

THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF STANDON

England & Wales · Charity number 1131081

Details

Other names STANDON PCC, ST MARY'S CHURCH, STANDON, Standon PCC

Status Registered

Legal form Previously excepted

Registered 2009-08-12

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

Contact

Address 12 South Road
Puckeridge
Ware
SG11 1TH

Phone 01920821704

Activities

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

Activities: THE CARE OF SOULS IN THE PARISH OF STANDON

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£239,191	£310,890	-	-
2024-12-31	£128,147	£138,253	-	-
2023-12-31	£168,210	£138,055	-	-
2022-12-31	£157,502	£134,785	-	-
2021-12-31	£116,290	£139,434	-	-
2020-12-31	£108,886	£96,506	-	-

Trustees

Name	Role	Appointed
A CAROLINE FRANKS		
Angela Joan Adamson		2017-04-20
CLIFFORD BEESTON		2018-04-12
Derek William Goodall		2022-04-30
Jan Price		2026-04-12
MARGARET JOAN GOODALL		
MISS LIZZY FRANKS		
Marion Elizabeth Smith		2022-04-30
Michael Peter Smith		2022-04-30
Stephanie Beeston		2025-05-11
Valerie Susan Geddes		2026-04-12
Wendy Rodgers		2026-04-12

THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF STANDON

England & Wales - Charity number 1131081

Accounts

St Mary's Church, Standon

Annual Report
and
Financial Statements
of the
Parochial Church Council

For the year ended 31st December 2025

Address:
The Vicarage
Kents Lane
Standon
Hertfordshire

Registered Charity Number 1131081

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2025

Standon PCC is a corporate body established by the Church of England which operates under the Parochial Church Council Powers Measure. It has the responsibility of co-operating with the Rector in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the fabric of the church building, its contents and the churchyard. It is in a benefice with the parishes of The Mundens with Sacombe.

All of our services are joint ones with our benefice partners. Our average attendance was 62 at our 10.30 services and 11 at our 8.00. We offer:

- monthly choral evensong services, attracting an average of 54 worshippers
- Christmas services: Nine Lessons & Carols, Christmas Eve Christingle and Christmas Eve midnight
- an annual Remembrance Sunday service
- a service of memories in October
- a Good Friday meditation
- Wednesday morning worship and discussion; average attendance was 11
- during the year we hosted 3 services for our local church school

During the year, we conducted 9 funerals in the church. We baptised 8 children in mainstream services. In May, the Bishop of Bedford joined us for baptism and confirmation services held for members of the benefice congregations. The day started with one adult baptism in St Mary's church. Then, with around 70 witnesses, 2 adults were baptised by full immersion in the river Rib, with 2 others re-affirming, by full immersion, their earlier baptisms. The day concluded with 5 adults being confirmed in a service at St Mary's. In the summer, our Rector baptised a teenager in the river Rib.

Throughout the year we have unlocked our church during daylight hours, and it has been used by many for prayer and reflection. We hosted the annual World Day of Prayer service as well as concerts by external groups, including the local community choir, which rehearses weekly in St Mary's.

Membership

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Our 2025 annual meeting took place on May 11th after the morning service.

Our Rector retired on 19th October. Michael Smith was elected Lay Chair and will chair PCC until a new incumbent is appointed.

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

Rector	Rev John Chitham (until 19.10.25)	Elected Members	Mrs Angie Adamson
Wardens	Mr Keith Plummer		Mr Cliff Beeston
	Mrs Marion Smith		Mrs Stephanie Beeston
Reader	Mrs Caroline Franks		Miss Lizzy Franks
Officers	Miss Lizzy Franks	Hon. Secretary	Mr Derek Goodall
	Mrs Caroline Franks	Hon. Treasurer	Mrs Margaret Goodall
	Mr Michael Smith	Lay Chair	Mr Mark Korczyk (until 11.05.25)
			Mr Michael Smith
Deanery Synod Representatives			Mrs Angie Adamson
			Mrs Diane Moss

Banks	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling, Kent ME19 4JQ	The CBF Church of England Deposit Fund 80 Cheapside London EC2V 6DZ
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Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2025

Investment Funds	The CBF C of E Investment Fund 80 Cheapside London EC2V 6DZ	Independent Examiner	Sarah Crispin ACA Stewardship 1 Lamb's Passage London EC1Y 8AB
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Financial Responsibilities of the PCC

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011. We are also responsible for safeguarding the assets of the church and taking reasonable steps to prevent fraud and other irregularities.

Policy on Reserves

The PCC recognises the need to hold reserves to allow the protection of its core activities in the event of income shortfalls and to promote balanced strategic planning. Reserves are defined as income that becomes available and which the PCC can spend at its discretion to further its objectives but which has not yet been spent, committed or designated.

At the end of 2025, the PCC held £43,961 in its unrestricted General Fund. This sum is significantly below the amount stipulated in our agreed policy to hold between 12 and 18 months' anticipated expenditure, and we are continuing actively to consider how we will reverse the dwindling of our reserves. We have received a number of legacies in recent years, and we are holding those for the time being in case they are needed to fund our activities. Funds beyond our immediate needs are held on deposit with the CBF Church of England Deposit Fund, which provides us with as competitive a rate of interest as any, but with low risk and instant access.

At the end of 2025, in addition to our unrestricted general fund, we hold unrestricted designated funds of:

- £59,734 in the Legacy Fund
- £5,529 in the Tithe Fund and
- £215 in a fund for the repair and replacement of streaming equipment

We have received one legacy in 2025. When we receive a legacy, we transfer 10% to the Tithe Fund, to be used for others as appropriate needs come to our attention.

The restricted restoration fund has received grants from the Friends of St Mary's and another charitable trust to fund remedial work on our tower, highlighted in our latest Quinquennial report. More grant funding has been pledged and will be received in 2026, but at the end of the year, the restoration fund was showing a deficit. There were sufficient funds in our unrestricted general and legacy funds to bridge the shortfall. An application has been submitted in January 2026 to the Listed Places of Worship scheme, to recover the maximum permitted amount of VAT paid on capital projects.

Risk Management

Any charity, in carrying out its objectives, must have an eye to the risks involved. We are responsible for an ancient building, designed with no thought for the needs of frail or disabled people. We deal frequently with people who are vulnerable. We work with children. Our income is by donation and often some of the PCC have access to confidential information.

We try to guard against risk without letting risk-limiting measures get in the way of our ministry.

Where we can, we insure against financial loss.

Where this is not practical, we try to minimise risk in other ways. For example, we have treated the lead on our church roof with Smart Water and installed an alarm system; we have also asked our neighbours in the High Street

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2025

to report any suspicious activity around the church, and we leave the flood lights on until after the pub opposite has closed and the High Street is quiet.

We have installed a CCTV system to monitor activity at our main doors.

We hold a comprehensive set of risk assessments which are reviewed regularly.

One of our church wardens fulfils the role of Health and Safety Officer and there is a Health and Safety Policy in place.

We have installed handrails where they are needed.

We have a care to the qualifications and integrity of those to whom we entrust sensitive information or access to our funds and take sensible precautions to protect them and those with whom they interact, including safer recruitment procedures and the use of encryption or other security systems on the appropriate computers.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (which sets out the PCC's obligations to safeguard children and vulnerable adults).

We make sure that all trustees of the charity (which works regularly with children and vulnerable adults), as well as those working regularly in groups with children and vulnerable adults are subjected to DBS checks in line with Thirtyone:eight guidelines and are conversant with our Safeguarding Policy and Good Practice Guidelines. We adopt the National Church of England policy statement 'Promoting a safer church' and have an agreed statement on Domestic Abuse. All policies and procedures are reviewed yearly in line with the House of Bishops Policies and Best Practice Guidance.

We ensure that all involved in the work of our church are safely recruited including having the required level of safeguarding training and DBS checks, according to Church of England best practice guidelines. All work with children, young people and vulnerable adults are risk assessed and reviewed yearly. Our benefice Safeguarding Officer, who advises the PCC, has extensive experience of child protection and safeguarding issues in relation to her role as Designated Senior Person at school and her work as Safeguarding Officer at CPAS summer camps.

The financial functions of the PCC are shared between three people, working independently.

All work undertaken by volunteers is subject to review.

Committee Structure and Review of the Year

The PCC operates through a number of committees, which meet between meetings of the full PCC. Other than the Standing Committee, the PCC committees do not have delegated decision making powers; they make recommendations to the PCC, which is responsible for all decision making.

Standing Committee

This, the only committee required by law, has power to transact PCC business between its meetings, subject to directions given by the council. It is comprised of the Rector, our Reader, Churchwardens, Secretary and Treasurer and meets when necessary. The Benefice Administrator also attends these meetings.

Electoral Roll

At the end of 2025, there were 75 members on the electoral roll. 17 of these live outside the parish.

Public Benefit

The Trustees have complied with the duty to have due regard to the public benefit guidance published by the Charity Commission.

Highlights of the work of our benefice

All of the services in our benefice are joint ones of St Mary's, Standon, All Saints, Little Munden and St Catherine's, Sacombe. We continue to stream our main Sunday services online, as people find this useful if they're unable to attend in person. We also lead a monthly service in a local care home for adults with learning difficulties.

We offer friendship, practical help and pastoral care to any in our community who need it. Our home groups and Bible study groups have mixed online and in-person meetings, and participants have continued to find them

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2025

helpful. We have continued with our, 'Midweek Music' recitals and time of social interaction monthly on Wednesday lunchtimes.

Our groups all prepare reports for the annual meeting and those contain more detail about our work than is included here.

World Mission Group

This committee is benefice-wide and considers matters to do with world-wide mission, including the way we support our missionary partners overseas, primarily, through prayer and encouragement.

Special Appeals

Once again, special appeals were well supported during 2025.

- Regular giving for our mission partners in Burundi amounted to £1,492 including gift aid tax recovered. During the year, we sent £1,700, collected in 2024 and early 2025. The balance of the amount collected in 2025 will be sent in 2026.
- We also support the Ellis family, who run a church in Zimbabwe. A total of £4,010 was sent from our sister churches, including £50 received through our account.
- £1,553 was received in donations and gift aid tax for the 2025 harvest appeal, which was shared equally between the same two mission partners.
- £70 was received for 2025 Operation Christmas Child.
- £508 was given at our Remembrance service for Combat Stress, which works with veterans suffering from combat related mental illness, and their families.
- In December 2025, our appeal was again for our local food bank, whom we support throughout the year. In total, £2,880 was raised by the benefice in 2025, with gift aid yet to be collected in early 2026. The amount raised is spent on grocery deliveries directly to the distribution centre, as and when they are needed. We collect items for the local food bank in all of our churches, but we have also continued to organise online supermarket deliveries directly, and £6,790 of deliveries were sent during 2025.
- We have run a monthly Pop-Up Shop after our family service, its profits contributing to the Foodbank total.

The total of the amounts collected through the Standon PCC account in 2025 in response to appeals to help others totalled £7,843, including the amount given for our regular missionary partners.

Members took part in Operation Christmas Child, filling shoe boxes to be sent to parts of the world where children affected by war or disaster have no other hope of receiving a gift at Christmas. 127 boxes were sent in November, bound for Ukraine, Malawi and Liberia.

Youth and Children's Work

Our youth work has continued to provide a wide range of activities for young people.

- Our children's and youth work has continued on Wednesday afternoons after school in term time
- Our after school club at Roger de Clare School ceased in the summer, but we ran a lunchtime club in the final half term of 2025, preparing children to take part in the school Christmas service in church.
- Little Angels, our toddler and carer group in St Mary's on Friday mornings continues to thrive and grow
- The Little Munden School choir rehearses in All Saints under the direction of our benefice Director of Music, and has taken part in our main Sunday services in Holy Week, in the summer and at Christmas.
- In the summer we offered our annual Holiday Bible Club for children aged 4 to 11. Over four days, we considered the story of Esther, linking the story with Jesus. 46 children attended over the week, with more than 36 each day, and it was appreciated by both the children and their parents. Another Holiday Bible Club is planned for 2026.
- We have provided Collective Worship weekly for both of our church schools. Since our Rector retired, a team of 4 church members with experience of working in primary schools have shared this ministry.
- Lizzy continues to be an overall leader of Orwell 3, a CPAS Pathfinder Holiday, and in August we helped fund several youngsters from our benefice who attended the week long camp organised and run by a team of trained volunteers.

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2025

Finance Committee

This committee of representatives of PCC, church members and the other benefice treasurers considers all aspects of PCC finances. It is responsible for the preparation and monitoring of budgets, review of the current financial position and for advising the PCC on financial matters.

Our financial results for this year show a deficit on our unrestricted general fund of £11,204. £75,572 was spent during the year on providing Christian ministry from St Mary's. This includes parish share payments to the Diocese of £64,426 to support diocesan costs such as clergy stipends and housing, training for clergy and readers and the many support services we have available to us in our parish ministry.

In addition, we spent £16,587, including £701 from the restricted Friends of Standon Churchyard Fund, on the running and maintenance of the church and churchyard, and £7,882 on administrative and other costs. We have spent £199,129 from the restricted Restoration Fund on capital projects, wholly funded by grants and donations for that purpose. Some of that funding had not yet been received at the end of 2025, but has been committed by the funding bodies concerned.

Other High Points of the Year

Our aim is the promotion of the Gospel of our Lord Jesus Christ according to the practices of the Church of England. All our activities are organised against this background. Our stated aim, with which all our service materials are badged, is 'Being witnesses to Jesus, making disciples of Jesus, growing leaders for Jesus'. This aim permeates all that we do.

Being witnesses to Jesus includes being his presence in our community. We have continued to provide pastoral support, events and opportunities for people to gather together, practical help through our support of the local foodbank and taking every opportunity we see to express our faith in a way that demonstrated God's love for all, and what he offers to any who come to him. Our pastoral team has worked to offer support to those who need it. Our funeral ministry has been particularly important, a source of hope and comfort for grieving families, and our community has appreciated the church building, as we've used it for pastoral services and community events as well as welcoming visitors for whatever reason they come. Our toddler group continues to thrive, as do our monthly concerts with time to get together beforehand over a cup of coffee or tea. A group of bereaved spouses meet monthly to offer each other support, and a group of people who are on their own meets monthly for lunch at a local pub. Members of our churches continue to be involved in many of the organisations in our parishes.

Making disciples of Jesus includes nurturing new Christians and developing our existing congregations. We aim to run entry level courses whenever they are needed. We have followed several Biblical teaching series in our mainstream services, particularly at our midweek services, where we have followed the traditional sermon with a period of discussion. Our home groups continue to stretch participants, as well as providing mutual support and encouragement. We seek to encourage and develop a desire among our members continually to be learning and growing as Christians.

We have worked closely with our two benefice church schools, continuing the strong ties between church and school and working to draw some of the children and, with them, their parents into church family life. We have welcomed our church schools to our churches for their harvest, Easter, end of school year and Christmas services. Most of the Little Munden School pupils attend our Wednesday café in All Saints, taking part in the activities and teaching provided, and often involving their parents too.

We try to organise worship that will draw in members of our community. Our benefice choir is highly admired in our area, and enhances our worship, particularly at our monthly choral evensong services. We continue to offer Book of Common Prayer services as well as Common Worship ones, and on the fourth Sunday of each month we hold an informal service where families are encouraged to come and join in activities as well as more traditional worship.

