THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIATICAL PARISH OF STANFORD LE HOPE WITH MUCKING

England & Wales · Charity number 1132298

Details

Other names	ST MARGARET'S PCC, STANFORD-LE-HOPE
Status	Registered
Legal form	Previously excepted
Registered	2009-10-23
Register	View on the Charity Commission register

Contact

Address	The Rectory The Green Stanford-Le-Hope SS17 0EP
Phone	01375672271
Email	smarg4god@aol.com
Website	www.smarg4god.org.uk

Activities

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

Activities: To be a growing church.

Classification

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

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Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£94,528	£101,500	-	-
2023-12-31	£93,019	£100,310	-	-
2022-12-31	£93,736	£79,806	-	-
2021-12-31	£63,196	£55,397	-	-
2020-12-31	£63,727	£59,679	-	-

Trustees

Name	Role	Appointed
Rev Thomas Rout	Chair	2021-08-25
Alex Green		2025-05-11
Anita Nuss		2019-04-30
David Hamilton		2017-04-02
Edward Kearney		2025-05-11
Katherine Anne Finch		2025-05-11
Lilian Mitchell		2020-10-25
Lynne Foster		2026-05-10
Mark Wenn		2017-04-02
Richard Allen		2019-04-30

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIATICAL PARISH OF STANFORD LE HOPE WITH

England & Wales - Charity number 1132298

Accounts

St. Margaret's Parish Church Stanford-le-Hope with Mucking

Annual Report
and
Financial Statements
of the Parochial Church Council

For the year ended 31 December 2024

THE PAROCIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF STANFORD-LE-HOPE WITH MUCKING
charity number:1132298

Thank You Lord, for the opportunity we have to serve others at our Church. May our words, and actions always reflect your love, and Grace. May we always seek to bring Glory to Your name. Guide our hearts and minds so that we may be instruments of Your Peace, and Kindness, not only within St. Margaret's, but also in the wider community around us.

Prayer written by Peter Goodwin

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council
for the year ended 31 December 2024

Administrative information

St. Margaret's is situated in The Green, Stanford-le-Hope. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St Margaret's Church, The Green, Stanford-le-Hope, Essex SS17 OEP.
The Parochial Church Council (PCC) is registered with the Charity Commission. Registration number: 1132298

PCC members who have served from 1 January 2024 until the date this report was approved are:

Incumbent:	The Revd Thomas Rout (chairman)	
Wardens:	Peter Goodwin	
	Richard Allen	
Representatives on the Deanery Synod:	David Hamilton	
	Mark Wenn	
Elected members:	Michael Coakley	(to APCM 2024)
	Anne Finch	(from APCM 2024)
	Janet Kwakye	(from APCM 2024)
	Sue Lester	
	Ramatu Mavita	
	Lilian Mitchell	
	Anita Nuss	
	Norman Pickett	(to APCM 2024)

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2024

Structure, governance and management
The method of appointment of PCC members is set out in the Church Representation Rules. At St Margaret's the membership of the PCC consists of the incumbent, churchwardens, deanery synod representatives and members elected by those members of the congregation who are on the electoral roll of the church. All Church attendees are encouraged to register on the Electoral Roll and to consider standing for election to the PCC.

Aims and purposes
St. Margaret's PCC has the responsibility of co-operating with the incumbent, the Revd Tom Rout in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the buildings and grounds of St. Margaret's, The Green, Stanford-le-Hope and our part of the churchyard at St John the Baptist, Mucking.

Objectives and Activities
The PCC is committed to enabling as many people as possible to build a relationship with God through Jesus Christ and to become part of our parish community at St Margaret's. The PCC maintains an overview of mission and ministry throughout the area and makes suggestions on how our ministry can involve the many groups that live within our parish. Our services seek to put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of Christianity. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:
- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for all people regardless of background or status.
- Missionary and outreach work.

As part of this work it is important that we maintain the fabric of the buildings and grounds of St Margaret's, Stanford-le-Hope and our part of the churchyard at St John the Baptist, Mucking.

Achievements and performance

Church attendance
All are welcome to attend our regular services. The AGM of May 2024 reported, there are 99 (103 in 2023) parishioners on the Church Electoral Roll. The average weekly attendance was 63 adults (61 in 2023).

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2024

Review of the PCC year

The full PCC met eight times during the year (nine in 2023), with an average attendance level of ten (eleven in 2023). The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members are made aware of resources available to assist them in their role.

Worship and Prayer

The PCC is keen to offer a range of services during the course of the year that our community find both beneficial and spiritually fulfilling. We carried out our usual variety of special Christmas services, including Carols by Candlelight, Christingle for Tots and Christmas Eve Midnight Holy Communion. Our usual Good Friday Reflective Service took place. We also offered a mid-week Holy Communion service on Thursdays which had an average attendance level of sixteen (sixteen in 2023). We also started a Compline Service on Tuesday evenings, so far, this has an average attendance of eight.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism and thanksgiving we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated one wedding (three in 2023), and held ten funerals (fourteen in 2023) in our church this year.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2024

The Buildings

Church Wardens Fabric Report

Churchwardens' Fabric Report This report was made to the annual parochial church meeting [APCM] under section 5 of the Care of Churches and Ecclesiastical Jurisdiction Measure 1991 by Richard Allen and Peter Goodwin as churchwardens.

The report is for the year ending 31st December 2024. The general state of the fabric is good, and the church is well maintained with an established pattern of routine maintenance and service checks.

Activities during the year has been ongoing maintenance, a significant proportion of this work has been undertaken by volunteers, with some tasks undertaken by specialist contractors as required.

Church.
Our church kitchen has been replaced, the majority of the cost paid for by two significant donations.

This new updated kitchen, definitely improves the appearance of our church and will serve the church well for many years,

The only outstanding work in the kitchen is to arrange for the walls and ceiling to be painted with special paint.

General servicing.

Church bells
Alan Gisby said that the church bells were in generally good condition.
Just routine maintenance required at present.

Roof alarm
Our roof alarm was checked, and the subscription was renewed in September 2024
We have also renewed the Guard Response Annual Retainer and Alarm Receiving Centre Subscription.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2024

The church organ.
The church organ has had its annual tune up to keep it in good order for use at our services as well as weddings and funerals.
Tuning & adjustment of the organ took place on 30th July 2024 and 3rd December 2024.
The Church organ is used regularly, not only for Church services, but also for weddings and funerals. One visiting organist has advised that the organ will need major maintenance in the next 3-5 years.

Gas boilers and appliances were given their annual service.
The contractors attended site on 15/1/2024 to carry out the annual boiler servicing, boiler room health check and full site gas tests.
All works were completed and left in working order. Certificates were issued on the day and a report will follow.
The contractors also cleaned the fan convector heaters out within the church.
There was an issue with the Hall boiler during the year which was quickly repaired by the same company who carried out the servicing.

PAT Testing service has been carried out by electric specialists, UK Management Ltd.

Our utility contracts were renewed this year.

The church roof alarm servicing has been carried out.
November 2023 and February 2025.

Fire extinguishers servicing has been carried out.
The fire extinguishers were serviced on the 10th May 2024.

Fire alarms have all been checked.

General maintenance.

Gutter clearance has been carried out with further clearances where required on a number of occasions.

The north side gutter was recently cleaned and painted with Hammerite, further work is likely to be required, following the architects report. .

Further investigation looking at preventative measures are ongoing to some guttering by the church tower which keeps getting blocked by pigeon detritus and is causing damage to the ceiling in the church.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2024

A Quinquennial survey is to be carried out on Thursday 03 April 2025, where these and other issues can be looked at and forwarded to the PCC for action.

Other items, non-fabric.
We have appointed John Bailey as our new Architect and look forward to working with him in the care of our church. His first inspection will be for our Quinquennial Inspection on the 3rd April 2025.

New Bibles and covers, purchased December 2024
150 CSB Church Bible, Anglicised Edition, Black Hardcover
Format: Hardback 9781087762388

New tie mic purchased for the church sound system.

We purchased a large 75" screen television and surround sound system during 2024, for the hall, to be used for educational and worship purposes.

Mower parts and petrol purchased.

Digital Giving.
We applied for a new free Payaz Giving station, which accepts contactless donation payments, through a Diocese funded scheme.
We were successful in our application and on 19th June, Richard Allen collected our device. This replaces our small "Sum-up" machine. The new one is not only bigger to attract attention but offers more flexibility to visitors who may wish to make a donation to the church.

Church Wardens comments.

The year 2024 through to now has not been without its challenges where money is scarce, parish shares must be met, but repairs still need to be carried out and our building maintained.

As Church Wardens, Peter and I are aware much of this work is carried out by volunteers for which we are extremely grateful.

We greatly appreciate all the people that give up their free time, to help within the church, whether it be PCC, admin, building and ground maintenance, cleaning, tech support, serving tea and coffee, leading fellowship or music groups, or offering pastoral or prayer support, and much more. It helps us to work together for God within our local community.

Church Wardens.
Peter Goodwin
Richard Allen

Tuesday Tots

We meet weekly during term time and start at 9.15am until 11am and charge £3 per family.

The first hour is about play. There are a number of different toys for the children to play with: sit in cars, prams and buggies and much more. We offer the opportunity for imaginative play with a garage and cars and small world play. We have a corner set up for mothers with babies and we have an area where the children can dig and pour using cereals such as porridge oats or rice crispies.

