u>
<u>St Mary the Virgin – Marlow Bottom</u>						
Creche fund	285	-	-	-	-	285
S & S Sabbatical gift fund	500	-	(80)	-	-	420
	<u>£785</u>	<u>-</u>	<u>(80)</u>	<u>-</u>	<u>-</u>	<u>£705</u>
<u>St John the Baptist Little Marlow</u>						
Fabric Fund	70,250	6,406	(6,658)	-	-	69,998
Bell Fund	3,960	75	(4,035)	-	-	-
	<u>£74,211</u>	<u>£6,481</u>	<u>£(10,693)</u>	<u>-</u>	<u>-</u>	<u>£69,998</u>
<u>All Saints Bisham</u>						
Fabric Fund	5,792	24	-	-	(1,205)	4,611
Cloakroom Facilities Fund	2,365	5	-	-	(7,606)	(5,236)
Friends	-	3,481	(576)	-	5,346	8,251
	<u>£8,157</u>	<u>£3,510</u>	<u>£(576)</u>	<u>-</u>	<u>£(3,465)</u>	<u>£7,626</u>
Total restricted funds	<u>£120,155</u>	<u>£100,140</u>	<u>£(76,033)</u>	<u>£(1)</u>	<u>£(15,609)</u>	<u>£128,653</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT MARLOW WITH MARLOW BOTTOM, LITTLE MARLOW AND BISHAM

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

... continued ...

7. FUND DETAILS - continued

(d) The endowment fund comprises:-

	<u>Funds at</u> <u>2019</u>	<u>Income</u>	<u>Expenditure</u>	<u>Funds at</u> <u>Transfers</u>	<u>2020</u>
	£				£
<u>All Saints Marlow</u>					
Yates bequest	25,241	1,693	-	-	26,934
Curate fund	3,155	258	-		3,413
Total of endowment funds	£28,396	£1,951	-	-	£30,347

These are permanent endowments which require the income to be spent on church maintenance, curate support and ecclesiastical purposes connected with the parish.

During the year the investment income and gains on the Endowment Funds was £1,951 (2019: £Nil).

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

... continued ...

8. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted funds	Designated funds	Restricted fund	Endowment fund	Total
	£	£	£	£	£
Tangible fixed assets	366	-	-	-	366
Investment fixed assets	157,414	-	-	30,347	187,761
Current assets	73,143	62,745	128,653	-	264,541
Current liabilities	(41,409)	-	-	-	(41,409)
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	£189,514	£62,745	£128,653	£30,347	£411,259
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

9. STAFF COSTS

There were a number of staffing changes that took place during the year as people left employment and others joined. During the year, the PCC employed a Youth and Children's Leader (full time), Worship and Creative Prayer Leader (full time), Operations Manager (full time), Training Centre Leader (part time), Director of Music (part time), Assistant Director of Music (part time), Church Hall Caretaker (part time), Rector's PA (part time); none of whom earned £60,000 p.a. or more. The average full-time equivalent number of employees was 5 (2019: 4). The employment costs were:

Salaries and Honoraria	115,667	74,077
Employer's National Insurance Contributions	4,375	1,067
	<hr/>	<hr/>
	£120,042	£75,144
	<hr/>	<hr/>

10. INDEPENDENT EXAMINATION FEE

Fees payable to the Independent Examiners were £4,350 (2019: £4,200).

11. RELATED PARTY TRANSACTIONS

Incoming resources includes donation of £13,635 (2019: £12,970) received from trustees without conditions. During the year the trustees were reimbursed expenses of £nil.