Our monthly churchyard working party continues to draw in people not otherwise associated with the church as well as keeping our churchyard looking attractive and tidy.

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2025

Growing leaders for Jesus focusses more on our own people. We encourage and offer help to any in our congregation who are hearing God's call, to explore what that might mean. There is funding available for any for whom structured training is appropriate.

Our beautiful, ancient, grade 1 listed building presents us with real challenges as we strive to be the living church in these villages. The Friends of St Mary's continue to raise funds to finance restoration projects, and following our quinquennial inspection in 2022, we have undertaken significant work to the tower in 2025. The last bits of the work have carried over into 2026, and at the time of writing this report, we are waiting for the final certification from the architect. The restriction of the scope of the LPW scheme for 2025/26 and its abolition from March 2026 onwards has had a significant effect, but we thank God that we were able to complete the project in time to reclaim at least some of the VAT expended.

The Friends of Standon Churchyard team manages the churchyard for conservation and the protection of wildlife as well as for the benefit of the bereaved, forming a working party on the first Saturday morning of each month, which anyone interested is welcome to join.

Much has been achieved during 2025, but, as ever, there is much still to do as we shape our vision for the next years. We are ready and eager to carry our work forward, and, with God's help, plan to be instrumental in spreading his gospel ever wider in this community and abroad.

Looking forward

Great care has been taken by the team which has headed up the preparation of our Benefice Profile, and the advertisement for our new Rector went live in mid January 2026. We are praying for the person God has chosen and is preparing to lead us in the next stage of our mission and ministry in this community. While we wait, we are continuing to build on what we have been doing, working to reach ever more people with the good news of the gospel and to grow in our own Christian discipleship.

Limitations of this report

Because we strive to operate in everything as part of a united benefice this report, from just one parish of the three, does not provide a complete or fully accurate picture of our work. It should be read in conjunction with reports of what is happening in our sister parishes of The Mundens and Sacombe.

This report was approved by the PCC and signed on their behalf by Michael Smith (Lay Chair).

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

ST MARY'S CHURCH, STANDON

I report to the trustees on my examination of the accounts of St Mary's Church, Standon ('the charity') for the year ended 31 December 2025 on pages 8 to 12 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sarah Crispin ACA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date:

Parochial Church Council of St Mary, Standon
 Receipts and Payments Account
 for the year ended 31st December 2025

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
		£	£	£	£	£
Receipts						
Voluntary income	2a	80,316	0	9,147	89,463	86,609
Legacies and grants	2b	0	20,048	119,275	139,323	25,143
Income from investments	2c	3,737		1,130	4,867	6,696
Church activities		3,504		864	4,368	8,690
Other incoming resources		1,170			1,170	1,009
Total Receipts		<u>88,727</u>	<u>20,048</u>	<u>130,416</u>	<u>239,191</u>	<u>128,147</u>
Payments						
Church activities	3	99,803	0	209,959	309,762	137,173
Governance costs	4	1,128			1,128	1,080
Total Payments		<u>100,931</u>	<u>0</u>	<u>209,959</u>	<u>310,890</u>	<u>138,253</u>
Net Receipts / (Payments)		(12,204)	20,048	(79,543)	(71,699)	(10,106)
Transfers between funds		1,000	(1,000)		0	
		<u>(11,204)</u>	<u>19,048</u>	<u>(79,543)</u>	<u>(71,699)</u>	<u>(10,106)</u>
Balance as at 1st January 2025		55,165	46,430	31,826	133,421	143,527
Balance as at 31st December 2025		<u>43,961</u>	<u>65,478</u>	<u>(47,717)</u>	<u>61,722</u>	<u>133,421</u>

The notes on pages 10 to 12 form part of these accounts

Parochial Church Council of St Mary, Standon
Statement of Assets and Liabilities
as at 31st December 2025

	2025 £	2024 £
Bank Balances and Cash		
Short term deposits	4,497	86,250
Cash at bank and in hand	57,225	47,171
	<u>61,722</u>	<u>133,421</u>
Of the total cash, £30,663 is restricted.		
Other Assets and Liabilities		
Assets:		
CBF interest received 04.01.26 for 2025	45	969
Gift aid tax recovery not yet received	3,963	4,447
VAT recoverable (Listed Places of Worship Scheme)	25,000	1,021
Bookstall stock at cost	642	167
Other monetary assets	4,041	3,175
	<u>33,691</u>	<u>9,779</u>
Liabilities:		
Unbilled fee for independent examination	1,350	1,128
Other amounts due	1,824	1,410
	<u>3,174</u>	<u>2,538</u>
Investments		
Market value 01.01.25	40,673	39,763
Unrealised gain/(loss) in the year	(1,626)	910
Market value 31.12.25	<u>39,047</u>	<u>40,673</u>
The investment comprises shares in the Central Board of Finance, as follows:		
	No. of shares	No. of shares
Chancel Fund	286	286
Chapman Bequest	292	292
Sadleir Bequest (Grave Trust)	134	134
Standon Church Charities	1,047	1,047
	<u>1,759</u>	<u>1,759</u>

The notes on pages 10 to 12 form part of these accounts

These accounts were approved by the Parochial Church Council and signed on its behalf.

Mrs Marion Smith (Church Warden)

Miss Lizzy Franks (PCC secretary)

1 Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Funds

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

The value of the PCC's endowment funds at 31st December is £15,805 (2024 £16,463).

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object 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. The PCC does not usually invest separately for each fund.

The value of the PCC's restricted funds at 31st December is £47,717 (2024 £31,826).

Another £24,209 of restricted funds are invested in CBF Investment Fund Income Shares.

Designated funds represent income set aside by the PCC for payment of specific expenses.

The value of the PCC's designated funds at 31st December is £64,478 (2024 £46,430).

Unrestricted funds are general funds which may be used for PCC ordinary purposes.

The value of the PCC's general fund at 31st December is £43,961 (2024 £55,165).

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
2 Receipts					
2a Voluntary income					
Planned giving	58,504		1,302	59,806	48,712
Income tax	13,813		1,004	14,817	13,204
Collections and donations	6,052		1,214	7,266	12,876
Grants and appeals	1,013		124,902	125,915	10,304
Contributions	934			934	1,513
	<u>80,316</u>	<u>0</u>	<u>128,422</u>	<u>208,738</u>	<u>86,609</u>
2b Legacies and grants					
Legacies		20,048		20,048	6,000
Grants			115,000	115,000	15,637
VAT recoverable from LPW scheme			4,275	4,275	3,506
	<u>0</u>	<u>20,048</u>	<u>119,275</u>	<u>139,323</u>	<u>25,143</u>
2c Income from investments					
Dividends			1,130	1,130	1,104
Interest	3,737			3,737	5,592
	<u>3,737</u>	<u>0</u>	<u>1,130</u>	<u>4,867</u>	<u>6,696</u>

Parochial Church Council of St Mary, Standon
Notes to the Financial Statements (continued)
for the year ended 31st December 2025

3 Payments	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Church activities					
Missionary and charitable giving:					
Overseas Missionary Societies	509		1,700	2,209	4,333
Overseas relief and development agencies			90	90	175
Home missions and other Church societies			640	640	554
Secular agencies			7,328	7,328	9,215
	<u>509</u>	<u>0</u>	<u>9,758</u>	<u>10,267</u>	<u>14,277</u>
Parish share	64,426			64,426	62,653
Other ministry expenses	11,146		325	11,471	16,053
Church running expenses & maintenance	15,886		701	16,587	22,615
Other expenses	273		46	319	101
Administrator	4,810			4,810	4,579
Other administrative expenses	2,753			2,753	2,299
Capital projects			199,129	199,129	14,596
	<u>99,803</u>	<u>0</u>	<u>209,959</u>	<u>309,762</u>	<u>137,173</u>

Capital Projects

The project to repair the stonework on the tower is nearly complete.

In total, £199,129 has been spent on this in 2025, with another approximately £30,000 due to go in 2026.

A grant of £50,000 has been pledged by an anonymous donor; £30,000 of this was received in 2025.

A claim of £4,275 was paid by the LPW scheme in March 2025, and the maximum £25,000 has been claimed in January 2026.

The Friends of St Mary's have pledged to fund any remaining amounts needed; £85,000 has been received in 2025 and the balance will be received in 2026. The Friends have sufficient funds in their reserves to cover the amounts needed.

4 Governance costs

	2025 £	2024 £
Independent examination fee	<u>1,128</u>	<u>1,080</u>

5 Staff and Trustees

The PCC has no employed members of staff. Other than the Rector, who is not employed by us, its activities are generally carried out by volunteers.

Michael Smith, a Trustee, received £6,954 during the year in his capacity as Benefice Director of Music (2024 £6,624). This amount is permitted by the governing document of the charity, and the cost is shared with our other benefice churches. No remuneration was paid to any other trustee during the year nor to any person connected to them.

The fees of the organist are included in ministry expenses.

PCC members and officers were reimbursed for any PCC expenses they incurred.

Parochial Church Council of St Mary, Standon
Notes to the Financial Statements (continued)
for the year ended 31st December 2025

6 Movement in Funds

	Balance 01.01.25	Income	Transfers between funds	Expenses	Balance 31.12.25
Unrestricted Funds					
General Fund	55,165	88,727	1,000	(100,931)	43,961
Unrestricted Funds - Designated					
Legacy Fund	41,690	18,044			59,734
Tithe Fund	3,525	2,004			5,529
Transport Fund	1,000		(1,000)		0
Streaming equipment Fund	215				215
	<u>101,595</u>	<u>108,775</u>	<u>0</u>	<u>(100,931)</u>	<u>109,439</u>
Restricted Funds					
Restoration Fund	1,290	119,459		(199,129)	(78,380)
Appeals	10,114	6,351		(7,419)	9,046
Leadership Training Fund	1,500				1,500
Bells Appeal	7,097				7,097
Friends of Standon Churchyard	1,724	1,500		(702)	2,522
Piano Fund	100				100
Choir Fund	1,557	942		(370)	2,129
Standon Church Charities	6,657	673		(640)	6,690
Overseas Mission Partners	1,252	1,492		(1,700)	1,044
Pastoral Fund	535				535
	<u>31,826</u>	<u>130,417</u>		<u>(209,960)</u>	<u>(47,717)</u>
Total Funds	<u><u>133,421</u></u>	<u><u>239,192</u></u>		<u><u>(310,891)</u></u>	<u><u>61,722</u></u>

Legacies received are allocated to the Legacy Fund (90%) and the Tithe Fund (10%).

The Restoration Fund has ended the year in deficit. The shortfall is bridged by unrestricted funds, pending the receipt of further grants pledged for the tower work.

7 Connected Charities

The Friends of St Mary's Church, Standon Charity Commission No. 1088516

Main objects: The preservation, beautification and improvement of the fabric of the church.

These are pursued by raising funds and making donations to Standon PCC towards the cost of the work it supports.

The charity is run by a committee made up of 6 people appointed by Standon PCC and 6 people elected by its annual general meeting.

THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF STANDON

England & Wales - Charity number 1131081

Accounts

Parochial Church Council of St Mary, Standon

Report and Accounts

Year ended 31st December 2024

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2024

Standon PCC is a corporate body established by the Church of England which operates under the Parochial Church Council Powers Measure. It has the responsibility of co-operating with the Rector in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the fabric of the church building, its contents and the churchyard. It is in a benefice with the parishes of The Mundens with Sacombe.

All of our services are joint ones with our benefice partners. Our average attendance was 70 at our 10.30 services and 11 at our 8.00. We offer:

- monthly choral evensong services, attracting an average of 68 worshippers
- Christmas services: Nine Lessons & Carols, Christmas Eve Christingle and Christmas Eve midnight
- an annual Remembrance Sunday service
- a service of memories in October
- a Good Friday meditation
- Wednesday morning worship and discussion; average attendance was to 11
- on Palm Sunday our benefice choir performed parts of Bach's St John's Passion
- during the year we hosted 3 services for our local church school

During the year, we conducted 10 funerals and 3 weddings in the church. We baptised 5 children in mainstream services.

Throughout the year we have unlocked our church during daylight hours, and it has been used by many for prayer and reflection. We hosted the annual local District Bell Ringers' service as well as concerts by external groups, including the local community choir, which rehearses weekly in St Mary's.

Membership

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Our 2024 annual meeting took place on May 12th after the morning service.

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

Rector	Rev John Chitham	Elected Members	Mrs Angie Adamson (from 12 th May) Mr Cliff Beeston
Wardens	Mrs Angie Adamson (until 12 th May) Mrs Marion Smith (from 12 th May) Mr Keith Plummer		Mrs Stephanie Beeston Miss Lizzy Franks Mr Richard Franks (until 12 th May) Mrs Sue Geddes (until 12 th May)
Reader	Mrs Caroline Franks		Mr Derek Goodall Mrs Margaret Goodall
Officers	Miss Lizzy Franks Hon. Secretary Mrs Caroline Franks Hon. Treasurer		Mr Mark Korczyk Mrs Marion Smith (until 12 th May) Mr Michael Smith
Deanery Synod Representatives	Mrs Angie Adamson (from 12 th May) Mrs Diane Moss (from 12 th May)		
Banks	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling, Kent ME19 4JQ		The CBF Church of England Deposit Fund 80 Cheapside London EC2V 6DZ
Investment Funds	The CBF C of E Investment Fund 80 Cheapside London EC2V 6DZ	Independent Examiner	Sarah Crispin ACA Stewardship 1 Lamb's Passage London EC1Y 8AB

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2024

Financial Responsibilities of the PCC

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011. We are also responsible for safeguarding the assets of the church and taking reasonable steps to prevent fraud and other irregularities.

Policy on Reserves

The PCC recognises the need to hold reserves to allow the protection of its core activities in the event of income shortfalls and to promote balanced strategic planning. Reserves are defined as income that becomes available and which the PCC can spend at its discretion to further its objectives but which has not yet been spent, committed or designated.

At the end of 2024, the PCC held £55,165 in its unrestricted General Fund. This sum is significantly below the amount stipulated in our agreed policy to hold between 12 and 18 months' anticipated expenditure, and we are continuing actively to consider how we will reverse the dwindling of our reserves. Funds beyond our immediate needs are held on deposit with the CBF Church of England Deposit Fund, which provides us with as competitive a rate of interest as any, but with low risk and instant access.

At the end of 2024, in addition to our unrestricted general fund, we hold unrestricted designated funds of:

- £1,000 in the Transport Fund
- £41,690 in the Legacy Fund
- £3,525 in the Tithe Fund and
- £215 in a fund for the repair and replacement of streaming equipment

We have received one legacy in 2024. When we receive a legacy, we transfer 10% to the Tithe Fund, to be used for others as appropriate needs come to our attention.

The restricted restoration fund has received donations from individuals and grants from the Friends of St Mary's and other charitable trusts to fund capital work, including the preliminaries for the remedial work on our tower, highlighted in our latest Quinquennial report. An application has been submitted in February 2025 to the Listed Places of Worship scheme, to recover VAT paid on capital projects.

Risk Management

Any charity, in carrying out its objectives, must have an eye to the risks involved. We are responsible for an ancient building, designed with no thought for the needs of frail or disabled people. We deal frequently with people who are vulnerable. We work with children. Our income is by donation and often some of the PCC have access to confidential information.