The adults are offered a hot drink and biscuit at 10am after which we clear up ready for a bible story and singing. The children will have made a craft item related to the story.
At harvest, Christmas, Easter and the end of the summer term we go over to the church to build the link with the church and for Tom to share a short creative message or story.
The age range of the children has gone down mainly due to parents now having access to playgroup/nursery places from the age of 2, so we have had to look at the type of toys and activities we offer to reflect this age group.

However we have a steady number attending and we do get positive feedback from the adults that come. It is a lovely morning for the children to play along side other children and an opportunity for parents and grandparents and us to have a chat together.

Please do speak to us if you are interested in helping the Tuesday Tots team.
A Nuss and K Bienvenu

Deanery Synod
Our lay members this year were Mark Wenn and David Hamilton. Tom attends as a member of deanery clergy. This provides the PCC with an important link between the parish and the wider structures of the church. St Margaret's makes a small annual financial contribution towards the running costs and finances of the synod (£9).

In 2024, Tom was elected as a representative of Thurrock Deanery to diocesan synod.

The deanery continues to have a presence at the Orsett Show, seeking new and creative ways of working together at the event to engage with people. Two people joined our church in 2024 as a result of our presence at the Orsett Show.

Pastoral Care
Some members of our parish are unable to attend church due to sickness or age. Our clergy and other members have visited all church members who cannot travel, to chat and pray with them or to celebrate communion with them either at their homes or in hospital.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2024

Mission and Evangelism

Mission and evangelism lie at the heart of the work Jesus gave his church to do, and a church stays healthy by sticking to the task! We have sought to make mission and evangelism a priority.

The Open the Book team have continued to bring the stories and message of the Bible to our local primary schools. Tuesday Tots is a ministry that shares the message of Jesus with toddlers and parents, with visits into the church to mark Christmas, Easter and the end of term.

We realised the need to build stronger relationships with our local community and our Car Boot Sales have brought people together.

In spring 2024 we began working with other local churches on a shared mission initiative and did a Good Friday Giveaway with our neighbours at Gateway People's Centre.

We ran the Hope Explored Course twice once in May-June and again in November.

In July we had a visit from Geoff and Caroline Shane, who represent mission organisation Agape UK. They helped us to think about the ways we can be faith-sharers.

Open The Book

Our ministry is working as a group to share Bible stories with children and in local primary schools. Bible Society's Open The Book programme uses The Storytelling bible written by Bob Hartman. It holds 90 bible Stories from Genesis to Revelation. Every Thursday in school terms our team of Storytellers presents a story to all Key stage 1 children in the hall at Stanford-le-Hope School. Teaching staff and class assistants also attend. Miss Glandfield, Head teacher of Stanford School welcomes and supports us. Open the Book helps school to meet statutory collective worship requirements and we are a link between school and St Margaret's church. Open The Book is storytelling, so children of all Faiths – or those with none can hear, watch and enjoy Bible stories for their own sake.

Our team has changed in this past year with two Storytellers no longer able to help us, and one new member. We are thankful for the support of our church Family through prayer and help with resources. We constantly seek more Storytellers. Please consider giving an hour of your time on a Thursday morning 8.30 to 9.30am.

Ecumenical Relationships

We are grateful to the United Benefice of Corringham and Fobbing for all the support shown to us supporting the bereaved.
Tom continues to meet regularly with the ministers and leaders of other local churches in Stanford-le-Hope and Corringham. Some church members also support the monthly prayer walks organised by Proximity Church.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2024

Vicar's report

The past year has been a time of great blessing for us at St Margaret's. We have so much to thank God for.

At a time when the Church of England continues to be divided over basic questions of biblical truth and the authority of scripture, we are extremely thankful to God for the new Bishop of Bradwell Adam Atkinson, who oversees our episcopal area within Chelmsford Diocese and holds the historic orthodox Anglican position in relation to marriage and human sexuality. We have already benefited from Bishop Adam's ministry and welcomed him to Saint Margaret's for two of our most joyful services this year. In June Bishop Adam came for a Sunday afternoon service of baptism and confirmation at which five of our young people and three adults were baptised and confirmed. We celebrated with Adam in God's presence that new and growing faith were being expressed in our church family.

Bishop Adam returned on December 22nd to dedicate and bless 150 new church Bibles. It made for such a festive and joyful end to the year. Throughout November our church family had been raising money to replace our worn burgundy NIV bibles, in order to make sure everyone who comes to church has a copy of the Bible in front of them. People were so generous to donate whatever they could to pay for 150 new CSB (Christian Standard) Bibles. Volunteers then gave up time to cover and wrap the Bibles, so that we could all unwrap a Bible in the service, as our Christmas gift to St Margaret's. The whole endeavour demonstrated the increasingly high value our church family place on being able to hear and read God's word.

The appetite for meeting to worship, learn and pray together have been seen through the steady numbers attending Thursday lunchtime Holy Communion (between 15-20), the increase in people attending both our midweek fellowship groups and our monthly prayer and praise lunch, and the start of a new Tuesday evening compline service.

We praise God that our congregation grew in 2024, with several younger people now coming weekly as regular members of the church. Not only are our newer members eager to learn more about the life and way of Christ, but they also have gifts, skills and a fresh perspective to add to those we already have in the church family. God is blessing us through all these new people! And so we must make space for our newer members to play the part God has for them to play here, each according to their ability, so that we can receive the blessing that God intends for us and our town through them. As just one example, I am particularly grateful to Donna Tough for taking on the role of Parish Safeguarding Officer (see Safeguarding Report) to work alongside Denise Wenn, DBS recruiter, myself and the PCC.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2024

Partnerships and co-operation have been crucial to things working. I thank the wardens and PCC for a constructive and collaborative approach to leading the church this past year. I take this opportunity to thank Peter Goodwin for serving 4 years as church warden (and another 5 before that on PCC!) and for the commitment both he and Richard Allen have shown to God's work here. There are many other 'partnerships' that help church run smoothly, and we thank everyone who leads a team, whether it be care of the grounds, building maintenance, fellowship groups, cleaning, music (etc!) for their commitment to involving and working with others. We also rely on partnerships with people outside our immediate church family, especially for specialist skills. Last year we were blessed by the help that a locally based surveyor, Mr Steve Richards, gave us and trust that Steve will be able to work alongside our new architect Mr John Bailey to address the building issues we have, not least the leak visible above the font.

In February 2024 the PCC took the decision to pay our parish share contributions via the Ephesian Fund, a trust set up by CEEC (the Church of England Evangelical Council) to facilitate payments to the diocese that set certain conditions on what our contributions can be used for. This ensures that a certain amount of income received by Chelmsford diocese will continue to be spent on evangelical and orthodox parish ministries, at a time when such ministries feel somewhat marginalised. Chelmsford Diocese have reiterated that they welcome parishes making their share payments through the Ephesian Fund.

For the purposes of this APCM, I would particularly like to thank Mr Alastair Taylor for acting as independent examiner of our church accounts, which are presented to the church in this report. We continue to encourage all our members to support the ongoing mission and work of the church, and particularly commend the Parish Giving Scheme as the most effective way of giving regularly to St Margaret's. Thank you to Janice Wilkins for acting as church treasurer and everyone who contributes generously towards the significant costs of ministry and buildings maintenance, and to everyone who gives themselves wholeheartedly to the work of the Lord. The sacrifices we make for the sake of the gospel, are never in vain! Let's press on together and expect wonderful things in the year ahead.

Rev Tom Rout
Priest in Charge.

Safeguarding

The PCC are committed to following the safer recruitment process for leaders and volunteers, and we will continue to emphasise the importance of our safeguarding policy, which is the national House of Bishops' Safeguarding Policy and practice guidance.

All volunteers are required to complete safeguarding training appropriate to their role.

Recruitment to all church roles follows the recommended "Safer Recruitment" process.

Leaders in some areas may require DBS checks and Confidential Declarations, Denise Wenn is able to assist with the application process.

Safeguarding training and DBS certificates must be refreshed every 3 years.

By the end of 2024 we had almost completed the recruitment of a new Parish Safeguarding Officer, pending references. These were received early in the new year and so the PCC was able to complete the appointment of Miss Donna Tough as PSO. We are grateful to Donna for taking up this vital role.

Fellowship Groups

Over the past year, Fellowship Groups at St Margaret's have provided opportunities for deeper connection, spiritual growth, and practical application of God's Word. In late 2023, we were able to expand from two groups to three, and as of early 2025 we now have four groups meeting regularly every fortnight. This latest group was formed by some of the participants from the "God's Big Picture" and the "Hope Explored" courses, and marks an encouraging step in welcoming and integrating people into ongoing discipleship. The newer Fellowship Groups meet on Thursday evenings, which has proved particularly helpful for those of working age who may find daytime commitments difficult.

At a few times throughout the last year, all St Margaret's fellowship groups have followed a shared teaching pattern, engaging more deeply with the Sunday sermon series. In June and July 2024, we explored the book of Jonah together, and more recently, from January to March 2025, we went through some studies in Exodus. This consistency has allowed for richer discussions and a stronger sense of unity across all the different Fellowship Groups at St Margaret's, and is something we will continue to do going forward.