We try to guard against risk without letting risk-limiting measures get in the way of our ministry.

Where we can, we insure against financial loss.

Where this is not practical, we try to minimise risk in other ways. For example, we have treated the lead on our church roof with Smart Water and installed an alarm system; we have also asked our neighbours in the High Street to report any suspicious activity around the church, and we leave the flood lights on until after the pub opposite has closed and the High Street is quiet.

We have installed a CCTV system to monitor activity at our main doors.

We hold a comprehensive set of risk assessments which are reviewed regularly.

We have an appointed Health and Safety Officer and there is a Health and Safety Policy in place.

We have installed handrails where they are needed.

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2024

We have a care to the qualifications and integrity of those to whom we entrust sensitive information or access to our funds and take sensible precautions to protect them and those with whom they interact, including safer recruitment procedures and the use of encryption or other security systems on the appropriate computers.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (which sets out the PCC's obligations to safeguard children and vulnerable adults).

We make sure that all trustees of the charity (which works regularly with children and vulnerable adults), as well as those working regularly with children and vulnerable adults are subjected to DBS checks in line with Thirtyone:eight guidelines and are conversant with our Safeguarding Policy and Good Practice Guidelines.

We ensure that all involved in the work of our church have the required level of safeguarding training and DBS checks, according to Church of England best practice guidelines. Our benefice Safeguarding Officer, who advises the PCC, has extensive experience of child protection and safeguarding issues in relation to her role as Designated Senior Person at school and her work as Safeguarding Officer at CPAS summer camps.

The financial functions of the PCC are shared between three people, working independently.

All work undertaken by volunteers is subject to review.

Committee Structure and Review of the Year

The PCC operates through a number of committees, which meet between meetings of the full PCC. Other than the Standing Committee, the PCC committees do not have delegated decision making powers; they make recommendations to the PCC, which is responsible for all decision making.

Standing Committee

This, the only committee required by law, has power to transact PCC business between its meetings, subject to directions given by the council. It is comprised of the Rector, our Reader, Churchwardens, Secretary and Treasurer and meets when necessary. The Benefice Administrator also attends these meetings.

Electoral Roll

At the end of 2024, there were 107 members on the electoral roll. 31 of these live outside the parish.

Public Benefit

The Trustees have complied with the duty to have due regard to the public benefit guidance published by the Charity Commission.

Highlights of the work of our benefice

All of the services in our benefice are joint ones of St Mary's, Standon, All Saints, Little Munden and St Catherine's, Sacombe. We continue to stream our main Sunday services online, as people find this useful if they're unable to attend in person. We also lead a monthly service in a local care home for adults with learning difficulties.

We offer friendship, practical help and pastoral care to any in our community who need it. Our home groups and Bible study groups have mixed online and in-person meetings, and participants have continued to find them helpful. We have continued with our, 'Midweek Music' recitals and time of social interaction monthly on Wednesday lunchtimes.

Our groups all prepare reports for the annual meeting and those contain more detail about our work than is included here.

World Mission Group

This committee is benefice-wide and considers matters to do with world-wide mission, including the way we support our missionary partners overseas, primarily, through prayer and encouragement. It considers which charities and organisations might be supported through appeals, special collections or specific donations and has organised fundraising events for specific missionary projects.

Special Appeals

Once again, special appeals were well supported during 2024.

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2024

- Regular giving for our mission partners in Burundi amounted to £1,302 including gift aid tax recovered. During the year, we sent £1,518, collected in 2023 and early 2024. The balance of the amount collected in 2024 will be sent in 2025.
- We also support the Ellis family, who run a church in Zimbabwe. A total of £4,472 was sent from our sister churches, including £50 received through our account.
- In addition, each of these partners received £500 from the Tithe Fund.
- £1,237 was received in donations and gift aid tax for the 2024 harvest appeal, to help fund a minibus for the Place of Grace, where our mission partners John and Gillian Robinson work with children from the slums of Bangkok, Thailand.
- £90 was received for 2024 Operation Christmas Child.
- £630 was given at our Remembrance service for the Royal British Legion.
- In December 2024, our appeal was again for our local food bank. £5,718 was raised by the benefice in 2024, and another £1,401 was received in January 2025. Gift aid tax of £407 has been claimed in January 2025. The amount raised is being spent on grocery deliveries directly to the distribution centre, as and when they are needed. We collect items for the local food bank in all of our churches, but we have also continued to organise online supermarket deliveries directly, and £4,201 was donated by our benefice for this purpose.
- We have run a monthly Pop-Up Shop after our family service, its profits contributing to the Foodbank total.

The total of the amounts collected through the Standon PCC account in 2024 in response to appeals to help others totalled £12,462, including the amount given for our regular missionary partners.

Members took part in Operation Christmas Child, filling shoe boxes to be sent to parts of the world where children affected by war or disaster have no other hope of receiving a gift at Christmas. 124 boxes were sent in November, bound for Ukraine and Malawi.

Youth and Children's Work

Our youth work has continued to provide a wide range of activities for young people.

- Our children's and youth work has continued on Wednesday afternoons after school in term time
- Our after school club at Roger de Clare School continues to meet on Thursdays
- Little Angels, our toddler and carer group in St Mary's on Friday mornings continues to thrive and grow
- The Little Munden School choir rehearses in All Saints under the direction of our benefice Director of Music, and has taken part in our main Sunday services in the summer and at Christmas.
- In the summer we offered our annual Holiday Bible Club for children aged 4 to 11. Over four days, we considered stories of various kings and queens of the Bible, culminating on the final day in a royal banquet for the King of Kings. 60 children attended over the week, with more than 40 each day, and it was appreciated by both the children and their parents. We hope to continue to build on this work in 2025.
- We have provided Collective Worship weekly for both of our church schools.
- Lizzy continues to be an overall leader of Orwell 3, a CPAS Pathfinder Holiday, and in August we helped fund several youngsters from our benefice who attended the week long camp organised and run by a team of trained volunteers.

Finance Committee

This committee of representatives of PCC, church members and the other benefice treasurers considers all aspects of PCC finances. It is responsible for the preparation and monitoring of budgets, review of the current financial position and for advising the PCC on financial matters.

Our financial results for this year show a deficit on our unrestricted general fund of £19,693. £78,706 was spent during the year on providing Christian ministry from St Mary's. This includes parish share payments to the Diocese of £62,653 to support diocesan costs such as clergy stipends and housing, training for clergy and readers and the many support services we have available to us in our parish ministry, and costs of £5,522 to support our youth work.

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2024

In addition, we spent £22,615, including £2,209 from the restricted Friends of Standon Churchyard Fund, on the running and maintenance of the church and churchyard, and £6,979 on administrative and other costs. We have spent £14,596 from the restricted Restoration Fund on capital projects, wholly funded by grants and donations for that purpose.

Other High Points of the Year

Our aim is the promotion of the Gospel of our Lord Jesus Christ according to the practices of the Church of England. All our activities are organised against this background. Our stated aim, with which all our service materials are badged, is 'Being witnesses to Jesus, making disciples of Jesus, growing leaders for Jesus'. This aim permeates all that we do.

Being witnesses to Jesus includes being his presence in our community. We have continued to provide pastoral support, events and opportunities for people to gather together, practical help through our support of the local foodbank and taking every opportunity we see to express our faith in a way that demonstrated God's love for all, and what he offers to any who come to him. Our pastoral team has worked to offer support to those who need it. Our funeral ministry has been particularly important, a source of hope and comfort for grieving families, and our community has appreciated the church building, as we've used it for pastoral services and community events as well as welcoming visitors for whatever reason they come. Our toddler group continues to thrive, as do our monthly concerts with time to get together beforehand over a cup of coffee or tea. A group of bereaved spouses meet monthly to offer each other support, and a group of people who are on their own meets monthly for lunch at a local pub. Members of our churches continue to be involved in many of the organisations in our parishes.

Making disciples of Jesus includes nurturing new Christians and developing our existing congregations. We aim to run entry level courses whenever they are needed. We have followed several Biblical teaching series in our mainstream services, particularly at our midweek services, where we have followed the traditional sermon with a period of discussion. In 2024 we explored a diverse selection of Biblical books from Lamentations to Hebrews, as well as discussing such topics as what the Kingdom of God means for our lives now. Our home groups continue to stretch participants, as well as providing mutual support and encouragement. We seek to encourage and develop a desire among our members continually to be learning and growing as Christians.

We have worked closely with our two benefice church schools, continuing the strong ties between church and school and working to draw some of the children and, with them, their parents into church family life. We have welcomed our church schools to our churches for their harvest, Easter and end of year services. Most of the Little Munden School pupils attend our Wednesday café in All Saints, taking part in the activities and teaching provided, and often involving their parents too.

We try to organise worship that will draw in members of our community. Our benefice choir is highly admired in our area, and enhances our worship, particularly at our monthly choral evensong services. We continue to offer Book of Common Prayer services as well as Common Worship ones, and on the fourth Sunday of each month we hold an informal service where families are encouraged to come and join in activities as well as more traditional worship.

Our monthly churchyard working party continues to draw in people not otherwise associated with the church as well as keeping our churchyard looking attractive and tidy.

Growing leaders for Jesus focusses more on our own people. We encourage and offer help to any in our congregation who are hearing God's call, to explore what that might mean. There is funding available for any for whom structured training is appropriate.

Our beautiful, ancient, grade 1 listed building presents us with real challenges as we strive to be the living church in these villages. The Friends of St Mary's continue to raise funds to finance restoration projects, and following our quinquennial inspection in 2022, we are planning significant work to the tower. Tenders have been received, and we hope that, after several delays, the work will start in the spring of 2025.

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2024

The Friends of Standon Churchyard team manages the churchyard for conservation and the protection of wildlife as well as for the benefit of the bereaved, forming a working party on the first Saturday morning of each month, which anyone interested is welcome to join.

Much has been achieved during 2024, but, as ever, there is much still to do as we shape our vision for the next years. We are ready and eager to carry our work forward, and, with God's help, plan to be instrumental in spreading his gospel ever wider in this community and abroad.

Looking forward

In March 2025, the scaffolding has been erected and we are embarking on the long-planned restoration work on the tower. This is an extensive project, for which the Friends have been fundraising for more than 20 years. The work will take several months, and will be funded by FOSM and other grants.

Limitations of this report

Because we strive to operate in everything as part of a united benefice this report, from just one parish of the three, does not provide a complete or fully accurate picture of our work. It should be read in conjunction with reports of what is happening in our sister parishes of The Mundens and Sacombe.

This report was approved by the PCC and signed on their behalf by Rev John Chitham (Incumbent).

John Chitham

John Chitham (Apr 23, 2025 19:04 GMT+1)

Apr 23, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
Parochial Church Council of St Mary, Standon

I report to the trustees on my examination of the accounts of the Parochial Church Council of St Mary, Standon ('the charity') for the year ended 31st December 2024 on pages 8 to 12 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sarah Crispin

Sarah Crispin (May 1, 2025 08:05 GMT+1)

Sarah Crispin ACA

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: May 1, 2025

Parochial Church Council of St Mary, Standon
 Receipts and Payments Account
 for the year ended 31st December 2024

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
		£	£	£	£	£
Receipts						
Voluntary income	2a	71,245	6,050	34,457	111,752	156,515
Income from investments	2b	5,592		1,104	6,696	4,530
Church activities		6,699		1,991	8,690	7,025
Other incoming resources		1,009			1,009	140
Total Receipts		<u>84,545</u>	<u>6,050</u>	<u>37,552</u>	<u>128,147</u>	<u>168,210</u>
Payments						
Church activities	3	105,126	1,275	30,772	137,173	136,993
Governance costs	4	1,080			1,080	1,062
Total Payments		<u>106,206</u>	<u>1,275</u>	<u>30,772</u>	<u>138,253</u>	<u>138,055</u>
Net Receipts / (Payments)		(21,661)	4,775	6,780	(10,106)	30,155
Transfers between funds		1,968	(1,968)		0	
		<u>(19,693)</u>	<u>2,807</u>	<u>6,780</u>	<u>(10,106)</u>	<u>30,155</u>
Balance as at 1st January 2024		74,858	43,623	25,046	143,527	113,372
Balance as at 31st December 2024		<u>55,165</u>	<u>46,430</u>	<u>31,826</u>	<u>133,421</u>	<u>143,527</u>

The notes on pages 10 to 12 form part of these accounts

Parochial Church Council of St Mary, Standon
Statement of Assets and Liabilities
as at 31st December 2024

	2024 £	2023 £
Bank Balances and Cash		
Short term deposits	86,250	81,903
Cash at bank and in hand	47,171	61,622
	<u>133,421</u>	<u>143,525</u>
Of the total cash, £25,046 is restricted.		
Other Assets and Liabilities		
Assets:		
CBF interest received 04.01.25 for 2024	969	1,098
Gift aid tax recovery not yet received	4,447	3,594
VAT recoverable (Listed Places of Worship Scheme)	1,021	2,495
Grants to be received for capital work completed		3,474
Bookstall stock at cost	167	
Other monetary assets	3,175	5,535
	<u>9,779</u>	<u>16,196</u>
Liabilities:		
Unbilled fee for independent examination	1,128	1,100
Money donated for missionary partners and appeals not yet sent	10,651	10,544
Other amounts due	1,410	1,280
	<u>13,189</u>	<u>12,924</u>
Investments		
Market value 01.01.24	39,763	36,344
Unrealised gain/(loss) in the year	910	3,419
Market value 31.12.24	<u>40,673</u>	<u>39,763</u>
The investment comprises shares in the Central Board of Finance, as follows:		
	No. of shares	No. of shares
Chancel Fund	286	286
Chapman Bequest	292	292
Sadleir Bequest (Grave Trust)	134	134
Standon Church Charities	1,047	1,047
	<u>1,759</u>	<u>1,759</u>

The notes on pages 10-12 form part of these accounts

These accounts were approved by the Parochial Church Council and signed on its behalf.

John Chitham
John Chitham (Apr 23, 2025 19:04 GMT+1)

Apr 23, 2025

Rev John Chitham (Incumbent)

Parochial Church Council of St Mary, Standon
Notes to the Financial Statements
for the year ended 31st December 2024

1 Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Funds

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

The value of the PCC's endowment funds at 31st December is £16,463 (2023 £16,095).

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object 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. The PCC does not usually invest separately for each fund.

The value of the PCC's restricted funds at 31st December is £31,826 (2023 £25,046).

Another £24,209 of restricted funds are invested in CBF Investment Fund Income Shares.

Designated funds represent income set aside by the PCC for payment of specific expenses.

The value of the PCC's designated funds at 31st December is £46,430 (2023 £43,623).

Unrestricted funds are general funds which may be used for PCC ordinary purposes.

The value of the PCC's general fund at 31st December is £55,165 (2023 £74,857).

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£	£
2 Receipts					
2a Voluntary income					
Planned giving	47,612		1,100	48,712	55,220
Income tax	11,997		1,207	13,204	15,535
Collections and donations	10,035		2,841	12,876	21,082
Legacies		6,000		6,000	38,748
Grants and appeals	138		29,309	29,447	21,446
Contributions	1,463	50		1,513	4,484
	<u>71,245</u>	<u>6,050</u>	<u>34,457</u>	<u>111,752</u>	<u>156,515</u>
2b Income from investments					
Dividends			1,104	1,104	1,087
Interest	5,592			5,592	3,443
	<u>5,592</u>	<u>0</u>	<u>1,104</u>	<u>6,696</u>	<u>4,530</u>

Parochial Church Council of St Mary, Standon
Notes to the Financial Statements (continued)
for the year ended 31st December 2024

3 Payments	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Church activities					
Missionary and charitable giving:					
Overseas Missionary Societies	363	1,000	2,970	4,333	5,612
Overseas relief and development agencies			175	175	50
Home missions and other Church societies	50		504	554	1,474
Secular agencies			9,215	9,215	5,523
	<u>413</u>	<u>1,000</u>	<u>12,864</u>	<u>14,277</u>	<u>12,659</u>
Parish share	62,653			62,653	60,141
Other ministry expenses	14,675	275	1,103	16,053	17,366
Church running expenses & maintenance	20,406		2,209	22,615	22,980
Other expenses	101			101	249
Administrator	4,579			4,579	4,356
Other administrative expenses	2,299			2,299	2,149
Capital projects			14,596	14,596	17,093
	<u>105,126</u>	<u>1,275</u>	<u>30,772</u>	<u>137,173</u>	<u>136,993</u>

Capital Projects

The project to repair the stonework on the tower continues. After the prework completed in 2023, the work has gone out to tender but various delays have meant that winter has delayed the start of the work. It's now hoped that builders will be appointed and work will start in the spring of 2025. FOSM still plans to fund the work, and the promise of a top-up grant has been received, which will enable us to complete more of the work in one go. £6,313 plus vat (reclaimed through the LPW scheme) has been spent on the tower project in 2024.

The work to locate and rectify damage to the Victorian drainage under the tower, started in 2023, has been completed, costing £5,850 plus vat (reclaimed through the LPW scheme).

£287.35 of the vat on capital work is yet to be claimed from LPW. A claim will be submitted in February 2025.

4 Governance costs

	2024 £	2023 £
Independent examination fee	<u>1,080</u>	<u>1,062</u>

5 Staff and Trustees

The PCC has no employed members of staff. Other than the Rector, who is not employed by us, its activities are generally carried out by volunteers.

Michael Smith, a Trustee, received £6,624 during the year in his capacity as Benefice Director of Music (2023 £6,525). This amount is permitted by the governing document of the charity, and the cost is shared with our other benefice churches. No remuneration was paid to any other trustee during the year nor to any person connected to them.

The fees of the organist are included in ministry expenses.

PCC members and officers were reimbursed for any PCC expenses they incurred.

Parochial Church Council of St Mary, Standon
Notes to the Financial Statements (continued)
for the year ended 31st December 2024

6 Movement in Funds

	Balance 01.01.24	Income	Transfers between funds	Expenses	Balance 31.12.24
Unrestricted Funds					
General Fund	74,858	84,545	1,968	(106,206)	55,165
Unrestricted Funds - Designated					
The Centre	1,243		(968)	(275)	0
Legacy Fund	36,290	5,400			41,690
Tithe Fund	3,925	600		(1,000)	3,525
Transport Fund	1,000				1,000
Streaming equipment Fund	165	50			215
For replacement communion linen	1,000		(1,000)		0
	<u>118,481</u>	<u>90,595</u>	<u>0</u>	<u>(107,481)</u>	<u>101,595</u>
Restricted Funds					
Restoration Fund	(3,653)	19,538		(14,595)	1,290
Appeals	9,081	11,876		(10,843)	10,114
Leadership Training Fund	1,500				1,500
Bells Appeal	7,097				7,097
Friends of Standon Churchyard	1,470	2,463		(2,209)	1,724
Piano Fund	100				100
Choir Fund	945	1,715		(1,103)	1,557
Standon Church Charities	6,503	657		(503)	6,657
Overseas Mission Partners	1,468	1,302		(1,518)	1,252
Pastoral Fund	535				535
	<u>25,046</u>	<u>37,551</u>		<u>(30,771)</u>	<u>31,826</u>
Total Funds	143,527	128,146		(138,252)	133,421

Legacies received are allocated to the Legacy Fund (90%) and the Tithe Fund (10%).

7 Connected Charities

The Friends of St Mary's Church, Standon Charity Commission No. 1088516

Main objects: The preservation, beautification and improvement of the fabric of the church.

These are pursued by raising funds and making donations to Standon PCC towards the cost of the work it supports.

The charity is run by a committee made up of 6 people appointed by Standon PCC and 6 people elected by its annual general meeting.

THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF STANDON

England & Wales - Charity number 1131081

Accounts

St Mary's Church, Standon

**Annual Report
and
Financial Statements
of the
Parochial Church Council**

For the year ended 31st December 2023

**Address:
The Vicarage
Kents Lane
Standon
Hertfordshire**

Registered Charity Number 1131081

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2023

Standon PCC is a corporate body established by the Church of England which operates under the Parochial Church Council Powers Measure. It has the responsibility of co-operating with the Rector in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the fabric of the church building, its contents and the churchyard. It is in a benefice with the parishes of The Mundens with Sacombe.

We continue to stream our main Sunday services online, as people find this useful if they're unable to attend in person.

All of our services are joint ones with our benefice partners. Our average attendance was 70 at our 10.30 services and 12 at our 8.00. We offer monthly choral evensong services, attracting an average of 59 worshippers. In February, we held a special Tudor evensong, featuring early music, as part of a weekend of celebration of the completion of the refurbishment of the Sadleir tombs. Our Christmas services, Nine Lessons & Carols, Christmas Eve Christingle and midnight services, draw in significantly more worshippers, as does our annual Remembrance Sunday service. We held a service of memories in October and a Good Friday meditation as well as performing Stainer's Crucifixion on Passion Sunday. We have continued to meet on Wednesday mornings for worship and discussion; average attendance has increased slightly to 12. During the year we hosted 3 services for our local church school.

Our Fresh Expression, All Saints@6 (previously the Centre), continued to meet in All Saints, another of our benefice churches and our children's and youth work continued on Wednesday afternoons in term time, when the All Saints weekly café takes place. Two of our young people from those groups were confirmed in March 2023.

During the year, we conducted 12 funerals and 5 weddings in the church. We baptised 10 children in mainstream services and one of our Christianity Explored participants was baptised in the confirmation service in November. Our toddler and carer group on Friday mornings continues to be well attended.

Throughout the year we have unlocked our church during daylight hours, and it has been used by many for prayer and reflection. We hosted the annual local District Bell Ringers' service as well as concerts by external groups, including the local community choir, which rehearses weekly in St Mary's.

In the summer we offered our annual Holiday Bible Club for children aged 4 to 11. Over four days, we considered the story of Jonah, paralleled with Peter's denial of Jesus and subsequent commissioning by Jesus to feed his sheep. 45 children attended and it was appreciated by both the children and their parents. Several of our own young people helped with the club, and we hope to continue to build on this work for participants and young leaders in 2024.

We offer friendship, practical help and pastoral care to any in our community who need it. Our home groups and Bible study groups have mixed online with in-person meetings, and participants have continued to find them helpful. We have continued with our, 'Midweek Music' recitals and time of social interaction monthly on Wednesday lunchtimes.

Membership

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Our 2023 annual meeting took place on May 14th after the morning service.

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

Rector	Rev John Chitham	Elected Members	Mr Michael Baker (until 14 th May) Mr Cliff Beeston
Wardens	Mrs Angie Adamson Mr Keith Plummer		Mrs Stephanie Beeston (from 14 th May) Miss Lizzy Franks Mr Richard Franks
Reader	Mrs Caroline Franks		Mrs Sue Geddes Mr Derek Goodall
Officers	Miss Lizzy Franks Hon. Secretary Mrs Caroline Franks Hon. Treasurer		Mrs Margaret Goodall Mr Mark Korczyk
Deanery Synod Representatives	None at present		Mrs Marion Smith Mr Michael Smith
Banks	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ		The CBF Church of England Deposit Fund 80 Cheapside London EC2V 6DZ
Investment Funds	The CBF C of E Investment Fund 80 Cheapside London EC2V 6DZ	Independent Examiner	Sarah Crispin ACA Stewardship 1 Lamb's Passage London EC1Y 8AB

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2023

Financial Responsibilities of the PCC

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011. We are also responsible for safeguarding the assets of the church and taking reasonable steps to prevent fraud and other irregularities.

Policy on Reserves

The PCC recognises the need to hold reserves to allow the protection of its core activities in the event of income shortfalls and to promote balanced strategic planning. Reserves are defined as income that becomes available and which the PCC can spend at its discretion to further its objectives but which has not yet been spent, committed or designated.

At the end of 2023, the PCC held £74,857 in its unrestricted General Fund. This sum is below the amount stipulated in our agreed policy to hold between 12 and 18 months' anticipated expenditure, but we are continuing actively to consider how we will address our dwindling reserves. Funds beyond our immediate needs are held on deposit with the CBF Church of England Deposit Fund, which provides us with as competitive a rate of interest as any, but with low risk and instant access.

At the end of 2023, in addition to our unrestricted general fund, we hold unrestricted designated funds of £1,000 in the Transport Fund, £38,290 in the Legacy Fund, £3,925 in the Tithe Fund, £1,243 in the Centre Fund and £165 in a fund for the repair and replacement of streaming equipment. We also hold a gift of £1,000, to be spent in part to fund new communion table linen.

We have received two legacies in 2023. When we receive a legacy, we transfer 10% to the Tithe Fund, to be used for others as appropriate needs come to our attention. Since the year end, new linen has been donated, and the fund for its replacement is no longer needed. The designation has been reversed in 2024.

The restricted restoration fund has received donations from individuals and grants from the Friends of St Mary's and other charitable trusts to fund capital work, including the restoration project on the Sadleir tombs and the beginning of the remedial work on our tower, highlighted in our latest Quinquennial report. We have also undertaken work to the failed Victorian drainage under the tower, which has been causing damaging damp in the tower walls. An application has been submitted in February 2024 to the Listed Places of Worship scheme, to recover VAT paid on capital projects.

Risk Management

Any charity, in carrying out its objectives, must have an eye to the risks involved. We are responsible for an ancient building, designed with no thought for the needs of frail or disabled people. We deal frequently with people who are vulnerable. We work with children. Our income is by donation and often some of the PCC have access to confidential information.

We try to guard against risk without letting risk-limiting measures get in the way of our ministry. Where we can, we insure against financial loss. Where this is not practical, we try to minimise risk in other ways. For example, we have treated the lead on our church roof with Smart Water and installed an alarm system; we have also asked our neighbours in the High Street to report any suspicious activity around the church, and we leave the flood lights on until after the pub opposite has closed and the High Street is quiet. We have installed a CCTV system to monitor activity at our main doors. We hold a comprehensive set of risk assessments which are reviewed regularly. We have an appointed Health and Safety Officer and there is a Health and Safety Policy in place. We have installed a handrail at the stone chancel steps. We have a care to the qualifications and integrity of those to whom we entrust sensitive information or access to our funds and take sensible precautions to protect them and those with whom they interact, including safer recruitment procedures and the use of encryption or other security systems on those computers our Data Protection Officer deems appropriate. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (which sets out the PCC's obligations to safeguard children and vulnerable adults). We make sure that all trustees of the charity (which works regularly with children and vulnerable adults), as well as those working regularly with children and vulnerable adults are subjected to DBS checks in line with Thirtyone:eight guidelines and are conversant with our Safeguarding Policy and Good Practice Guidelines. We ensure that all involved in the work of our church have the required level of safeguarding training, according to Church of England guidelines. Our benefice Safeguarding Officer, who advises the PCC, has extensive experience of child protection and safeguarding issues in relation to her role as Designated Senior Person at school and her work as Safeguarding Officer at CPAS summer camps. She is also a Diocesan volunteer trainer in Safeguarding. The financial functions of the PCC are shared between three people, working independently. All work undertaken by volunteers is subject to review.

Committee Structure and Review of the Year

The PCC operates through a number of committees, which meet between meetings of the full PCC. Other than the Standing Committee, the PCC committees do not have delegated decision making powers; they make recommendations to the PCC, which is responsible for all decision making.

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2023

Standing Committee

This, the only committee required by law, has power to transact PCC business between its meetings, subject to directions given by the council. It is comprised of the Rector, our Reader, Churchwardens, Secretary and Treasurer. The Benefice Administrator also attends these meetings.

World Mission Group

This committee is benefice-wide and considers matters to do with world-wide mission, including the way we support our missionary partners overseas, both financially and through prayer and encouragement. It considers which charities and organisations should be supported through appeals, special collections or specific donations and has organised fundraising events for specific missionary projects. We adopt a benefice approach to all of our support of world mission.

Special Appeals

Once again, special appeals were well supported during 2023.

Regular giving for our mission partners in Burundi amounted to £2,607 including gift aid tax recovered. During the year, we sent £2,707, the amount collected in 2022 and early 2023. The balance of the amount collected in 2023 will be sent in 2024. £2,417 was received in donations and gift aid tax for the 2023 harvest appeal, split between Kisiizi Hospital in Uganda and the School for the Deaf in Jordan. £185 was received for 2023 Operation Christmas Child. £519 was given at our Remembrance service for the Royal British Legion. In December 2023, our appeal was again for our local food bank. £3,182 was raised by the benefice in 2023, and another £1,831 was received in January 2024. Gift aid tax of £211 has been claimed in January 2024. The amount raised is being spent on grocery deliveries directly to the distribution centre, as and when they are needed. We collect items for the local food bank in all of our churches, but we have also continued to organise online supermarket deliveries directly, and £3,992 was donated by our benefice for this purpose. We have run a monthly Pop-Up Shop after our family service, its profits contributing to the Foodbank total.

The total of the amounts collected in 2023 in response to appeals to help others totalled £12,902, including the amount given for our regular missionary partners.

Members took part in Operation Christmas Child, filling shoe boxes to be sent to parts of the world where children affected by war or disaster have no other hope of receiving a gift at Christmas. 134 boxes were sent in November, bound for Ukraine.

All Saints@6

All Saints@6, previously the Centre, a place for contemporary worship, teaching and discussion, met for worship and Bible study on Sunday afternoons at All Saints. Two of the regular congregation were confirmed in March.

Youth and Children's Work

Our youth work has continued to provide a wide range of activities for young people. In addition to our in-house youth work, our weekly lunchtime club at our church school in Puckeridge, and after school club at the same school on the same day, led by our Youth Work partners, Red Balloon Foundation, has been well supported, with a waiting list to join. Our after school RE club run by Lizzy Franks at our church school in Little Munden is also over-subscribed. We have provided Collective Worship weekly for both of our church schools.

Lizzy continues to be an overall leader of Orwell 3, a CPAS Pathfinder Holiday, and in August we helped fund several youngsters from our benefice who attended the week long camp organised and run by a team of trained volunteers.

Finance Committee

This committee of representatives of PCC, church members and the other benefice treasurers considers all aspects of PCC finances. It is responsible for the preparation and monitoring of budgets, review of the current financial position and for advising the PCC on financial matters.

Our financial results for this year show a deficit on our unrestricted general fund of £9,701. £77,507 was spent during the year on providing Christian ministry from St Mary's. This includes parish share payments to the Diocese of £60,141 to support diocesan costs such as clergy stipends and housing, training for clergy and readers and the many support services we have available to us in our parish ministry, and costs of £6,553 to support our youth work.