Each Fellowship Group is grounded in three key principles: being Bible-centred, relationship-focused, and application-driven. As we look ahead, we are thankful for the ways God is growing this ministry, and we are excited to see how He will continue to use them to build up His church. Please pray for God to give the right capability and capacity to existing leaders and future leaders, as Fellowship Groups continue to grow and develop.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2024

Financial review

Total receipts on ordinary unrestricted funds were £93,477 and are detailed in the financial statements. In 2023 this figure was £92,388 and is an increase of 1%. Voluntary income on ordinary unrestricted funds during the year excluding tax recoverable was £52,203 and in 2023 was £49,713. A further £8,925 was received from Gift Aid (£8,433 in 2023).

£100,431 was spent from unrestricted funds to provide the Christian ministry from St. Margaret's Church, including the contribution to the diocesan parish share, which largely provides the stipends and housing for the clergy. The PCC paid a part Parish Share of £56,000. In 2023 this figure was £50,000.

The result for the year was a net movement in funds of (£6,972). After transfers to other funds the balance carried forward at 31 December 2024 for unrestricted funds was £26,203.

It is our policy to invest our funds balances with the COIF Charities Investment Fund.

Approved by the PCC on 24th April 2025 and signed on their behalf by Tom Rout (Priest in Charge) and Peter Goodwin (Church Warden).

Signed _____
Tom Rout

Signed P. Goodwin
Peter Goodwin

Independent examiner's report to the PCC of St. Margaret's Parish Church Stanford-le-Hope with Mucking for the year ended 31 December 2024

Respective responsibilities of trustees and examiner
The members of the PCC consider that an audit is not required for this year (under the Charities Act 2011) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report
My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
    - proper accounting records are kept (in accordance with section 130 of the Act); and
    - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act.

    or

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

These financial statements have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, UK Accounting Standards and the Charities Act 2011.

Alastair Taylor

Alastair Taylor FCCA
33 Prospect Avenue
Stanford-le-Hope
SS17 0NH

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Statement of financial activities
for the year ended 31 December 2024

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2024 Total Funds	2023 Total Funds
		£	£	£	£	£
Incoming Resources						
Voluntary income	2(a)	61,128	1,000	-	62,128	58,146
Activities for generating funds	2(b)	30,453	-	-	30,453	29,719
Income from investments	2(c)	226	-	51	277	346
Church activities	2(d)	1,670	-	-	1,670	4,808
Other incoming resources	2(e)	-	-	-	-	-
Total incoming resources		**93,477**	**1,000**	**51**	**94,528**	**93,019**
Resources expended						
Fundraising trading costs	3(b)	263	-	-	263	455
Church activities	3(a)	100,168	1,069	-	101,237	99,855
Governance costs	3(c)					
Total resources expended		**100,431**	**1,069**	0	**101,500**	**100,310**
Net incoming/(outgoing) resources before transfers		**(6,954)**	**(69)**	51	**(6,972)**	**(7,291)**
Gross transfers between funds		-	-	-	-	-
Net incoming/outgoing resources before other recognised gains & losses		**(6,954)**	**(69)**	51	**(6,972)**	**(7,291)**
Other recognised gains/(losses)						
Gain on investment asset						
Net movement in funds		**(6,954)**	**(69)**	51	**(6,972)**	**(7,291)**
Total funds brought forward 1 January		33,157	1,366	2,244	36,767	44,058
Total funds carried forward 31 December		**26,203**	**1,297**	**2,295**	**29,795**	**36,767**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Balance sheet
as at 31 December 2024

	Note	2024 £	£	2023 £	£
Fixed assets					
Investments		2,295		2,244	
			2,295		2,244
Current assets					
Debtors	5	3,304		6,234	
Bank and cash		25,654		29,458	
		28,958		35,692	
Current liabilities					
Creditors: amounts falling due within one year	6	1,458		1,169	
Net current assets			27,500		34,523
Total assets less current liabilities			29,795		36,767
Creditors: amounts falling due after one year	7		-		-
Total net assets			**29,795**		36,767
Parish funds					
Unrestricted	8		26,202		33,157
Restricted	8		1,298		1,366
Endowment	8		2,295		2,244
			29,795		36,767

Approved by the Parochial Church Council on 24th April 2025 and signed on its behalf by Tom Rout (Priest in Charge) and Peter Goodwin (Church Warden)

Signed _____
Tom Rout – Priest in Charge

Signed P. Goodwin
Peter Goodwin – Church Warden

The notes on pages 18 to 26 form part of these accounts.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts
for the year ended 31 December 2024

1. Accounting policies

a) Basis of preparation

These financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

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

b) Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending on the purpose for which the endowment was established. St Margaret's has one such fund – The Elizabeth Davidson Fund, managed by COIF, the interest of which is paid into the General Fund.

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.

Unrestricted funds are general funds as well as unrestricted funds designated for a particular use by the PCC, which can be used for PCC ordinary purposes.

c) *Incoming resources*

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received, on an annual basis, usually at the end of the year. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

1. Accounting policies (continued)

d) Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that created a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when paid. All other expenditure is generally recognised when it is incurred and is accounted for gross.

e) Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2019 there is insufficient cost information available and therefore such assets are not valued in the accounts. Subsequently no individual item has cost more than £5,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £5,000 or less are written off when the asset is acquired.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

2. Incoming resources

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Funds *2023* £
2(a)	**Voluntary income**					
	Planned giving	38,304	-	-	**38,304**	35,999
	Tax recoverable	8,925	-	-	**8,925**	8,433
	Collections	5,795	-	-	**5,795**	5,884
	Legacies	3,000	-	-	**3,000**	-
	Grants	-	-	-	**-**	950
	Donations, appeals etc.	5,104	1,000	-	**6,104**	6,880
	Other voluntary income		-	-	**-**	-
		61,128	**1,000**	**-**	**62,128**	58,146
2(b)	**Activities for generating funds**					
	Fetes & other general fundraising	861	-	-	**861**	1,147
	Magazine & bookstall income	3	-	-	**3**	-
	Hall/Car Park rental income	29,589	-	-	**29,589**	28,572
		30,453	**-**	**-**	**30,453**	29,719
2(c)	**Income from investments**					
	Dividends and interest including tax recoverable	226	-	51	**277**	346
2(d)	**Income from church activities**					
	Weddings & funerals	1,670	-	-	**1,670**	4,808
		1,670	**-**	**-**	**1,670**	4,808
2(e)	**Other incoming resources**					
	Insurance claim	-	-	-	-	-
	Refund	-	-	-	**-**	-
		-	-	-	-	-
Total incoming resources		93,477	1,000	51	94,528	93,019

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

3. Resources expended

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Funds *2023*
	£	£	£	£	£
3(a) **Church activities**					
Missionary and charitable giving					
Planned donations / Tithe grants	0	0	0	**0**	331
	0	0	0	**0**	331
Ministry					
Parish share costs	56,000	0	0	**56,000**	50,000
Clergy expenses	508			**508**	135
	56,508	0	0	**56,508**	50,135
Establishment costs					
Rectory cost	0	0	0	**0**	0
Church building					
Running costs	8,917	0	0	**8,917**	11,506
Maintenance costs	8,409	1,000	0	**9,409**	4,398
Service upkeep	1,965	69	0	**2,034**	1,570
Hall building					
Running costs	7,734	0	0	**7,734**	7,606
Maintenance costs	1,862	0	0	**1,862**	9,583
	28,887	1,069		**29,956**	34,663

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

3. Resources expended (continued)

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Funds *2023*
	£	£	£	£	£
3(a) Miscellaneous costs					
Administration	4,701	-	-	**4,701**	4,621
Training	161	-	-	**161**	0
Young People	124	-	-	**124**	272
	4,986	-	-	**4,986**	4,893
Other costs					
Wages	9,600	-	-	**9,600**	9,600
Other people costs	187	-	-	**187**	233
Sundry costs					
	9,787	-	-	**9,787**	9,833
	100,168	**1,069**	**-**	**101,237**	99,855
3(b) **Fund-raising trading costs**					
Fundraising & advertising	263	-	-	263	455
Magazine & bookstall					
	263	**-**	**-**	**263**	455
3(c) **Governance costs**					
Independent examiner's fees	0	0		0	0
Other recognised gains/(losses)					-
Total resources expended	**100,431**	**1,069**		**101,500**	**100,310**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

4. (a) Staff costs

	Total 2024 £	Total 2023 £
Salaries	9,600	9,600
Social Security Costs	0	0
Payroll Processing Costs	489	484
Wages & NI	10,089	10,084

The average number of employees was 1.
No employee received emoluments of £60,000 or above.

(b) Payments to PCC members
A small immaterial portion of the expenses paid to the incumbent may have related to their services as a member of the PCC.

5. Debtors

	2024 £	2023 £
Hall Rental income	0	140
Tax Recoverable	3,340	5,034
Voluntary income	0	1,060
	3,340	**6,234**

6. Creditors: amounts falling due within one year

	2024 £	2023 £
Weddings & Funerals	458	1,169
Parish Share	1,000	-
	1,458	**1,169**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

7. Creditors: amounts falling due after more than one year

2024	*2023*
£Nil	£Nil

8. Funds

The restricted funds comprise the following:

a) *Flower Fund. This relates to funds specifically for the purchase of Flowers for decoration of the church building.*

b) *Buildings Maintenance Fund. This fund relates to funds specifically for improvements and maintenance of the Buildings and Grounds.*

The endowment funds comprise the following:

c) *The Elizabeth Davidson Fund.* This is managed by COIF; the interest from the endowment is used for Children's work.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

8. Funds (continued)

There are also three designated funds as detailed below, in addition to the General Fund, that are part of unrestricted funds. The designated funds have been designated for a particular use by the PCC. All unrestricted funds can be used for PCC ordinary purposes.