In addition, we spent £22,980, including £8,946 from the restricted Friends of Standon Churchyard Fund, on the running and maintenance of the church and churchyard, and £7,816 on administrative and other costs. We have spent £17,093 from the restricted Restoration Fund on capital projects, wholly funded by grants and donations for that purpose.

Electoral Roll

At the end of 2023, there were 110 members on the electoral roll. 28 of these live outside the parish.

Other High Points of the Year

Our aim is the promotion of the Gospel of our Lord Jesus Christ according to the practices of the Church of England. All our activities are organised against this background. Our stated aim, with which all our service materials are badged, is 'Being witnesses to Jesus, making disciples of Jesus, growing leaders for Jesus'. This aim permeates all that we do.

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2023

Being witnesses to Jesus includes being his presence in our community. We have continued to provide pastoral support, events and opportunities for people to gather together, practical help through our support of the local foodbank and taking every opportunity we see to express our faith in a way that demonstrated God's love for all, and what he offers to any who come to him. Our pastoral team has worked to offer support to those who need it. Our funeral ministry has been particularly important, a source of hope and comfort for grieving families, and our community has appreciated the church building, as we've used it for pastoral services and community events as well as welcoming visitors for whatever reason they come. Our toddler group continues to thrive, as do our monthly concerts with time to get together beforehand over a cup of coffee or tea. A group of bereaved spouses meet monthly to offer each other support, and a group of people who are on their own meets monthly for lunch at a local pub. Members of our churches continue to be involved in many of the organisations in our parishes.

Making disciples of Jesus includes nurturing new Christians and developing our existing congregations. We ran a 'Christianity Explored' course during the year, and several of the participants have become regulars, one being baptised and two confirmed in November. We have followed several Biblical teaching series in our mainstream services; at our midweek services we have explored a diverse selection of Biblical books from Ezekiel to James' letter, as well as discussing such topics as the 'I am' sayings of Jesus. Our home groups continue to stretch participants, as well as providing mutual support and encouragement. We seek to encourage and develop a desire among our members continually to be learning and growing as Christians.

We have worked closely with our two benefice church schools, continuing the strong ties between church and school and working to draw some of the children and, with them, their parents into church family life. We have welcomed our church schools to our churches for their harvest, Easter and end of year services. Most of the Little Munden School pupils attend our Wednesday café in All Saints, taking part in the activities teaching provided, and often involving their parents too.

We try to organise worship that will draw in members of our community. Our benefice choir is highly admired in our area, and enhances our worship, particularly at our monthly choral evensong services. We continue to offer Book of Common Prayer services as well as Common Worship ones, and on the fourth Sunday of each month we hold an informal service where families are encouraged to come and join in activities as well as more traditional worship. On Sunday evenings, apart from evensong Sundays, our 'café-style' church meets in All Saints.

Our monthly churchyard working party continues to draw in people not otherwise associated with the church as well as keeping our churchyard looking attractive and tidy.

Growing leaders for Jesus focusses more on our own people. We encourage and offer help to any in our congregation who are hearing God's call, to explore what that might mean. There is funding available for any for whom structured training is appropriate. Both our Rector and Reader took time out on retreat during the year, and our Musical Director took a 3-month sabbatical, as he discerned God's plan for him for the time ahead. Our curate moved on in the summer, earlier than planned, because of a family move to St Albans, as God called both her husband and her to new challenges.

Our beautiful, ancient, grade 1 listed building presents us with real challenges as we strive to be the living church in these villages. The Friends of St Mary's continue to raise funds to finance restoration projects, and following our quinquennial inspection in 2022, we have started to plan for significant work to the tower. Tenders are being sought as this report is prepared, and the first phase will be completed during 2024.

The Friends of Standon Churchyard team manages the churchyard for conservation and the protection of wildlife as well as for the benefit of the bereaved, forming a working party on the first Saturday morning of each month, which anyone interested is welcome to join.

Much has been achieved during 2023, but, as ever, there is much still to do as we shape our vision for the next years. We are ready and eager to carry our work forward, and, with God's help, plan to be instrumental in spreading his gospel ever wider in this community and abroad.

Limitations of this report

Because we strive to operate in everything as part of a united benefice this report, from just one parish of the three, does not provide a complete or fully accurate picture of our work. It should be read in conjunction with reports of what is happening in our sister parishes of The Mundens and Sacombe.

Public Benefit

The Trustees have complied with the duty to have due regard to the public benefit guidance published by the Charity Commission.

This report was approved by the PCC on 05.03.2024 and signed on their behalf by Rev John Chitham (Incumbent).

Parochial Church Council of St Mary, Standon
 Receipts and Payments Account
 for the year ended 31st December 2023

	Note	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
		£	£	£	£
Receipts					
Voluntary income	2a	120,419	36,096	156,515	146,123
Income from investments	2b	3,443	1,087	4,530	2,239
Church activities		4,878	2,147	7,025	6,849
Other incoming resources		140		140	2,291
Total Receipts		<u>128,880</u>	<u>39,330</u>	<u>168,210</u>	<u>157,502</u>
Payments					
Church activities	3	98,321	38,672	136,993	133,795
Governance costs	4	1,062		1,062	990
Total Payments		<u>99,383</u>	<u>38,672</u>	<u>138,055</u>	<u>134,785</u>
Net Receipts / (Payments)		29,497	658	30,155	22,717
Balance as at 1st January 2023		88,984	24,388	113,372	90,655
Balance as at 31st December 2023		<u>118,481</u>	<u>25,046</u>	<u>143,527</u>	<u>113,372</u>

The notes on pages 3 to 5 form part of these accounts

Parochial Church Council of St Mary, Standon
Statement of Assets and Liabilities
as at 31st December 2023

	2023 £	2022 £
Bank Balances and Cash		
Short term deposits	81,903	79,359
Cash at bank and in hand	61,622	34,013
	<u>143,525</u>	<u>113,372</u>
Of the total cash, £25,046 is restricted.		
Other Assets and Liabilities		
Assets:		
CBF interest received 04.01.24 for 2023	1,098	
Gift aid tax recovery not yet received	3,594	5,790
VAT recoverable (Listed Places of Worship Scheme)	2,495	3,541
Grants to be received 2024 for capital work in 2023	3,474	3,348
Red Balloon Foundation for Spring term 2023 paid December 2022		3,285
Other monetary assets	5,535	4,341
	<u>16,196</u>	<u>20,305</u>
Liabilities:		
Unbilled fee for independent examination	1,100	1,000
Money donated for missionary partners and appeals not yet sent	10,544	8,393
Other amounts due	1,280	1,500
	<u>12,924</u>	<u>10,893</u>
Investments		
Market value 01.01.23	36,344	41,193
Unrealised gain/(loss) in the year	3,419	(4,849)
	<u>39,763</u>	<u>36,344</u>
The investment comprises shares in the Central Board of Finance, as follows:		
	No. of shares	No. of shares
Chancel Fund	286	286
Chapman Bequest	292	292
Sadleir Bequest (Grave Trust)	134	134
Standon Church Charities	1,047	1,047
	<u>1,759</u>	<u>1,759</u>

The notes on pages 3 to 5 form part of these accounts

These accounts were approved by the Parochial Church Council on 05.03.2024 and signed on its behalf.

Mr Keith Plummer (Church Warden)

Miss Lizzy Franks (PCC secretary)

Parochial Church Council of St Mary, Standon
Notes to the Financial Statements
for the year ended 31st December 2023

1 Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Funds

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

The value of the PCC's endowment funds at 31st December is £16,095 (2022 £14,711).

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object 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. The PCC does not usually invest separately for each fund.

The value of the PCC's restricted funds at 31st December is £25,046 (2022 £24,388).

Another £23,668 of restricted funds are invested in CBF Investment Fund Income Shares.

Designated funds represent income set aside by the PCC for payment of specific expenses.

The value of the PCC's designated funds at 31st December is £43,623 (2022 £4,426).

Unrestricted funds are general funds which may be used for PCC ordinary purposes.

The value of the PCC's general fund at 31st December is £74,857 (2022 £84,606).

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
2 Receipts				
2a Voluntary income				
Planned giving	53,153	2,067	55,220	75,401
Income tax	13,878	1,657	15,535	18,852
Collections and donations	9,707	11,375	21,082	15,790
Legacies	38,748		38,748	
Grants and appeals	449	20,997	21,446	34,043
Contributions	4,484		4,484	2,037
	<u>120,419</u>	<u>36,096</u>	<u>156,515</u>	<u>146,123</u>
2b Income from investments				
Dividends	0	1,087	1,087	1,081
Interest	3,443		3,443	1,158
	<u>3,443</u>	<u>1,087</u>	<u>4,530</u>	<u>2,239</u>

Parochial Church Council of St Mary, Standon
Notes to the Financial Statements (continued)
for the year ended 31st December 2023

3 Payments	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Church activities				
Missionary and charitable giving:				
Overseas Missionary Societies	440	5,172	5,612	4,577
Overseas relief and development agencies		50	50	10
Home missions and other Church societies		1,474	1,474	1,110
Secular agencies		5,523	5,523	6,118
	<u>440</u>	<u>12,219</u>	<u>12,659</u>	<u>11,815</u>
Parish share	60,141		60,141	58,206
Other ministry expenses	16,952	414	17,366	13,138
Church running expenses & maintenance	14,034	8,946	22,980	19,274
Other expenses	249		249	931
Administrator	4,356		4,356	4,449
Other administrative expenses	2,149		2,149	3,576
Capital projects		17,093	17,093	22,406
	<u>98,321</u>	<u>38,672</u>	<u>136,993</u>	<u>133,795</u>

Capital Projects

In 2022, the long-planned restoration work on the two Sadleir tombs in the chancel of St Mary's was finished. The final grants from FOSM (including £1,000 from Churchcare) were received in 2023, as was the completion report, triggering the issuing of the final invoice. £5,119 has been spent on the project this year, not including VAT which was recouped through the Listed Places of Worship scheme. £2,286 has been spent in 2023 on surveys and prework on a project to repair the stonework on the tower. The work will be undertaken in stages, and we have gone to tender in February 2024 for the first stage, at the highest level. FOSM has undertaken to fund this work, and grants of £3,598 have been received in 2023. We have also undertaken work to locate and rectify damage to the Victorian drainage under the tower. By the end of 2023, £2,695 had been spent on this, once again funded by grants from FOSM. The work has been completed in January 2024. As at 31st December, the full amount had been received from FOSM. An electrical survey resulted in our commissioning the bonding of our lightning conductor to the bell frame. We also installed surge protection to our entire electrical supply. The total cost of £3,474 will be funded by FOSM. For the moment, our Restoration Fund is showing a negative balance, but this will be reversed on receipt of further grants from FOSM and the LPW claim submitted in February 2024.

4 Governance costs

	2023 £	2022 £
Independent examination fee	<u>1,062</u>	<u>990</u>

5 Staff and Trustees

The PCC has no employed members of staff. Other than the Rector, who is not employed by us, its activities are generally carried out by volunteers.

Michael Smith, a Trustee, received £6,525 during the year in his capacity as organist of the church (2022 £6,804). This amount is permitted by the governing document of the charity, and the cost is shared with our other benefice churches. No remuneration was paid to any other trustee during the year nor to any person connected to them.

The fees of the organist are included in ministry expenses.

PCC members and officers were reimbursed for any PCC expenses they incurred.

Parochial Church Council of St Mary, Standon
Notes to the Financial Statements (continued)
for the year ended 31st December 2023

6 Movement in Funds

	Balance 01.01.23	Income	Expenses	Balance 31.12.23
Unrestricted Funds				
General Fund	84,558	88,583	(98,283)	74,858
Unrestricted Funds - Designated				
The Centre	894	1,449	(1,100)	1,243
Legacy Fund	1,417	34,873		36,290
Tithe Fund	50	3,875		3,925
Transport Fund	1,000			1,000
Streaming equipment Fund	65	100		165
For replacement communion linen	1,000			1,000
	<u>88,984</u>	<u>128,880</u>	<u>(99,383)</u>	<u>118,481</u>
Restricted Funds				
Restoration Fund	(6,438)	19,878	(17,093)	(3,653)
Appeals	6,825	10,295	(8,039)	9,081
Leadership Training Fund	1,500			1,500
Bells Appeal	7,097			7,097
Friends of Standon Churchyard	7,155	3,260	(8,945)	1,470
Piano Fund	100			100
Choir Fund	471	888	(414)	945
Standon Church Charities	5,575	2,402	(1,474)	6,503
Overseas Mission Partners	1,568	2,607	(2,707)	1,468
Pastoral Fund	535			535
	<u>24,388</u>	<u>39,330</u>	<u>(38,672)</u>	<u>25,046</u>
Total Funds	113,372	168,210	(138,055)	143,527

Legacies received are allocated to the Legacy Fund (90%) and the Tithe Fund (10%).

The Restoration Fund is showing a deficit at the end of the year, as we await reimbursement of VAT paid on capital projects eligible for the Listed Places of Worship Grant scheme. This position has been reversed early in 2024.

7 Connected Charities

The Friends of St Mary's Church, Standon

Charity Commission No. 1088516

Main objects: The preservation, beautification and improvement of the fabric of the church.

These are pursued by raising funds and making donations to Standon PCC towards the cost of the work it supports.

The charity is run by a committee made up of 6 people appointed by Standon PCC and 6 people elected by its annual general meeting.

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
PAROCHIAL CHURCH COUNCIL OF STANDON, ST MARY

I report to the trustees on my examination of the accounts of The Parochial Church Council Of Standon, St Mary ('the charity') for the year ended 31 December 2023 on pages 1 to 5 preceeding.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sarah Crispin ACA

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 24 April 2024

THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF STANDON

England & Wales - Charity number 1131081

Accounts

**Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2022**

Standon PCC is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. It has the responsibility of co-operating with the Rector in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the fabric of the church building, its contents and the churchyard. Since November 2006, we have been a united benefice with the parishes of The Mundens with Sacombe.

2022 has seen a return to more or less normal activity after the global Covid-19 pandemic. We have continued to stream services online, as people find this useful if they're unable to attend in person.

All of our services are joint ones with our benefice partners. Our average attendance at our 10.30 services was 64 and at our 8.00 services was 12. We continue to offer monthly choral evensong services, and our usual Christmas services: Nine Lessons & Carols, Christmas Eve Christingle and midnight services. We held a service of memories in October and a Good Friday meditation as well as performing Stainer's Crucifixion on Passion Sunday. We have continued to meet on Wednesday mornings for worship and discussion; average attendance has increased to 11.

Our Fresh Expression, the Centre, continued to meet in All Saints, another of our benefice churches, but the children's and youth work has moved to Wednesday afternoons in term time, when the All Saints weekly café takes place. Two of our young people from those groups will be confirmed in March 2023.

During the year, we conducted 13 funerals and 2 weddings in the church. We baptised 7 children in mainstream services and 2 adults by total immersion in the river Rib outside normal service times. We have started a toddler and carer group on Friday mornings; it has been well received and has started to feed into our monthly family services.

Throughout the year we have unlocked our church during daylight hours, and it has been used by many for prayer and reflection. We hosted the local World Day of Prayer service and the annual local District Bell Ringers' service as well as concerts by external groups, including a new community choir, which rehearses weekly in St Mary's.

In May, our Rector led a pilgrimage to Jordan, and around 30 of our members and friends took part, visiting Holy Land sites and meeting Christians there.

In the summer we were able once again to offer our annual Holiday Bible Club for children aged 4 to 11. Over four days, we considered creation, Christmas, Easter and Pentecost through the Chronicles of Narnia! Attendance was better than in 2021 and it was well received again, by both the children and their parents. Several of our own young people helped with the club, and we hope to continue to build on this work for participants and young leaders in 2023.

We offer friendship, practical help and pastoral care to any in our community who need it. This has been challenging again as we emerged from Covid, but we have gradually gained ground, continuing with our informal peer support groups, and keeping in touch with everyone, especially those we feel are most vulnerable, to help where we can. Our home groups and Bible study groups have mixed online with in-person meetings, and participants have continued to find them helpful. We have instigated a new initiative, 'Midweek Music' monthly on Wednesday lunchtimes. Added to other village activities, this means that there is now something which people can attend locally every Wednesday.

Membership

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Our 2022 annual meeting took place on May 8th after the morning service.

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

Rector	Rev John Chitham	Elected Members	Mr Michael Baker Mr Cliff Beeston
Wardens	Mrs Angie Adamson Mr Keith Plummer		Mr Colin Coleman (until 09.03.22) Miss Lizzy Franks Mr Richard Franks
Reader	Mrs Caroline Franks		Mrs Sue Geddes Mr Derek Goodall (from 08.05.22)
Officers	Miss Lizzy Franks Hon. Secretary Mrs Caroline Franks Hon. Treasurer		Mrs Margaret Goodall Mr Mark Korczyk (from 08.05.22)
Deanery Synod Representatives	Mrs Angie Adamson Mrs Diane Moss (until 08.05.22)		Mrs Marion Smith (from 08.05.22) Mr Michael Smith (from 08.05.22)

Banks	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	The CBF Church of England Deposit Fund 80 Cheapside London EC2V 6DZ
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Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2022

Investment Funds	The CBF C of E Investment Fund 80 Cheapside London EC2V 6DZ	Independent Examiner	Sarah Crispin ACA Stewardship 1 Lamb's Passage London EC1Y 8AB
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Financial Responsibilities of the PCC

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the church and to take reasonable steps for the prevention of fraud and other irregularities.

Policy on Reserves

The PCC recognises the need to hold reserves to allow the protection of its core activities in the event of income shortfalls and to promote balanced strategic planning. Reserves are defined as income that becomes available and which the PCC can spend at its discretion to further its objectives but which has not yet been spent, committed or designated.

At the end of 2022, the PCC held £84,558 in its General Fund. This sum is below the amount stipulated in our agreed policy to hold between 12 and 18 months' anticipated expenditure, but a successful appeal and the generous support of a small number of regular donors has enabled us to recover ground from our position in 2021, and we are continuing actively to consider how we will address our dwindling reserves. Funds beyond our immediate needs are held on deposit with the CBF Church of England Deposit Fund, which provides us with as competitive a rate of interest as any, but with low risk and instant access.

At the end of 2022, in addition to our general fund, we hold designated funds of £1,000 in the Transport Fund, £1,417 in the Legacy Fund, £50 in the Tithe Fund, £894 in the Centre Fund and £65 in a fund for the repair and replacement of streaming equipment. We have also been given a gift of £1,000, to be spent in part to fund new communion table linen.

When we receive a legacy, we transfer 10% to the Tithe Fund, to be used for others as appropriate needs come to our attention. No legacies were received during the year.

The restoration fund has received donations from individuals and grants from the Friends of St Mary's and other charitable trusts to fund capital work, including the restoration project on the Sadleir tombs. An application has been submitted in February 2023 to the Listed Places of Worship scheme, to recover vat paid on capital projects.

Risk Management

Any charity, in carrying out its objectives, must have an eye to the risks involved. We are responsible for an ancient building, designed with no thought for the needs of frail or disabled people. We deal frequently with people who are vulnerable. We work with children. Our income is by donation and often some of the PCC have access to confidential information.

We try to guard against risk without letting risk-limiting measures get in the way of our ministry. Where we can, we insure against financial loss. Where this is not practical, we try to minimise risk in other ways. For example, we have treated the lead on our church roof with Smart Water and installed an alarm system; we have also asked our neighbours in the High Street to report any suspicious activity around the church, and we leave the flood lights on until after the pub opposite has closed and the High Street is quiet. We have installed a CCTV system to monitor activity at our main doors. We hold a comprehensive set of risk assessments which are reviewed regularly. We have an appointed Health and Safety Officer and there is a Health and Safety Policy in place. The addition in 2017 of a kitchen and disabled access WC at the back of the nave has reduced the number of occasions when people must make their way up and down the stone chancel steps; those steps now have a handrail. We have a care to the qualifications and integrity of those to whom we entrust sensitive information or access to our funds and take sensible precautions to protect them and those with whom they interact, including safer recruitment procedures and the use of encryption or other security systems on those computers our Data Protection Officer deems appropriate. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (which sets out the PCC's obligations to safeguard children and vulnerable adults). We make sure that all trustees of the charity (which works regularly with children and vulnerable adults), as well as those working regularly with children and vulnerable adults are subjected to DBS checks in line with Thirtyone:eight guidelines and are conversant with our Safeguarding Policy. We ensure that all involved in the work of our church have the required level of safeguarding training, according to Church of England guidelines. Our benefice Safeguarding Officer, who advises the PCC, has extensive experience of child protection and safeguarding issues in relation to her role as Designated Senior Person at school and her work as Safeguarding Officer at CPAS summer camps. She is also a Diocesan volunteer trainer in Safeguarding. The financial functions of the PCC are shared between three people, working independently. All work undertaken by volunteers is subject to review.

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2022

Committee Structure and Review of the Year

The PCC operates through a number of committees, which meet between meetings of the full PCC. Other than the Standing Committee, the PCC committees do not have delegated decision making powers; they make recommendations to the PCC, which is responsible for all decision making.

Standing Committee

This, the only committee required by law, has power to transact PCC business between its meetings, subject to directions given by the council. It is comprised of the Rector, our Readers, Churchwardens, Secretary and Treasurer. The Benefice Administrator also attends these meetings.

World Mission Group

This committee is benefice-wide and considers matters to do with world-wide mission, including the way we support our missionary partners overseas, both financially and through prayer and encouragement. It considers which charities and organisations should be supported through appeals, special collections or specific donations and has organised fundraising events for specific missionary projects. We adopt a benefice approach to all of our support of world mission.

Special Appeals

Once again, special appeals were well supported during 2022.

Regular giving for our mission partners in Burundi was supplemented by a special appeal at harvest and raised £4,296 including gift aid tax recovered. During the year, we sent £3,962, the amount collected in 2021 and early 2021 plus the £1,076 harvest amount. The balance of the amount collected in 2022 will be sent in 2023.

A further £250 was received in 2022 in donations and gift aid tax for the 2021 harvest appeal. £50 was received for 2022 Operation Christmas Child donations.

£569 was given at our Remembrance service and sent to the Royal British Legion. In December 2022, our appeal was again for our local food bank. £3,992 was raised by the benefice, and gift aid tax of £167 has been claimed in January 2023. The amount raised is being spent on grocery deliveries directly to the distribution centre, as and when they are needed.

We collect items for the local food bank in all of our churches, but we have also continued to organise online supermarket deliveries directly, and £5,807 was donated by our benefice for this purpose.

The total of the amounts collected in 2022 in response to appeals to help others totalled £14,964, including the amount given for our regular missionary partners.

Members took part in Operation Christmas Child, filling shoe boxes to be sent to parts of the world where children affected by war or disaster have no other hope of receiving a gift at Christmas. 155 boxes were sent in November, bound for Albania.

The Centre

The Centre, a place for contemporary worship, teaching and discussion, met for worship and Bible study on Sunday afternoons at All Saints. Two of the regular congregation were baptised in the river Rib in September and will be confirmed in March 2023.

Youth and Children's Work

Lizzy Franks continues to be an overall leader of Orwell 3, a CPAS Pathfinder Holiday, and in August several youngsters from our benefice attended the week long camp organised and run by a team of trained volunteers.

Our youth work has continued to provide as wide a range of activities for young people as has been possible, in order to strengthen links in our local community. Our weekly lunchtime club at the middle school has not resumed, but we have started a new one in partnership with the Red Balloon Foundation at our church school in Puckeridge, as well as an after school club at the same school on the same day. There is a waiting list to join it! We have provided Collective Worship weekly for both of our church schools. In the summer of 2022, some of our young people, with our youth work partners, travelled to Mexico, to take part in an Amor Ministries project to build houses for families who would otherwise have no chance of owning their own home. As well as practical skills, the young people learned a great deal about the importance of faith in challenging circumstances.

Finance Committee

This committee of representatives of PCC, church members and the other benefice treasurers considers all aspects of PCC finances. It is responsible for the preparation and monitoring of budgets, review of the current financial position and for advising the PCC on financial matters.

Our financial results for this year show a surplus on general fund of £18,219. This surplus is due to a successful Lent appeal, which raised £9,813, and very generous additional giving by a handful of members, who donated significant sums over and above their regular giving, in response to our concern about our worsening financial situation.

£71,344 was spent during the year on providing Christian ministry from St Mary's. This includes parish share payments to the Diocese of £58,206 to support diocesan costs such as clergy stipends and housing, training for clergy and readers and the many support services we have available to us in our parish ministry, and costs of £5,755 to support our youth work.

In addition, we spent £19,274 on the running and maintenance of the church and churchyard, and £8,956 on administrative and other costs. We have spent £22,406 on capital projects, largely funded by grants and donations for that purpose.

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2022

Electoral Roll

At the end of 2022, there were 112 members on the electoral roll. 25 of these live outside the parish.

Other High Points of the Year

Our aim is the promotion of the Gospel of our Lord Jesus Christ according to the practices of the Church of England. All our activities are organised against this background.

2022 has seen our community emerge, tentatively at first, from the Covid-19 pandemic. As life has returned to something like normal, we have tried to learn from our experiences and continue with some of the new ways we have found of being the Church in our community. We have continued to develop our new skills, and we have looked to extend our outreach and ministry as opportunities have arisen. We have continued to do all we can to show God's love and offer God's hope to our villages.

Our pastoral team has continued to offer support to those who need it. Our funeral ministry has been particularly important, a source of hope and comfort for grieving families, and families have appreciated more than ever the church building, as we've been able once more to use it for pastoral services.

Our ladies' and men's midweek groups continue to thrive, and we have added a toddler group and monthly concerts with time to get together beforehand over a cup of coffee or tea. A group of bereaved spouses meet monthly to offer each other support, and a group of people who are on their own meets monthly for lunch at a local pub.

We seek to encourage and develop a desire among our members continually to be learning and growing as Christians.

We continue to endeavour to live out our faith in our community. As in previous years, we managed to visit housebound members of our community, with a gift, at harvest, and this was much appreciated. Members of our churches continue to be involved in all the organisations in our parishes.

We have worked closely with our two benefice church schools, continuing to strengthen the ties between church and school and working to draw some of the children and, with them, their parents into church family life. Our church schools have returned to our churches for their harvest, Easter and end of year services and we have been delighted to welcome them once more.

We try to organise worship that will draw in members of our community. Our benefice choir is rightly admired in our area, and we have used their skill to enhance our worship, particularly at our monthly choral evensong services. We continue to offer Book of Common Prayer services as well as Common Worship ones, and on the fourth Sunday of each month we hold an informal service where families are encouraged to come and join in activities as well as more traditional worship.

Our monthly churchyard working party continues to draw in people not otherwise associated with the church as well as keeping our churchyard looking attractive and tidy.

We continue to look at how to make our outreach even more effective and look actively for opportunities to engage more members of our communities, by any means we can. This year, for the first time for many years, we offered a weekend flower festival. Many of the community as well as church family helped arrange the festival and create the displays, and many more visited over the two days.

We have a strong tradition of Bible study and learning and are always seeking to increase the use of home groups and studies.

Our beautiful, ancient, grade 1 listed building presents us with real challenges as we strive to be the living church in these villages. The Friends of St Mary's continue to raise funds to finance restoration projects. After a number of years of planning and a period of intensive fundraising, the restoration of the two important tombs in our chancel has now been completed.

Ralph Sadleir is of historical interest nationally as well as locally, and the restoration work elicited significant interest, culminating in a very well attended weekend of celebrations in February 2023, when the work was finished.

Our quinquennial inspection took place during 2022. Fortunately, there is nothing of undue concern, and we are now awaiting costings for the most urgent work that needs to be done, preferably within 18 months.

Much has been achieved during 2022, but, as ever, there is much still to do as we shape our vision for the next years. We are ready and eager to carry our work forward, and, with God's help, plan to be instrumental in spreading his gospel ever wider in this community and abroad.

Public Benefit

The Trustees have complied with the duty to have due regard to the public benefit guidance published by the Charity Commission.

This report was approved by the PCC on 07.03.2023 and signed on their behalf by Rev John Chitham (Incumbent).

Parochial Church Council of St Mary, Standon
 Receipts and Payments Account
 for the year ended 31st December 2022

	Note	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
		£	£	£	£
Receipts					
Voluntary income	2a	113,798	32,325	146,123	108,304
Income from investments	2b	1,158	1,081	2,239	1,091
Church activities		4,355	2,494	6,849	6,481
Other incoming resources		2,291		2,291	413
Total Receipts		<u>121,602</u>	<u>35,900</u>	<u>157,502</u>	<u>116,290</u>
Payments					
Church activities	3	100,563	33,232	133,795	138,474
Governance costs	4	990		990	960
Total Payments		<u>101,553</u>	<u>33,232</u>	<u>134,785</u>	<u>139,434</u>
Net Receipts / (Payments)		20,049	2,668	22,717	(23,144)
Balance as at 1st January 2022		68,935	21,720	90,655	113,799
Balance as at 31st December 2022		<u>88,984</u>	<u>24,388</u>	<u>113,372</u>	<u>90,655</u>

The notes on pages 3 to 5 form part of these accounts

Parochial Church Council of St Mary, Standon
Statement of Assets and Liabilities
as at 31st December 2022

	2022	2021
	£	£
Bank Balances and Cash		
Short term deposits	79,359	78,329
Cash at bank and in hand	34,013	12,325
	<u>113,372</u>	<u>90,654</u>
Of the total cash of £113,420, £34,202 is restricted.		
Other Assets and Liabilities		
Assets:		
Gift aid tax recovery not yet received	5,790	4,493
VAT recoverable (Listed Places of Worship Scheme)	3,541	4,685
Grants to be received 2023 for capital work in 2022	3,348	721
Red Balloon Foundation for Spring term 2023 paid December 2022	3,285	2,925
Other monetary assets	4,341	6,234
	<u>20,305</u>	<u>19,058</u>
Liabilities:		
Unbilled fee for independent examination	1,000	1,000
Money donated for missionary partners and appeals not yet sent	8,393	2,285
Other amounts due	1,500	2,906
	<u>10,893</u>	<u>6,191</u>
Investments		
Market value 01.01.22	41,193	35,966
Unrealised gain/(loss) in the year	(4,849)	5,227
Market value 31.12.22	<u>36,344</u>	<u>41,193</u>
The investment comprises shares in the Central Board of Finance, as follows:		
	No. of	No. of
	shares	shares
Chancel Fund	286	286
Chapman Bequest	292	292
Sadleir Bequest (Grave Trust)	134	134
Standon Church Charities	1,047	1,047
	<u>1,759</u>	<u>1,759</u>

The notes on pages 3 to 5 form part of these accounts

These accounts were approved by the Parochial Church Council on 07.03.2023 and signed on its behalf.