Fund movements

	Balance at 01/01/2024	Incoming resources	(Resources expended)	Transfers	Balance at 31/12/2024
	£	£	£	£	£
Unrestricted Funds					
Buildings Maintenance	1,036	3,000	(4,036)	-	0
Rector's Discretionary	861	-	-	-	861
General Fund	31,260	90,477	(96,395)	-	25,342
	33,157	**93,477**	**(100,431)**	**-**	**26,203**
Restricted Funds					
Buildings Maintenance Fund	98	1,000	(1,000)	0	98
Flower Fund	1,268	-	(69)	-	1,199
	1,366	**1,000**	**(1,069)**	**-**	**1,297**
Endowment Funds					
The Elizabeth Davidson Fund	2,244	51	-	-	2,295
	2,244	**51**	**-**	**-**	**2,295**

8. Analysis of net assets by fund

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Funds *2023*
	£	£	£	£	£
Tangible fixed assets	-	-	-	-	-
Investment fixed assets	-	-	2,295	**2,295**	2,244
Current assets	27,203	1,297	-	**28,500**	35,692
Liabilities				-	
-falling due within one year	(1,000)	-	-	**(1,000)**	(1,169)
-falling after one year	-	-	-	-	-
	26,203	**1,297**	**2,295**	**29,795**	36,767

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIATICAL PARISH OF STANFORD LE HOPE WITH

England & Wales - Charity number 1132298

Accounts

St. Margaret's Parish Church Stanford-le-Hope with Mucking

Annual Report
and
Financial Statements
of the Parochial Church Council

For the year ended 31 December 2023

Dear Loving Lord.

You sent Your Son to serve.

You sent Him, to give His life, for each of us.

Let Your spirit awaken our hearts, and give in each of us, that same serving spirit.

Let us not look for position or gain.

Instead show us, how to let others, go before us.

Make us meek, and humble.

So we too can, give our lives, wilfully, obediently, and faithfully to You.

In Love with CHRIST, and in the image of CHRIST.

In Jesus name, Amen.

Prayer written by Peter Goodwin, Church Warden

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council
for the year ended 31 December 2023

Administrative information

St. Margaret's is situated in The Green, Stanford-le-Hope. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St Margaret's Church, The Green, Stanford-le-Hope, Essex SS17 OEP.
The Parochial Church Council (PCC) is registered with the Charity Commission. Registration number: 1132298

PCC members who have served from 1 January 2023 until the date this report was approved are:

Incumbent:	The Revd Thomas Rout (chairman)	
Wardens:	Jacqueline Feeney	(to APCM 2023)
	Peter Goodwin	
	Richard Allen	(from APCM 2023)
Representatives on the Deanery Synod:	David Hamilton	
	Mark Wenn	
Elected members:	Kathleen Bienvenu	(to APCM 2023)
	Julie Bowley	(to July 2023)
	Michael Coakley	
	Lyn Fry	(to APCM 2023)
	Sue Lester	(from APCM 2023)
	Debbie Ling-Chant	(to January 2023)
	Ramatu Mavita	
	Lilian Mitchell	
	Anita Nuss	
	Norman Pickett	
	Denise Wenn	(to APCM 2023)

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2023

Structure, governance and management
The method of appointment of PCC members is set out in the Church Representation Rules. At St Margaret's the membership of the PCC consists of the incumbent, churchwardens, deanery synod representatives and members elected by those members of the congregation who are on the electoral roll of the church. All Church attendees are encouraged to register on the Electoral Roll and to consider standing for election to the PCC.

Aims and purposes
St. Margaret's PCC has the responsibility of co-operating with the incumbent, the Revd Tom Rout in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the buildings and grounds of St. Margaret's, The Green, Stanford-le-Hope and our part of the churchyard at St John the Baptist, Mucking.

Objectives and Activities
The PCC is committed to enabling as many people as possible to build a relationship with God through Jesus Christ and to become part of our parish community at St Margaret's. The PCC maintains an overview of mission and ministry throughout the area and makes suggestions on how our ministry can involve the many groups that live within our parish. Our services seek to put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of Christianity. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:
- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for all people regardless of background or status.
- Missionary and outreach work.

As part of this work it is important that we maintain the fabric of the buildings and grounds of St Margaret's, Stanford-le-Hope and our part of the churchyard at St John the Baptist, Mucking.

Achievements and performance

Church attendance
All are welcome to attend our regular services. The AGM of October 2023 reported, there are 103 (107 in 2022) parishioners on the Church Electoral Roll. The average weekly attendance was 61 adults (61 in 2022).

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2023

Review of the PCC year

The full PCC met nine times during the year (eight in 2022), with an average attendance level of eleven (twelve in 2022). The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members are made aware of resources available to assist them in their role.

Worship and Prayer

The PCC is keen to offer a range of services during the course of the year that our community find both beneficial and spiritually fulfilling. We carried out our usual variety of special Christmas services, including Carols by Candlelight, Christingle and Christmas Eve Midnight Holy Communion. Our usual Good Friday services, Creative Worship and Reflective Service took place. We also offered a mid-week Holy Communion service on Thursdays which had an average attendance level of sixteen.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism and thanksgiving we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated three weddings (three in 2022), and held fourteen funerals (twenty in 2022) in our church this year as well as conducting crematoria services.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2023

Mothers' Union

Stanford-le-Hope with the United Benefice of Corringham and Fobbing

Rev Tom Rout chaired the AGM and spoke to us from Philippians 3 verses 15-18. He also reminded us of the value and importance of teamwork.

An Amalgamation service was held in St Margaret's Church in April to combine Corringham and Fobbing branches with Stanford-le-Hope.

Sadly, one of our members, Margaret Wright died. A Service of Thanksgiving for Margaret's life took place in St Margaret's Church, attended by MU members and Margaret's many friends from various other organisations.

Three new members were welcomed into the branch in 2023. Janet Webb, Sheila Burt and Mary Jeffries were enrolled by Jeannie Hyde-Allen.

Jeannie has resigned as Branch Leader and Anne Finch has agreed to accept this position.

With the resignation of Linda Phillips as Branch Treasurer, and with the Amalgamation of Stanford, Corringham & Fobbing Branches, John Hibbert, who was Corringham Branch treasurer, was willing to take on this position for us.

A Lent course on the Apostles' Creed was enjoyed and well attended.

Funds were raised by holding two coffee mornings and a Christmas Bazaar. Proceeds were sent to Mothers' Union appeal funds.

During the year, we invited various visiting speakers to our meetings: Peter Newall from Thurrock Foodbank; Elizabeth Marshall on English for Women; and Rose Gorton challenged us the Transformation now! Julie and John Bowley shared with us their holiday of a lifetime when they returned from Australia. Other meetings enjoyed were; Knit and Natter, Christmas memories; My Mum said! Who Am I? Garden Quiz; Desert Island Discs, WWI Home Front.

Marion's Catering provided a delicious Christmas buffet which was very popular and much appreciated.

We welcome everyone to come to our meetings on the second and fourth Wednesdays each month at 2pm in the Church Hall.

Branch Leader
Anne Finch

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2023

The Buildings

Church Wardens Report

The year 2023 to 2024 has been a busy year in the life of St Margaret's Church.

Following a clean out of our two upstairs rooms in the old stables, to create a youth room and change the use of the larger room from office to meeting room which we now use for our PCC meetings. We hired a skip to remove and dispose of the bulky furniture. We were privileged to be donated 15 chairs to replace them for the new meeting room.

The church organ has had its annual tune up to keep it in good order for use at our services as well as weddings and funerals.

We purchased a new noticeboard to replace the old and worn wooden noticeboard. The new noticeboard was paid for by specific donation. The new noticeboard has enhanced the look to the frontage of the church and allows us to show details of who to contact as well as showing A2 posters advertising events at St Margaret's.

We painted the outside of the coach house, using contractors, who also carried out any minor repairs as required.

Gas boilers and appliances were given their annual service. PAT Testing service has been carried out by electric specialists. Our utility contracts were renewed. Hall electrics have been repaired, along with rewiring of the upstairs youth room and the meeting room. The five yearly hard wiring check was also carried out. The church roof alarm servicing has been carried out. Fire extinguishers and fire alarms have been serviced and checked.

Gutter clearance has been carried out with further clearances where required to clear blockages. Further investigation looking at preventative measures are ongoing.

Lych gate lighting has been installed and works on a timer system.

We have started to use lanyards for the Church Wardens, Welcomers, Prayer Ministry, Tuesday Tots and Vergers. The idea is to make specific roles within the church visible, so both regular congregation and visitors have a visual point of contact for help and advice.

A noticeboard in the church now includes photos of those on the PCC, The Wardens, Safeguarding Officer (currently vacant) and Rev Tom Rout. We also have a rota system on the noticeboard so people can check when they are on duty, to show others we have volunteer roles which they may also be able to do. It is also useful for the Church Wardens to check on Sundays to look for gaps if someone doesn't turn up for whatever reason.

We were contacted by the company we lease our printer / photocopier from, as the lease was finishing. We were given the opportunity to replace it with a new one which has colour printing capability, is more up to date and also cheaper, which we accepted.

A small group are currently looking at our website with a view to upgrading to ensure our digital communications remain relevant and up to date.

The large office ceiling has been repaired, where a small section had collapsed. Volunteers came forward to repaint our church Hall which has given it a fresh look. We are also looking into the best way of protecting the walls from further scuffs and scrapes

The year 2023 through to now has not been without its challenges where money is scarce, parish shares must be met, but repairs still need to be carried out and our buildings maintained.

We are aware how much the church relies on the generosity of both congregation and local community, who give either financially or through offering their skills and hard work to help in various ways.

We appreciate any role within our church community, whether, PCC, administration, cleaning, grounds maintenance, building maintenance, fundraising, tech support, music provisions and more.

We would especially like to thank Rev Tom Rout for his excellent leadership throughout the year and taking us into the future. We give thanks and praise for the guidance of the Holy Spirit through Jesus Christ our Lord and Saviour.

Church Wardens
Richard Allen
Peter Goodwin

Tuesday Tots

The mother and toddler group meets on a Tuesday morning, which is well attended. We meet only during school terms. The children play from 9.15 until 10am when we have a refreshment break then we have a short bible story and some nursery rhymes . That mothers and grandmothers take part.by this time all toys are put away and we have a short pray before the children go home. The playgroup finishes at 11am. The cost per session is £3 per family.

Deanery Synod

Our lay members this year were Mark Wenn and David Hamilton. Tom attends as a member of deanery clergy. St Margaret's makes a small annual financial contribution towards the running costs and finances of the synod (~£9).

This year Thurrock Deanery Synod received occasional visiting speakers: Michaela Southworth, Chief Executive and Diocesan Secretary, speaking about diocesan finances and how our Parish Share payments fit in; Belinda Ramsey, Youth and Families Advisor, Bradwell Area, speaking about the Mustard Seed Team and how the team can support new ventures with children and families in our churches. We followed up on this by inviting Belinda to speak about her work and passion for young people at our March prayer and praise lunch.

At the end of 2023 Rev Canon Darren Barlow moved to Shenfield after 12 years as Area Dean. In January 2024 Fr David Rollins was commissioned as new Area Dean, with Rev Dr Kate Carter appointed Assistant Area Dean. Tom was elected to the standing committee. The new Bishop of Bradwell, Adam Atkinson, was consecrated in September and visited the deanery in November. Adam spoke at the recent deanery synod held at St Margaret's on April 9th 2024. The deanery continues to have a presence at the Orsett Show, seeking new and creative ways of working together at the event to engage with people.

Rev Tom Rout

Pastoral Care

Some members of our parish are unable to attend church due to sickness or age. Our clergy and other members have visited all church members who have requested it, to chat or to celebrate communion with them either at their homes or in hospital.

Mission and Evangelism

Mission and evangelism lie at the heart of the work Jesus gave his church to do, and a church stays healthy by sticking to the task! We have sought to make mission and evangelism more of a priority in the past year.

The Open the Book team have continued to bring the stories and message of the Bible to our local primary schools. Tuesday Tots is a ministry that shares the message of Jesus with toddlers and parents, with visits into the church to mark Christmas, Easter and the end of term.

In early 2023 we showed The Chosen video series in church as a means of introducing people to Jesus. In September 2023 we ran the 321 course. While church members attended in good numbers, unfortunately very few new people came along. We realised the need to build stronger relationships with our local community. A car boot sale in July 2023 brought people together, in a way they felt comfortable, and we plan to build on this in 2024 with monthly car boot sales from May-October with the addition of a pop-up tent where people can get information about the church, chat or share prayer needs.

In spring 2024 we began working with other local churches on a shared mission initiative and did a Good Friday Giveaway with our neighbours at Gateway People's Centre.

We continued to hold monthly Prayer & Praise lunches where the church family gathers to pray for the mission God has given us.

Ecumenical Relationships
We are grateful to the United Benefice of Corringham and Fobbing for all the support shown to us supporting the bereaved. We work with Corringham Evangelical, Corringham Baptist and Proximity through neighbourhood prayer walks.

Volunteers
We would like to thank all volunteers who work so hard to make our church the lively and vibrant community it is. In particular we want to mention our churchwardens Mr Peter Goodwin and Richard Allen, who have worked so tirelessly on our behalf to ensure maintenance of the buildings and smooth-running of our Sunday services.

Community
We offer support for local schools through "Open the Book". We support the Community through Mothers' Union and use of our hall.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2023

Vicar's report

In last year's vicars report, I indicated how confused and divided The Church of England had become in recent years over the issue of marriage, sexuality, and particularly the blessing of same sex relations. Indeed, 2023 ended with the Church of England's General Synod deciding to allow blessings of same sex relations in public worship, where local clergy and PCCs were in support.

Against this backdrop, our PCC has spent a lot of time in the past year discussing our own position and response. We have been united in our desire to follow the teachings of Scripture on this issue, as in every other matter. This might seem old fashioned or backward to some, but we believe the Bible contains the teaching and truth of Christ himself, and his truth is the key to helping people everywhere live in wholeness, freedom and dignity! (See John 8:31-32) We really appreciate the support and guidance we have received on this issue over the past year from the Church of England Evangelical Council and Chelmsford Diocesan Evangelical Network, and especially the Rev John Dunnett.

In order to signal our commitment to and support for Christian orthodoxy within the diocese, the PCC recently voted to pay our parish share contribution to the diocese through the newly created *Ephesian Fund*, which means the money we pay to the diocese should be spent on parish ministries committed to Christian orthodoxy on this issue of marriage and sexuality. Those wishing for more information about the *Ephesian Fund* can find it at https://ceec.info/ephesian-fund/
More recently, we have begun to build links with the new Bishop of Bradwell, Adam Atkinson, who we are pleased is committed to representing those churches in the diocese like St Margaret's that wish to uphold Christian orthodoxy and Biblical teaching in the area of marriage and sexual relations.

We look forward to building stronger links with Bishop Adam and particularly to his visits in the coming weeks to offer confirmation to those in our church ready to signal their Christian faith and membership of God's church.

Many of those seeking confirmation are our young people. We are encouraged that *God Squad* continues to meet and the young people are growing in faith with the help of leaders Denise Wenn and Teresa Briley.

The work of Tuesday Tots continues to draw in a great number of parents (and grandparents) with young children. The leaders Anita Nuss and Kathleen Bienvenu recognise this is a real mission opportunity, and we have begun exploring ways to help these young families take meaningful steps to faith and worship.

In between Tuesday Tots and God Squad lies the primary school age group, for whom our church currently offers very little. A small group of those who feel passionate about starting a group aimed at Primary School aged children has begun meeting to plan and pray... watch this space!

In terms of outreach and making connections with adults, Thursday Coffee offers a welcoming space for people to come in for a drink and a chat. Numbers at the lunchtime communion service that follows Thursday Coffee are regularly between 15-20.

In July 2023 we held a Car Boot sale in the car park, as a trial. This was so well received that we decided to hold monthly car boot sales from May-October 2024. This is not primarily about making money, but is mainly a way of making connections with our local community.

While our Sunday services remain the focal point of our church life, we are increasingly aware that the Christian life is more than just 'an hour on a Sunday'. Over recent months we have worked to grow the network of fellowship groups meeting midweek. We now offer fellowship Groups on Tuesdays, Wednesdays and Thursdays. We encourage everyone to join a group, and if there aren't enough groups for everyone... then we'll start more groups!

At the end of August 2023 we held a Parish Weekend, an encouraging time of teaching and fellowship. The guest speaker, Rev Mike Walker, from St John's Southend, brought us teaching on what it means to be Peacemakers, in the likeness of Christ himself. It was great to see so many people of different ages involved in the weekend.

There are many many people at St Margaret's who work hard for God through their service in the church. None of them will want a mention by name, but our church wardens Peter Goodwin and Richard Allen have done a great job and the PCC members all deserve thanks for playing their part in the decision making and direction of the church.

I find the encouragement, creativity and imagination of the ministry leaders team (who help lead services) a great help, and thank God for blessing St Margaret's with this group of people.

I would also like to thank Mike Coakley, who has responsibility for overseeing maintenance of our buildings, and Simon Wilson, who works with Mike and David Reynolds to maintain the grounds. These people give up a huge amount of their time, as do our team of volunteer cleaners, Lily Mitchell, Jean Davies, Angela Hall and Kathleen Bienvenu.

Thank you to every single person who plays their part to help God's work grow at St Margaret's. We are particularly grateful to everyone who responded to the financial updates given in April 2023 by reviewing their giving or moving their giving over to an automated service (standing order or through the Parish Giving Scheme.) Your generosity has allowed us to steadily increase our parish share payments, which funds the ministry here and across Chelmsford diocese.

We value and appreciate everyone in the church. That is why it was with much sadness that we said farewell to George Donovan, Maurice Gibbons, George Bentley, Keith Swain, Margaret Wright, Gillian Hewer and Bernard Tatham, long-standing members of the church family. We look forward to seeing them again one day, at the resurrection and renewal of all things that God has promised.

That is how we must live the Christian life together at St Margaret's, looking forward, with hope, eagerness and expectation. Not looking back to how things were, or used to be, but looking ahead to what God can do with us and through us now, spurred on by the thought of what He will surely do when it is 'mission accomplished'.
We give thanks to God for all that he has done in the last year, and all he will graciously continue to do as we look to another year ahead.