Mr Keith Plummer (Church Warden)

Miss Lizzy Franks (PCC secretary)

1 Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Funds

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

The value of the PCC's endowment funds at 31st December is £14,711 (2021 £16,674).

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object 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. The PCC does not usually invest separately for each fund.

The value of the PCC's restricted funds at 31st December is £24,388 (2021 £21,720).

Another £21,632 of restricted funds are invested in CBF Investment Fund Income Shares.

Designated funds represent income set aside by the PCC for payment of specific expenses.

The value of the PCC's designated funds at 31st December is £4,426 (2021 £2,596).

Unrestricted funds are general funds which may be used for PCC ordinary purposes.

The value of the PCC's general fund at 31st December is £84,606 (2021 £66,339).

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
2 Receipts				
2a Voluntary income				
Planned giving	75,401		75,401	46,598
Income tax	18,852	0	18,852	14,778
Collections and donations	7,695	8,095	15,790	16,329
Grants and appeals	9,813	24,230	34,043	28,561
Contributions	2,037		2,037	2,039
	<u>113,798</u>	<u>32,325</u>	<u>146,123</u>	<u>108,304</u>
2b Income from investments				
Dividends		1,081	1,081	1,045
Interest	1,158		1,158	46
	<u>1,158</u>	<u>1,081</u>	<u>2,239</u>	<u>1,091</u>

Parochial Church Council of St Mary, Standon
Notes to the Financial Statements (continued)
for the year ended 31st December 2022

3 Payments	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Church activities				
Missionary and charitable giving:				
Overseas Missionary Societies	615	3,962	4,577	3,645
Overseas relief and development agencies		10	10	0
Home missions and other Church societies	40	1,070	1,110	5,667
Secular agencies		6,118	6,118	369
	655	11,160	11,815	9,681
Parish share	58,206		58,206	56,487
Other ministry expenses	12,553	585	13,138	14,289
Church running expenses & maintenance	17,990	1,284	19,274	19,702
Other expenses	931		931	700
Administrator	4,449		4,449	4,049
Other administrative expenses	3,576		3,576	3,843
Capital projects	2,203	20,203	22,406	29,723
	100,563	33,232	133,795	138,474

Capital Projects

This year, the long-planned restoration work on the two Sadleir tombs in the chancel of St Mary's was finished. Fund raising has been undertaken through the Friends of St Mary's to raise the amount necessary for the project. We are now awaiting receipt of the final grants and the completion report which will trigger the issuing of the final invoice.

£14,152 has been spent on the project this year, not including VAT which we hope to recoup through the Listed Places of Worship scheme. An application has been submitted in February 2023.

At the moment, we are awaiting a grant of £1,000, promised by Churchcare and payable on receipt of the completion certification. A grant of £1,312 has been received in 2023 from FOSM in relation to a survey of the tower, following our quinquennial inspection. For the moment, our Restoration Fund is showing a negative balance, but this will be reversed on receipt of these two items, the LPW claim and a further grant from FOSM, which has underwritten any excess costs of the work on the tombs to the value of £5,976. In addition, an individual benefactor has also promised up to £5,000 of further funds if needed.

4 Governance costs

	2022 £	2021 £
Independent examination fee	990	960

5 Staff and Trustees

The PCC has no employed members of staff. Other than the Rector, who is not employed by us, its activities are generally carried out by volunteers.

Michael Smith, a Trustee, received £6,804 during the year in his capacity as organist of the church (2021 £6,450). Marion Smith received £1,123 during the year in her capacity as a self-employed administrator of the church (2021 £6,737). She retired in February. Both of these amounts are permitted by the governing document of the charity, and the cost is shared with our other benefice churches. No remuneration was paid to any other trustee during the year nor to any person connected to them.

The fees of the organist are included in ministry expenses. The remuneration of the administrative assistant is included in administration costs.

PCC members and officers were reimbursed for any PCC expenses they incurred.

Parochial Church Council of St Mary, Standon
Notes to the Financial Statements (continued)
for the year ended 31st December 2022

6 Movement in Funds

	Balance 01.01.22	Income	Expenses	Balance 31.12.22
Unrestricted Funds				
General Fund	66,339	118,493	(100,274)	84,558
Unrestricted Funds - Designated				
The Centre	129	2,044	(1,279)	894
Legacy Fund	1,417			1,417
Tithe Fund	50			50
Transport Fund	1,000			1,000
Streaming equipment Fund		65		65
For replacement communion linen		1,000		1,000
	<u>68,935</u>	<u>121,602</u>	<u>(101,553)</u>	<u>88,984</u>
Restricted Funds				
Restoration Fund	(849)	14,614	(20,203)	(6,438)
Appeals	2,285	10,668	(6,128)	6,825
Leadership Training Fund	1,000	1,000	(500)	1,500
Bells Appeal	7,097			7,097
Friends of Standon Churchyard	4,966	3,019	(830)	7,155
Organ Fund	0			0
Piano Fund		100		100
Choir Fund		925	(454)	471
Standon Church Charities	5,502	643	(570)	5,575
Overseas Mission Partners inc harvest appeal	1,234	4,296	(3,962)	1,568
Pastoral Fund	485	50		535
Gift for Curate's Priesting		585	(585)	0
	<u>21,720</u>	<u>35,900</u>	<u>(33,232)</u>	<u>24,388</u>
Total Funds	90,655	157,502	(134,785)	113,372

7 Connected Charities

The Friends of St Mary's Church, Standon

Charity Commission No. 1088516

Main objects: The preservation, beautification and improvement of the fabric of the church.

These are pursued by raising funds and making donations to Standon PCC towards the cost of the work it supports.

The charity is run by a committee made up of 6 people appointed by Standon PCC and 6 people elected by its annual general meeting.

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
PAROCHIAL CHURCH COUNCIL OF STANDON, ST MARY

I report to the trustees on my examination of the accounts of The Parochial Church Council Of Standon, St Mary ('the charity') for the year ended 31 December 2022 on pages 1 to 5 preceeding.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sarah Crispin ACA

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 25 April 2023

THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF STANDON

England & Wales - Charity number 1131081

Accounts

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
PAROCHIAL CHURCH COUNCIL OF STANDON, ST MARY

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2. the accounts do not accord with the accounting records.

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Jacob Farley ACA

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 8 April 2022

THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF STANDON

England & Wales - Charity number 1131081

Accounts

**Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2020**

Standon PCC is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. It has the responsibility of co-operating with the Rector in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the fabric of the church building, its contents and the churchyard. Since November 2006, we have been a united benefice with the parishes of The Mundens with Sacombe.

2020 has been a year like no other. The global Covid-19 pandemic has seen us forced to close our doors for large parts of the year, at times literally, as we were instructed to lock our doors for a period of several months in the first national lockdown of 2020. For the rest of the year, we have streamed services online, or held them for limited numbers under Covid regulations.

Until 15th March, we held public worship services each Sunday. In that period, our 8.00 service drew an average attendance of 14 and our 10.30 one an average of 63 adults and 2 children. This average is calculated excluding the two services in which large baptism parties were present. An average of 61 devices logged into live online services in the first lockdown.

After 15th March, churches were instructed to close their doors, and we streamed services online each Sunday morning from the Vicarage and our Reader's home. This continued until 5th July, when we were permitted once more to allow congregation members to attend, under strict guidelines and in limited numbers. In the period between then and the end of the year, our average attendance was 42, and we continued to stream from church. At the end of 2020, we decided, reluctantly, for everyone's safety, to suspend live services once more, and offer streamed worship only until the national lockdown is eased. We have decided that streaming will continue now as a feature of our ministry, and we have, in early 2021, bought the equipment to install a permanent system in the church.

In addition to Sunday services, we offered daily morning prayer online between March and July. We were unable to celebrate any of the major festivals in the usual way, but we offered online services on each occasion. We did hold 2 live evensong services in January and February, and another two online later in the year. We conducted 6 funerals and 1 wedding in the church, and 4 graveside funeral services. We baptised 3 children, with one of the services taking place outside in the church grounds. We hosted the annual District Bell Ringers service in January and our local World Day of Prayer service in March.

Apart from the period when we were instructed not to do so, we have unlocked our church during daylight hours, and it has been used by many for prayer and reflection. While lockdown was eased over the summer, we were able to welcome individuals and family groups interested in its beautiful architecture and long history, but for much of the year most of the space has been cordoned off, and only a limited space made available for private prayer. One concert was able to take place, just before the first lockdown started in March.

In addition to activities centred on the church building, the Centre Community Church has run on Sunday afternoons. The Centre offers an informal, contemporary expression of worship, meeting at the Community Centre, with provision for young people and children. Until 15th March and for one Sunday on 18th October, the meetings were 'in person'; the average attendance was 32 adults and 15 children. When live services were not possible, the Centre moved online and has continued to offer virtual worship on Sunday afternoons throughout the year.

At Easter we were unable, because of Covid, to offer our usual annual Holiday Bible Club for children aged 4 to 11.

We offer friendship, practical help and pastoral care to any in our community who need it. This has been challenging in 2020, but we have organised informal peer support groups, and have tried to keep in touch with everyone, especially those we feel are most vulnerable, and to help where we can. Our home groups and Bible study groups have moved online, and participants have continued to find them helpful.

Membership

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During 2020 it was not possible to hold our annual meetings at the usual time, and APCMs were deferred until the autumn. On 11th October, we incorporated our meeting into our Sunday morning service.

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

Rector	Rev John Chitham	Elected Members	Mr Michael Baker (from 11 th October) Mr Cliff Beeston
Wardens	Mr Michael Smith (until 11 th October) Mrs Angie Adamson Mr Keith Plummer (from 11 th October)		Mr Stephen Coley (until 22 nd April) Mr Colin Coleman (from 11 th October) Mrs Brenda Evans (until 25 th April) Miss Lizzy Franks
Reader	Mrs Caroline Franks		Mr Richard Franks Mrs Sue Geddes
Officers	Miss Lizzy Franks Hon. Secretary Mrs Caroline Franks Hon. Treasurer		Mrs Margaret Goodall Mrs Jade Harrison (until 28 th April) Mrs Marilyn Overall
Deanery Synod Representatives	Mrs Angie Adamson Mrs Caroline Franks (until 11 th October) Mrs Diane Moss (from 11 th October) Mrs Marion Smith (until 11 th October)		Mr Keith Plummer (until 11 th October)
		Co-opted Member:	Mrs Marion Smith (until 11 th October)

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2020

Banks	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	The CBF Church of England Deposit Fund 80 Cheapside London EC2V 6DZ	
Investment Funds	The CBF C of E Investment Fund 80 Cheapside London EC2V 6DZ	Independent Examiner	Jacob Farley ACA Stewardship 1 Lamb's Passage London EC1Y 8AB

In January 2019, our architect, Michael Dales RIBA, resigned from the position. Due to the challenges of 2020, we did not replace him until January 2021, when Michael Garber RIBA was appointed.

Financial Responsibilities of the PCC

The PCC is required to prepare a statement of accounts for each accounting year which shows a true and fair view of the state of affairs of the church.

We are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- State whether the policies adopted are in accordance with the Church Accounting Regulations and with applicable accounting standards
- Prepare the financial statements on a going concern basis

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts comply with applicable accounting standards and with the Statements of Recommended Practice and the Regulations made under the Charities Act 2006. We also have a responsibility to safeguard the assets of the church and to take reasonable steps for the prevention of fraud and other irregularities.

Policy on Reserves

The PCC recognises the need to hold reserves to allow the protection of its core activities in the event of income shortfalls and to promote balanced strategic planning. Reserves are defined as income that becomes available and which the PCC can spend at its discretion to further its objectives but which has not yet been spent, committed or designated.

At the end of 2020, the PCC held £81,058 in its General Fund. This sum is broadly in line with its agreed policy to hold between 12 and 18 months' anticipated expenditure, but we must continue to be watchful of spending levels. Funds beyond our immediate needs are held on deposit with the CBF Church of England Deposit Fund, which provides us with a competitive rate of interest, but with low risk and instant access.

At the end of 2020, in addition to our general fund, we hold designated funds of £1,000 in the Transport Fund, £4,246 in the Legacy Fund, £100 in the Tithe Fund and £65 in the Centre Fund.

When we receive a legacy, we transfer 10% to the Tithe Fund, to be used for others as appropriate needs come to our attention. A legacy was received during the year of £1,000.

The restoration fund has received an amount this year from the Listed Places of Worship scheme, plus a grant from the Friends of St Mary's, to fund the conservation report on the Sadleir tombs, and the setting up of the Tombs website.

Risk Management

Any charity, in carrying out its objectives, must have an eye to the risks involved. We are responsible for an ancient building, designed with no thought for the needs of frail or disabled people; we deal frequently with people who are vulnerable; we work with children; our income is by donation and often some of the PCC have access to confidential information. In addition, during 2020, we have had to introduce measures to keep everyone safe during the pandemic.

We try to guard against risk without letting risk-limiting measures get in the way of our ministry. Where we can, we insure against financial loss. Where this is not possible, we try to minimise risk in other ways. For example, we have treated the lead on our church roof with Smart Water and installed an alarm system; we have also asked our neighbours in the High Street to report any suspicious activity around the church, and we leave the flood lights on until after the pub opposite has closed and the High Street is quiet. We hold a comprehensive set of risk assessments which are reviewed regularly. We have an appointed Health and Safety Officer and there is a Health and Safety Policy in place. The addition in 2017 of a kitchen and disabled access WC at the back of the nave has reduced the number of occasions when people must make their way up and down the stone chancel steps; those steps now have a handrail. We have a care to the qualifications and integrity of those to whom we entrust sensitive information or access to our funds and take sensible precautions to protect them and those with whom they interact, including using encryption or other security systems on those computers our Data Protection Officer

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2020

deems appropriate. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (which sets out the PCC's obligations to safeguard children and vulnerable adults). We make sure that those working regularly with children and vulnerable adults are subjected to DBS checks in line with Thirtyone:eight guidelines and are conversant with our Child Protection Policy. Our benefice Safeguarding Officer, who advises the PCC, has extensive experience of child protection issues in relation to her role as Designated Senior Person at school and her work as Safeguarding Officer at CPAS summer camps. She is also a Diocesan trainer in Safeguarding. The financial functions of the PCC are shared between three people, working independently. All work undertaken by volunteers is subject to review.

Committee Structure and Review of the Year

The PCC operates through a number of committees, which meet between meetings of the full PCC. Other than the Standing Committee, the PCC committees do not have delegated decision making powers; they make recommendations to the PCC, which is responsible for all decision making. Since March, all meetings have taken place remotely.

Standing Committee

This, the only committee required by law, has power to transact PCC business between its meetings, subject to directions given by the council. It is comprised of the Rector, our Readers, Church Wardens, Secretary and Treasurer. The Benefice Administrator also attends these meetings.