Rev Tom Rout
Priest in Charge

Safeguarding

As reported last year, in 2023 St Margaret's completed a safeguarding audit process overseen by the Chelmsford diocesan safeguarding team.

The PCC are committed to following the safer recruitment process for leaders and volunteers, and we will continue to emphasise the importance of our safeguarding policy, which is the national House of Bishops' Safeguarding Policy and practice guidance. Our Safeguarding team consists of Rev Tom Rout, lead safeguarding officer, Denise Wenn DBS applications checker, and Lyn Fry, who continues to offer her support, advice and liason with the Diocesan safeguarding Team.

All volunteers are required to complete safeguarding training appropriate to their role, and a confidential declaration if required for that role.

Leaders in some areas may require DBS checks and certificates, Denise Wenn is able to assist with the application process.

Safeguarding training and DBS certificates must be refreshed every 3 years, and several of our volunteers are due this renewal in 2024. They will be contacted individually, where this is the case.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2023

Financial review

Total receipts on ordinary unrestricted funds were £92,388 and are detailed in the financial statements. In 2022 this figure was £93,441 and is a decrease of 1%. Voluntary income on ordinary unrestricted funds during the year excluding tax recoverable was £49,713 and in 2022 was £46,144. A further £8,433 was received from Gift Aid (£8,107 in 2022).

£97,671 was spent from unrestricted funds to provide the Christian ministry from St. Margaret's Church, including the contribution to the diocesan parish share, which largely provides the stipends and housing for the clergy. The PCC paid a part Parish Share of £50,000. In 2022 this figure was £36,000.

The result for the year was a net movement in funds of (£7,291). After transfers to other funds the balance carried forward at 31 December 2023 for unrestricted funds was £33,157.

It is our policy to invest our funds balances with the COIF Charities Investment Fund.

Approved by the PCC on 2nd May 2024 and signed on their behalf by Tom Rout (Priest in Charge) and Peter Goodwin (Church Warden).

Signed _____
Tom Rout

Signed P. Goodwin
Peter Goodwin

Independent examiner's report to the PCC of St. Margaret's Parish Church Stanford-le-Hope with Mucking for the year ended 31 December 2023

Respective responsibilities of trustees and examiner
The members of the PCC consider that an audit is not required for this year (under the Charities Act 2011) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report
My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
    - proper accounting records are kept (in accordance with section 130 of the Act); and
    - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act.

    or

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

These financial statements have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, UK Accounting Standards and the Charities Act 2011.

Alastair Taylor FCCA
33 Prospect Avenue
Stanford-le-Hope
SS17 0NH

A Taylor

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Statement of financial activities
for the year ended 31 December 2023

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2023 Total Funds	2022 Total Funds
		£	£	£	£	£
Incoming Resources						
Voluntary income	2(a)	58,146			58,146	54,545
Activities for generating funds	2(b)	29,380	339		29,719	30,051
Income from investments	2(c)	154		192	346	99
Church activities	2(d)	4,708	100		4,808	9,041
Other incoming resources	2(e)					
Total incoming resources		**92,388**	**439**	**192**	**93,019**	**93,736**
Resources expended						
Fundraising trading costs	3(b)	455			455	3,821
Church activities	3(a)	97,216	2,639		99,855	75,985
Governance costs	3(c)					
Total resources expended		**97,671**	**2,639**	0	**100,310**	**79,806**
Net incoming/(outgoing) resources before transfers		**(5,283)**	**(2,200)**	192	**(7,291)**	**13,930**
Gross transfers between funds		-			-	
Net incoming/outgoing resources before other recognised gains & losses		**(5,283)**	**(2,200)**	192	**(7,291)**	**13,930**
Other recognised gains/(losses)						
Gain on investment asset						
Net movement in funds		**(5,283)**	**(2,200)**	192	**(7,291)**	**13,930**
Total funds brought forward 1 January		38,440	3,566	2,052	44,058	30,128
Total funds carried forward 31 December		**33,157**	**1,366**	**2,244**	**36,767**	**44,058**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Balance sheet
as at 31 December 2023

	Note	2023 £	£	2022 £	£
Fixed assets					
Investments		2,244		2,052	
			2,244		2,052
Current assets					
Debtors	5	6,234		6,782	
Bank and cash		29,458		39,158	
		35,692		45,940	
Current liabilities					
Creditors: amounts falling due within one year	6	1,169		3,934	
Net current assets			34,523		42,006
Total assets less current liabilities			36,767		44,058
Creditors: amounts falling due after one year	7		-		-
Total net assets			**36,767**		44,058
Parish funds					
Unrestricted	8		33,157		38,440
Restricted	8		1,366		3,566
Endowment	8		2,244		2,052
			36,767		44,058

Approved by the Parochial Church Council on 2nd May 2024 and signed on its behalf by Tom Rout (Priest in Charge) and Peter Goodwin (Church Warden)

Signed _____
Tom Rout – Priest in Charge

Signed P. Goodwin
Peter Goodwin – Church Warden

The notes on pages 19 to 27 form part of these accounts.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts
for the year ended 31 December 2023

1. Accounting policies

a) Basis of preparation

These financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

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

b) Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending on the purpose for which the endowment was established. St Margaret's has one such fund – The Elizabeth Davidson Fund, managed by COIF, the interest of which is paid into the General Fund.

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.

Unrestricted funds are general funds as well as unrestricted funds designated for a particular use by the PCC, which can be used for PCC ordinary purposes.

c) *Incoming resources*

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received, on an annual basis, usually at the end of the year. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

1. Accounting policies (continued)

d) Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that created a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when paid. All other expenditure is generally recognised when it is incurred and is accounted for gross.

e) Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2010 there is insufficient cost information available and therefore such assets are not valued in the accounts. Subsequently no individual item has cost more than £5,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £5,000 or less are written off when the asset is acquired.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2023

2. Incoming resources

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Funds 2022 £
2(a)	**Voluntary income**					
	Planned giving	35,999	-	-	**35,999**	35,692
	Tax recoverable	8,433	-	-	**8,433**	8,107
	Collections	5,884	-	-	**5,884**	5,866
	Gift days	-		-	**-**	-
	Grants	950	-	-	**950**	-
	Donations, appeals etc.	6,880	-	-	**6,880**	4,880
	Other voluntary income		-	-	**-**	-
		58,146	**-**	**-**	**58,146**	54,545
2(b)	**Activities for generating funds**					
	Fetes & other general fundraising	808	339	-	**1,147**	6,158
	Magazine & bookstall income	-	-	-	**-**	-
	Hall/Car Park rental income	28,572		-	**28,572**	23,893
		29,380	**339**	**-**	**29,719**	30,051
2(c)	**Income from investments**					
	Dividends and interest including tax recoverable	154	-	192	**346**	99
2(d)	**Income from church activities**					
	Weddings & funerals	4,708	100	-	**4,808**	9,041
		4,708	**100**	**-**	**4,808**	9,041
2(e)	**Other incoming resources**					
	Insurance claim	0			**0**	0
	Refund	-	-	-	**-**	-
		0			**0**	0
Total incoming resources		92,388	439	192	93,019	93,736

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2023

3. Resources expended

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Funds 2022 £
3(a) **Church activities**					
Missionary and charitable giving					
Planned donations / Tithe grants	331	0	0	**331**	137
	331	0	0	**331**	137
Ministry					
Parish share costs	50,000	0	0	**50,000**	36,000
Clergy expenses	135			**135**	498
	50,135	0	0	**50,135**	36,498
Establishment costs					
Rectory cost	0	0	0	**0**	(413)
Church building					
Running costs	11,506			**11,506**	11,226
Maintenance costs	3,306	1,092		**4,398**	2,706
Service upkeep	1,570			**1,570**	1,492
Hall building					
Running costs	7,606			**7,606**	10,059
Maintenance costs	8,036	1,547		**9,583**	328
	32,024	2,639		**34,663**	25,398

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2023

3. Resources expended (continued)

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Funds 2022 £
3(a) Miscellaneous costs					
Administration	4,621		-	**4,621**	3,908
Training			-		135
Young People	272		-	**272**	114
	4,893		-	**4,893**	4,157
Other costs					
Wages	9,600		-	**9,600**	9,600
Other people costs	233	-	-	**233**	102
Sundry costs			-		-
	9,833		-	**9,833**	9,702
	97,216	**2,639**	**-**	**99,855**	75,892
3(b) **Fund-raising trading costs**					
Fundraising & advertising	455			455	3,551
Magazine & bookstall					
	455		**-**	**455**	3,551
3(c) **Governance costs**					
Independent examiner's fees	0			0	0
Other recognised gains/(losses)					
Weddings & Funerals					-
Total resources expended	**97,671**	**2,639**		**100,310**	**79,443**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2023

4. (a) Staff costs

	Total 2023	Total 2022
	£	£
Salaries	9,600	9,600
Social Security Costs	0	0
Payroll Processing Costs	484	466
Wages & NI	10,084	10,066

The average number of employees was 1.
No employee received emoluments of £60,000 or above.

(b) Payments to PCC members
A small immaterial portion of the expenses paid to the incumbent may have related to their services as a member of the PCC.

5. Debtors

	2023	2022
	£	£
Hall Rental income	140	0
Tax Recoverable	5,034	5,184
Voluntary income	1,060	1,598
	6,234	**6,782**

Creditors: amounts falling due within one year

	2023	2022
	£	£
Weddings & Funerals	1,169	3,122
Other creditors		812
	1,169	**3,934**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2023

6. Creditors: amounts falling due after more than one year

	2023	2022
	£Nil	£Nil

7. Funds

The restricted funds comprise the following:

a) *Flower Fund. This relates to funds specifically for the purchase of Flowers for decoration of the church building.*

b) *Buildings Maintenance Fund. This fund relates to funds specifically for improvements and maintenance of the Buildings and Grounds.*

The endowment funds comprise the following:

c) *The Elizabeth Davidson Fund.* This is managed by COIF; the interest from the endowment is used for Children's work.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2023

8. Funds (continued)

There are also three designated funds as detailed below, in addition to the General Fund, that are part of unrestricted funds. The designated funds have been designated for a particular use by the PCC. All unrestricted funds can be used for PCC ordinary purposes.

Fund movements

	Balance at 01/01/2023	Incoming resources	(Resources expended)	Transfers	Balance at 31/12/2023
	£	£	£	£	£
Unrestricted Funds					
Buildings Maintenance	6,380	1,132	(6,476)	0	1,036
Rector's Discretionary	861	-			861
General Fund	31,199	91,256	(91,195)		31,260
	38,440	**92,388**	**(97,671)**	**-**	**33,157**
Restricted Funds					
Buildings Maintenance Fund	2,398	339	(2,639)	-	-
Flower Fund	1,168	100			98
	3,566	**439**	**(2,639)**	**-**	**1,268**
					1,366
Endowment Funds					
The Elizabeth Davidson Fund	2,052	192			2,244
	2,052	**192**	**-**	**-**	**2,244**

8. Analysis of net assets by fund

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Funds 2022 £
Tangible fixed assets	-	-	-	-	-
Investment fixed assets	-	-	2,244	2,244	2,052
Current assets	34,326	1,366		35,692	45,940
Liabilities				-	
-falling due within one year	(1,169)	-	-	(1,169)	(3,934)
-falling after one year	-		-	-	-
	33,157	1,366	2,244	36,767	44,058

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIATICAL PARISH OF STANFORD LE HOPE WITH

England & Wales - Charity number 1132298

Accounts

St. Margaret's Parish Church Stanford-le-Hope with Mucking

Annual Report
and
Financial Statements
of the Parochial Church Council

For the year ended 31 December 2022

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council
for the year ended 31 December 2022

Administrative information

St. Margaret's is situated in The Green, Stanford-le-Hope. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St Margaret's Church, The Green, Stanford-le-Hope, Essex SS17 OEP.
The Parochial Church Council (PCC) is registered with the Charity Commission.
Registration number: 1132298

PCC members who have served from 1 January 2022 until the date this report was approved are:

Incumbent:	The Revd Thomas Rout (chairman)	
Wardens:	Jacqueline Feeney	
	Peter Goodwin	
Representatives on the Deanery Synod:	Richard Allen	
	David Hamilton	
	Mark Wenn	
Elected members:	Kathleen Bienvenu	
	Julie Bowley	(from AGM 2022)
	Michael Coakley	(from AGM 2022)
	Jill Cooper	(to AGM 2022)
	Lyn Fry	
	Debbie Ling-Chant	(to January 2023)
	Ramatu Mavita	(from AGM 2022)
	Lilian Mitchell	
	Anita Nuss	
	Norman Pickett	
	Denise Wenn	

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2022

Structure, governance and management
The method of appointment of PCC members is set out in the Church Representation Rules. At St Margaret's the membership of the PCC consists of the incumbent, churchwardens, deanery synod representatives and members elected by those members of the congregation who are on the electoral roll of the church. All Church attendees are encouraged to register on the Electoral Roll and to consider standing for election to the PCC.

Aims and purposes
St. Margaret's PCC has the responsibility of co-operating with the incumbent, the Revd Tom Rout in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the buildings and grounds of St. Margaret's, The Green, Stanford-le-Hope and our part of the churchyard at St John the Baptist, Mucking.

Objectives and Activities
The PCC is committed to enabling as many people as possible to build a relationship with God through Jesus Christ and to become part of our parish community at St Margaret's. The PCC maintains an overview of mission and ministry throughout the area and makes suggestions on how our ministry can involve the many groups that live within our parish. Our services seek to put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of Christianity. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:
- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for all people regardless of background or status.
- Missionary and outreach work.

As part of this work it is important that we maintain the fabric of the buildings and grounds of St Margaret's, Stanford-le-Hope and our part of the churchyard at St John the Baptist, Mucking.

Achievements and performance

Church attendance
All are welcome to attend our regular services. The AGM of October 2022 reported, there are 107 (106 in 2021) parishioners on the Church Electoral Roll. The average weekly attendance was 61 adults (61 in 2021).

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2022

Review of the PCC year

The full PCC met eight times during the year (six in 2021), with an average attendance level of twelve (ten in 2021). The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members are made aware of resources available to assist them in their role.

Worship and Prayer

The PCC is keen to offer a range of services during the course of the year that our community find both beneficial and spiritually fulfilling. For example, Facebook Early Morning Prayer provides a quiet, intimate and reflective environment for worship whilst opportunities are provided for people to engage in more outgoing worship such as that provided by the various musicians within our parish. We were pleased to be able to carry out our usual variety of special Christmas services, including Carols by Candlelight, Christingle, Pyjama Service and Christmas Eve Midnight Holy Communion. Our usual Good Friday services, Creative Worship and Reflective Service were able to take place, following a two year gap due to the Covid pandemic restrictions. We also began to offer a mid-week Holy Communion service on Thursdays which had an average attendance level of thirteen. We held a service of Thanksgiving and Commemoration following the death of HM Queen Elizabeth II.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism and thanksgiving we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated six baptisms (zero in 2021), three weddings (three in 2021), and held twenty funerals (twelve in 2021) in our church this year as well as conducting crematoria services.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2022

Mothers' Union

As we resumed regular meetings following Covid lockdown, 2022 was a busy year for the branch.

Rev Tom chaired our AGM for the first time and commented on the care shown to Indoor Members, keeping in touch by telephone during lockdown.

Two new members were enrolled in 2022, Barbara Elley and Linda Phillips, and in 2023 three more enrolments bring our total to 35.

Sadly Ann Thomas and Lily Russell died and are much missed. Rev Tom conducted their funeral services, offering comfort to their families and to us.

Our Branch Treasurer Jill Cooper moved to Wales and Linda Phillips offered to take on this role.
In March Jeannie Hyde-Allen was Commissioned as Branch Leader during Morning service at St Margaret's, conducted jointly by Rev Tom and Father David Rollins Deanery Chaplain.

Funds were raised by holding Coffee Mornings, Christmas Bazaar, Frugal Lunch on Ash Wednesday and as a result we were able to support Mothers' Union Appeal Funds; Away from it All, English for Women and Relief Fund.
Lent course led by members took place weekly during Lent "Say Yes to Life."

Other meetings:- Changing Pathways, First Aid at Home, Safeguarding, Unspilt Myanmar, Porridge & Pens, Seasonal Arrangement, Quiz about the Queen, English for Women, Thurrock Nature Park, etc. We enjoyed hearing interesting speakers at these meetings.

Marion's Catering provided a delicious Christmas Buffet, much appreciated by members.

The branch was represented at the Christmas Tree Festival in church.

We welcome everyone to come to our meetings on the 2nd and 4th Wednesdays each month, now starting at 1.30pm.

Branch Secretary
Sue Lester

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2022

The Buildings

Father we come before you in prayer. Thanking you Lord Jesus Christ. Who came into this world as a living sacrifice. For the great Salvation of all man kind. He laid down his life, satisfying your will, to love, and serve the world.
May we Father, become great examples of our Lord Jesus. So that we love and serve those that are placed around us. We are in need of our offerings of love and compassion. Give us the ability to welcome and serve, as you would today. Even if our steps are small in the communities around us. Let our hearts be filled with love for everything and everybody, throughout this wonderful world of your creation.
Today we choose you. We choose life. We choose to be with others and to be there for others in our hearts, we are eternally grateful for the chance to be able to serve and to bring the light of Christ to those who wish to know you better. Thank You Heavenly Father as we Praise and Glorify your holy name.
Amen .
Mark 10 4-5 "For even the Son of man, came not to be served but to serve and give his life as a ransom for many.

As we reflect on the past year we discover that a great deal of work has been completed.

Maintenance and servicing of fire extinguishers, fire alarms, guttering between tower and nave cleaned, church floor re oiled, church hall chairs cleaned, unsightly scaffolding removed, light replaced outside hall entrance, lights on driveway repaired, organ tuned, quite a list!
The church , tower steps and bell chamber and the hall are cleaned to high standard. People tidying church after services. The grounds around our buildings are maintained to a high standard too.
A new internet cable to link the office to the church has been installed.
Flower boxes hung on rectory fence by community volunteers plus lights for lynch gate and church tower donated.
The coach house upgrading of exterior is nearing completion. We are expecting our new church notice board to be delivered and erected. Hopefully these will be in place at the time of APCM meeting.
We have a donation of materials to decorate the interior of the church hall.

We are sure you will agree that great efforts are made regularly by everyone serving the Lord.
On behalf of all our church members we give thanks to God for the precious gifts people have , which are used to keep our place of worship a place where we can meet in harmony and love. The knowledge that however BIG however SMALL when we work as a team the fruits of our labours grow a bountiful harvest.

It has been privilege to serve the Lord as Wardens this past year.