World Mission Group

This committee is benefice-wide and considers matters to do with world-wide mission, including the way we support our missionary partners overseas, both financially and through prayer and encouragement. It considers which charities and organisations should be supported through appeals, special collections or specific donations and has organised fundraising events for specific missionary projects. We adopt a benefice approach to almost all of our support of world mission.

Special Appeals

Once again, special appeals were well supported during 2020, despite the challenges posed by not meeting in person.

Our regular giving for our mission partners in Burundi raised £2,612 including tax. During the year, we sent the £2,141 collected in 2019 and early 2020, and the balance of the amount collected in 2020 has been sent in 2021.

Our harvest appeal for our missionary partners in both Burundi and Zimbabwe raised £1,482, including £157 of tax.

In December 2020, our appeal was for funds to fill 'Boxes of Hope', parcels of groceries to be distributed to local families suffering difficulty due to the pandemic. £3,261 was raised by the benefice, and that is being spent on into early 2021.

In addition, £1,098 (including tax) was donated for the Red Balloon Foundation, our youth and children's work partners, and £130 for Operation Christmas Child boxes. In the absence of being able to collect items for the local food bank, we organised online supermarket deliveries directly, and £3,546 was donated by our benefice for this purpose.

All of the amounts collected in 2020 in response to appeals to help others totalled £9,809.

Members took part in Operation Christmas Child, filling shoe boxes to be sent to parts of the world where children affected by war or disaster have no other hope of receiving a gift at Christmas. 158 boxes were sent to Nigeria and Eastern Europe.

The Centre

The Centre, a time of contemporary worship, teaching and discussion, with activities for the children, met on Sunday afternoons in the local Community Centre until 15th March. When physical meeting became impossible, worship moved online, using YouTube, Facebook and other social media platforms to keep in touch and meet for worship and Bible study. The baptism service planned for Easter was not able to take place, but we hope to re-arrange that when restrictions are lifted. Lizzy Franks continues to be involved with CPAS Pathfinder Holidays, another casualty of lockdown, and in August several youngsters from our benefice attended the virtual camp created by the leadership team.

Our youth work has continued to provide as wide a range of activities for young people as has been possible, in order to strengthen links in our local community. In addition to our weekly after school club at Little Munden School and lunchtime club at Ralph Sadleir, while that was possible, we have continued to run our midweek Bible study group for teenagers who have made a commitment to follow Christ. In the summer of 2020, some of our young people were due to travel to Mexico with our youth work partners to take part in an Amor Ministries project to build houses for families who would otherwise have no chance of owning their own home. The church family supported their fundraising efforts to pay for the trip, and their target was reached, but the trip itself has been postponed to 2022.

Finance Committee

This committee of representatives of PCC and church members considers all aspects of PCC finances. It is responsible for the preparation and monitoring of budgets, review of the current financial position and for advising the PCC on financial matters. Our financial results for this year show a surplus on unrestricted funds of £4,152, including a legacy receipt of £1,000. This is an unexpectedly positive outcome, due in no small part to additional giving by a handful of members, who donated significant sums over and above their regular giving, in response to our concern about losing the income from the weekly collection bags. £60,952 was spent during the year on providing Christian ministry from St Mary's. This includes parish share payments to the Diocese of £56,487 to support diocesan costs such as clergy stipends and housing, training for clergy and readers and the many support services we have available to us in our parish ministry, and costs of £2,300 to support our youth work.

Parochial Church Council of St Mary, Standon
Trustees' Annual Report
For the year ended 31st December 2020

In addition, we spent £13,738 on the running and maintenance of the church and churchyard, and £8,698 on administrative and other costs. In general, our costs are lower for 2020, due to the reduction in our permitted activities.

Electoral Roll

At the end of 2020, there were 118 members on the electoral roll. 23 of these live outside the parish.

Other High Points of the Year

Our aim is the promotion of the Gospel of our Lord Jesus Christ according to the practices of the Church of England. All our activities are organised against this background.

Much of 2020 has, necessarily, been dominated by the Covid-19 pandemic. It is unprecedented in modern times for church doors to be closed and locked, and this was particularly hard at a time of national fear and uncertainty. We have been challenged to find new ways of being the Church in our community. We have learned new skills, as we've moved to online services, meetings and events. One of the positive outcomes of this is the ability for non-local supporters to join us for worship, and we have a number of people who log in each week from other parts of the country. We've used personal contact to keep in touch with those who have felt lonely as we've all self-isolated. When we could, we met in person, and took all the measures we could to do that safely, while still streaming the service for those who couldn't join us. We have done all we can to show God's love and offer God's hope to our villages.

Our pastoral team has continued to offer support to those who need it. Our funeral ministry has been particularly important, and a source of hope and comfort for grieving families.

Five of our leadership attended the Leading Your Church into Growth training in February 2020.

Our ladies' and men's midweek groups continue to thrive, having moved successfully to Zoom.

We seek to encourage and develop a desire among our members continually to be learning and growing as Christians.

We continue to endeavour to live out our faith in our community. As in previous years, we managed to visit housebound members of our community, with a gift, at harvest, albeit without going into others' homes, and this was much appreciated. Members of our churches continue to be involved in all the organisations in our parishes.

We have worked closely with our two benefice church schools, continuing to strengthen the ties between church and school and working to draw some of the children and, with them, their parents into church family life. Our church schools have not been able to hold services in our churches in 2020, but our Rector and Reader have recorded weekly collective worship for them, and organised in-house Christingle services, within the guidelines, at Christmas.

We try to organise worship that will draw in members of our community. This has been more difficult online. Our benefice choir is rightly admired in our area, and we have used their skill to enhance our streamed services, recording both in person (when that was permitted) and by combining remotely recorded voices when we couldn't meet. When we were open for services, we continued to offer Book of Common Prayer services as well as Common Worship ones.

Our monthly churchyard working party continues to draw in people not otherwise associated with the church as well as keeping our churchyard looking attractive and tidy. For much of the year, they were able to meet, as they work outdoors.

Following the sad and untimely death of our tower captain, Stephen Coley, his wife, Tracey took over the role. Work has been undertaken to remedy the loose clappers on the 4th and 5th bells. The tenor will be attended to in 2021.

We continue to look at how to make our outreach even more effective and look actively for opportunities to engage more members of our communities, by any means we can.

We have a strong tradition of Bible study and learning, and are always seeking to increase the use of home groups and studies.

Our beautiful, ancient, grade 1 listed building presents us with real challenges as we strive to be the living church in these villages. The Friends of St Mary's continue to raise funds to finance restoration projects, and a small group has just launched a project to raise the funds necessary to restore the two Sadleir tombs in our chancel, capitalising on the current interest generated by Hilary Mantel's trilogy of books. Our last quinquennial inspection, dated November 2017, drew attention to a number of areas where work is needed to our building, mostly repairs to the pointing, copings and rendering. We have completed the urgent (requiring attention within 6 months) works, which were minor, and are fundraising to finance the next tranche of work, recommended for attention within 18 months. As we are between architects, we do not yet have an estimated cost for these works, but we hope that our new architect will provide this for us in the near future.

Much has been achieved during 2020, despite the restrictions, but, as ever, there is much still to do as we shape our vision for the next years. We are well placed to carry our work forward when lockdown is lifted, and, with God's help, plan to be instrumental in spreading his gospel ever wider in this community and abroad.

Public Benefit

The Trustees have complied with the duty to have due regard to the public benefit guidance published by the Charity Commission.

This report was approved by the PCC on 28.04.2021 and signed on their behalf by Rev John Chitham (Incumbent).

Parochial Church Council of St Mary, Standon
 Receipts and Payments Account
 for the year ended 31st December 2020

	Note	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
		£	£	£	£
Receipts					
Voluntary income	2a	84,307	17,520	101,827	142,182
Income from investments	2b	381	1,009	1,390	1,649
Church activities		2,321	2,348	4,669	5,296
Other incoming resources		1,000		1,000	123
Total Receipts		<u>88,009</u>	<u>20,877</u>	<u>108,886</u>	<u>149,250</u>
Payments					
Church activities	3	82,893	12,649	95,542	161,791
Governance costs	4	964		964	757
Total Payments		<u>83,857</u>	<u>12,649</u>	<u>96,506</u>	<u>162,548</u>
Net Receipts / (Payments)		4,152	8,228	12,380	(13,298)
Balance as at 1st January 2020		82,317	19,102	101,419	114,717
Balance as at 31st December 2020		<u>86,469</u>	<u>27,330</u>	<u>113,799</u>	<u>101,419</u>

The notes on pages 3 to 5 form part of these accounts

Parochial Church Council of St Mary, Standon
Statement of Assets and Liabilities
as at 31st December 2020

	2020	2019
	£	£
Bank Balances and Cash		
Short term deposits	88,284	87,911
Cash at bank and in hand	25,515	13,508
	<u>113,799</u>	<u>101,419</u>
Of the total cash of £113,799, £27,330 is restricted.		
Other Assets and Liabilities		
Assets:		
Gift aid tax recovery not yet received	4,422	4,693
VAT recoverable (Listed Places of Worship Scheme)		2,696
Other monetary assets	4,632	4,751
	<u>9,054</u>	<u>12,140</u>
Liabilities:		
Unbilled fee for independent examination	1,000	1,000
Money donated for missionary partners and appeals not yet sent	4,142	2,117
Other amounts due	3,360	2,099
	<u>8,502</u>	<u>5,216</u>
Investments		
Market value 01.01.19	33,643	28,337
Unrealised gain/(loss) in the year	2,323	5,306
Market value 31.12.19	<u>35,966</u>	<u>33,643</u>
The investment comprises shares in the Central Board of Finance, as follows:		
	No. of	No. of
	shares	shares
Chancel Fund	286	286
Chapman Bequest	292	292
Sadleir Bequest (Grave Trust)	134	134
Standon Church Charities	1,047	1,047
	<u>1,759</u>	<u>1,759</u>

The notes on pages 3 to 5 form part of these accounts

These accounts were approved by the Parochial Church Council on 28.04.2021 and signed on its behalf.

Mr Keith Plummer (Church Warden)

Miss Lizzy Franks (PCC secretary)

Parochial Church Council of St Mary, Standon
Notes to the Financial Statements
for the year ended 31st December 2020

1 Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Funds

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

The value of the PCC's endowment funds at 31st December is £14,558 (2019 £13,618).

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object 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. The PCC does not usually invest separately for each fund. The value of the PCC's restricted funds at 31st December is £27,331 (2019 £19,758). Another £21,408 of restricted funds are invested in CBF Investment Fund Income Shares.

Designated funds represent income set aside by the PCC for payment of specific expenses.

The value of the PCC's designated funds at 31st December is £5,346 (2019 £5,071).

Unrestricted funds are general funds which may be used for PCC ordinary purposes. The value of the PCC's general fund at 31st December is £81,123 (2019 £76,930).

	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
	£	£	£	£
2 Receipts				
2a Voluntary income				
Planned giving	55,760	2,233	57,993	56,930
Income tax	13,180	1,540	14,720	13,929
Collections and donations	11,940	1,764	13,704	7,865
Grants and appeals	290	11,983	12,273	50,838
Contributions	3,137		3,137	12,620
	<u>84,307</u>	<u>17,520</u>	<u>101,827</u>	<u>142,182</u>
2b Income from investments				
Dividends		1,009	1,009	980
Interest	381		381	669
	<u>381</u>	<u>1,009</u>	<u>1,390</u>	<u>1,649</u>

Parochial Church Council of St Mary, Standon
Notes to the Financial Statements (continued)
for the year ended 31st December 2020

3 Payments	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
	£	£	£	£
Church activities				
Missionary and charitable giving:				
Overseas Missionary Societies	439	3,624	4,063	4,416
Overseas relief and development agencies		80	80	1,495
Home missions and other Church societies	490	2,635	3,125	1,014
Secular agencies		4,197	4,197	1,695
	<u>929</u>	<u>10,536</u>	<u>11,465</u>	<u>8,620</u>
Parish share	56,487		56,487	53,757
Other ministry expenses	4,450	15	4,465	17,537
Church running expenses & maintenance	13,294	444	13,738	11,153
Other expenses	1,078		1,078	1,284
Other administrative expenses	6,655		6,655	10,959
Capital projects		1,654	1,654	58,481
	<u>82,893</u>	<u>12,649</u>	<u>95,542</u>	<u>161,791</u>

Capital Projects

Early in the year, a conservation report was commissioned on the two Sadleir tombs in the chancel of St Mary's. This was completed before lockdown made the undertaking impossible. Ralph Sadleir's profile is high at the moment, in the wake of the publication of the final book in the Hilary Mantell trilogy, and we wanted to take advantage of current interest to reach beyond the village for financial support to restore the monuments. Fund raising has now started through the Friends of St Mary's to raise the amount necessary to undertake the work.

A website has been set up, and efforts made to contact descendents of the Sadleir family across the globe.

	2020	2019
	£	£
4 Governance costs		
Independent examination fee	<u>964</u>	<u>757</u>

5 Staff and Trustees

The PCC has no employed members of staff. Other than the Rector, who is not employed by us, its activities are generally carried out by volunteers.

Michael Smith, a Trustee, received £6,450 during the year in his capacity as organist of the church (2019 £6,450). Marion Smith, a Trustee, received £6,737 during the year in her capacity as a self-employed administrator of the church (2018 £7,860). Both of these amounts are permitted by the governing document of the charity.

No remuneration was paid to any other trustee during the year nor to any person connected to them.

The fees of the organist are included in ministry expenses. The remuneration of the administrative assistant is included in administration costs.

PCC members and officers were reimbursed for any PCC expenses they incurred.

Parochial Church Council of St Mary, Standon
Notes to the Financial Statements (continued)
for the year ended 31st December 2020

6 Movement in Funds

	Balance 01.01.20	Income	Expenses	Balance 31.12.20
Unrestricted Funds				
General Fund	77,146	86,535	(82,623)	81,058
Unrestricted Funds - Designated				
The Centre		320	(255)	65
Legacy Fund	3,346	900		4,246
Tithe Fund	0	100		100
Transport Fund	1,000			1,000
Local Mission & Outreach	825	154	(979)	(0)
	<u>82,317</u>	<u>88,009</u>	<u>(83,857)</u>	<u>86,469</u>
Restricted Funds				
Restoration Fund	159	4,506	(1,655)	3,010
Appeals	949	9,809	(8,255)	2,503
Bells Appeal	7,097			7,097
Friends of Standon Churchyard	5,378	2,789	(444)	7,723
Organ Fund	0			0
Standon Church Charities	4,351	601	(4)	4,948
Overseas Mission Partners	1,168	2,612	(2,141)	1,639
Pastoral Fund		560	(150)	410
	<u>19,102</u>	<u>20,877</u>	<u>(12,649)</u>	<u>27,330</u>
Total Funds	101,419	108,886	(96,506)	113,799

7 Connected Charities

The Friends of St Mary's Church, Standon

Charity Commission No. 1088516

Main objects: The preservation, beautification and improvement of the fabric of the church.

These are pursued by raising funds and making donations to Standon PCC towards the cost of the work it supports.

The charity is run by a committee made up of 6 people appointed by Standon PCC and 6 people elected by the annual general meeting.

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
PAROCHIAL CHURCH COUNCIL OF St MARY, STANDON

I report to the trustees on my examination of the accounts of Parochial Church Council Of St Mary, Standon ('the charity') for the year ended 31 December 2020 on pages one to five following.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jacob Farley

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 6th May 2021