Jacqueline Feeney and Peter Goodwin.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2022

Tuesday Tots
We still have a good number turning up each week it does vary from week to week. Mothers and grandparents enjoy it as much as the children, with the different activities and story time with Kathleen and the customary cup of tea or coffee. The cost is still two pounds and fifty pence per session.

Anita.

Deanery Synod
Three members of the PCC sat on the deanery synod. This provided the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care
Some members of our parish are unable to attend church due to sickness or age. Our clergy and other members have visited all church members who have requested it, to chat or to celebrate communion with them either at their homes or in hospital. Tom is working to set up a team dedicated to supporting these members of our church family.

Mission and Evangelism
Helping those in need is a demonstration of our faith. We were pleased to start our monthly Praise and Prayer afternoons in January 2022. An opportunity for the whole church family to gather to pray for the mission God has given us.

Ecumenical Relationships
We are grateful to the United Benefice of Corringham and Fobbing for all the support shown to us supporting the bereaved. We work with Corringham Evangelical, Corringham Baptist and Proximity through neighbourhood prayer walks. We continue to work with Stanford-le-Hope Methodist Church at our Easter services. We were pleased to support the local Salvation Army congregation as they made the decision to close the Stanford-le-Hope church.

Volunteers
We would like to thank all volunteers who work so hard to make our church the lively and vibrant community it is. In particular we want to mention our churchwardens Mrs Jacqueline Feeney and Mr Peter Goodwin, who have worked so tirelessly on our behalf to ensure maintenance of the buildings and smooth-running of our Sunday services.

Community
Praise and prayer meetings took place. We offer support for local schools through "Open the Book". We were pleased to welcome the community to our various activities held over the Queen's Platinum Jubilee weekend as well as the books of condolence following her death. We support the Community through Mothers' Union and use of our hall.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2022

Vicar's report 2022

What an eventful year it has been at St Margaret's!

We began 2022 journeying together through Luke's gospel all the way from Christmas to Easter. We were all given a journal edition of Luke, to help us take notes and study the Bible more closely.

There were some real highlights – two of our young people were baptised in the churchyard, and a group of 6 teenage girls met to go through the CY course (Christianity Explored for youth). The same group then began to prepare for confirmation, meeting weekly from November and on into 2023. We also held our first Christmas tree festival, which helped us open the church to the community through Advent.

St Margaret's was a focal point for the local community through all the highs and lows of 2022. First in June as a place to celebrate the Platinum Jubilee of the nation's beloved Queen Elizabeth II. Highlights from a weekend of events included the Jubilee Festival on Friday 3rd June and a special Jubilee service on Sunday 5th June followed by street party style lunch and Pimms and Hymns. However, the high spirits of the early summer gave way in September to grief and mourning, following the announcement of the Queen's death on Thursday 8th September. Our bells fell silent, the flag flew at half mast, and the church was opened daily with a book of condolence for members of the community to express their sentiments for a monarch set 'long to reign over us' by the King of kings Himself. Many hundreds came in, young and old alike. The climax of these days of national mourning was a special evening service of commemoration and thanksgiving on Sunday 18th September to which nearly 350 people came, including local uniformed organisations, and the Mayor of Thurrock, James Halden. Afterwards we filed down to The Green to take part in a minute's silence observed across the nation, on the eve of the Queen's funeral. The Mayor kindly bequeathed St Margaret's an official copy of the royal proclamation of the new monarch, King Charles III, which remains on display inside the church.

In 2022 we began to put our working practices on a more secure footing. Some of our regular activities were briefly paused while we conducted review a of policies and procedures, at the recommendation of the Diocesan Safeguarding Team, to ensure that St Margaret's recruits leaders according to best practice, with our members given clearly defined roles in which they serve. This has been an ongoing work, as we establish what people are (and are not) responsible for in St Margaret's, to give clear lines of accountability. It makes the church a more transparent and secure environment for everyone. We are especially grateful to our parish safeguarding officer, Lyn Fry, for her help in seeing that this is carried out.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2022

We have a responsibility to maintain the fabric of our church, hall and grounds in good order not only for ourselves, but also for generations to come, and are particularly pleased that the outside of the coach house has now been restored and repainted, and thank Mike Coakley for his oversight of issues related to our buildings and grounds. There are a number of people who do small repair and upkeep jobs around the church and grounds, each giving of their time and talents at no cost to the church. We are increasingly reliant on people like this who volunteer their time, and thank those who often quite literally 'get their hands dirty' cleaning the church (Lily Mitchell and Jean Davies) and those who clean the hall (Kathleen Bienvenu and Angela Hall), and those who keep the grounds (Simon Wilson and David Reynolds). Are there others who might offer to help in some way?

We are increasingly trying to work as teams, with a spirit of involving people who have the necessary gifts and skills, or have a willingness to learn! Simon Wilson leads the sound and visual (screen) teams on Sunday, and is involving some of our younger people in operating the laptop. We have expanded our team of Sunday service leaders and preachers, which has brought both variety and depth to our worship. We now have a home communion visiting team bringing communion to the homes of those who can no longer gather with us in church on Sundays. We have a ministry leadership team, who initially took part in a CPAS online course with me, and have continued to meet to share together what God may be calling St Margaret's to.

There are challenges in front of us. Although covering all our expenses, including parish share, is a demanding task requiring the generosity and financial support of all our members (as recently outlined in a church service), the PCC have made a commitment to continue increasing our parish share payments incrementally, so that by 2025 we are paying parish share in full. This may avert the possibility of structural changes or cuts being imposed on us in future. In preparing the annual accounts I would like to thank our treasurer, Janice Wilkins, and Mr Alistair Taylor, who acted as independent examiner of our 2022 accounts.

The PCC have engaged thoughtfully with a number of demanding issues this year, not least pondering what the House of Bishops, along with General Synod, really mean by indications given early in 2023 that prayers of blessing for marriages outside of the lifelong, male-female marriage sanctioned by Holy Scripture may soon be authorised for use in parishes. Our PCC has valued the guidance and support of our patrons CPAS, as well as the Church of England Evangelical Council in regard to this issue, and reiterated our own commitment to the clear Biblical definition of marriage. I would thank all members of the PCC for seeking to do God's will in this, and indeed in all matters.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2022

I would close by thanking especially the church wardens for their help and support over the past year. It has been a huge encouragement to me personally, working with Peter Goodwin and Jackie Feeney because they have such a positive attitude and vision for what God is able to do in and through St Margaret's, and have always tried to help me do what is best for the church. I know that the church family will join me in thanking them for carrying out their responsibility with such diligence and dedication.

As we look to elect new officers to PCC, deanery synod and church wardens, may I urge us all to nominate and support those people whom we are confident have the qualities we recently learnt about in Titus – people who possess obvious godly character (1:6-8), who are clearly committed to God's truth (1:9), and who unite around the gospel (3:12-14) rather than divide (3:10). For preparing the electoral roll, and for administration of the nominations forms, our thanks go to Pat Pickett.

May we serve God in the joy and unity of Holy Spirit in the coming year,

Tom

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2022

Safeguarding

St Margaret`s church Incumbent and PCC is committed to safeguarding children, young people and vulnerable adults within the community and to ensure that the House of Bishops` Safeguarding Policy and Practice Guidance are in place to promote a safer culture in our Church and maintain a safer environment for all.

As the church has continued to open activities after Covid restrictions were lifted, we have applied the Safer Recruitment and People Management Policy and Procedures to the various roles. PCC agreed the appointment of four Persons of Responsibility for upholding the Safer Recruitment policy in appointing volunteers to roles, producing role descriptions, and reviewing roles at agreed intervals.

Following the raising of a safeguarding concern in July 2022, we received Recommendations from Diocese Safeguarding Team. This required an immediate response by PSO for action to be integrated with the Safeguarding plan, with further reports to Diocese Safeguarding Team in three, six, and then twelve months.

Training and Development

Safer Recruitment and People Management training was completed by PORs prior to their appointment.

Safeguarding training at Basic and Foundation levels is continual as roles are appointed and by volunteers in established roles. The group sessions for these by PSO assisted by Richard Allen as technical support, were attended by some volunteers, with individuals doing them independently online with completion date recorded by PSO. The present system for contacting volunteers is not satisfactory and improvement is in PSO Safeguarding plan.

All PCC members and leaders of activities with substantial contact with children, young people or vulnerable adults are required to do the Domestic Abuse Awareness course. Some have completed this. PSO will monitor and assist those who still need to complete it.

Denise Wenn continues as Lead Recruiter and Evelyn Fry as Additional Recruiter.

From March 2023 DBS ID checks can be completed online making the safer recruitment process smoother for applicants and Recruiters. Less documents are required – just a passport for a Basic check or Passport and Driving Licence for Standard/Enhanced checks. Address check completed digitally. We will also be able to continue verifying documents manually.

Objectives for year 2023 -2024

- Improve method of communication with volunteers for Safeguarding Training.
- Complete register of all church roles and volunteers holding those roles.
- Maintain records of where Safeguarding Training is required and when achieved.
- Continue applying Diocese Recommendations received July 2022 and complete the 12 month report to DST in September 2023.

Evelyn Fry PSO

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2022

Financial review

Total receipts on ordinary unrestricted funds were £93,441 and are detailed in the financial statements. In 2021 this figure was £61,557 and is an increase of 52% (£63,537 in 2020 and £128,015 in 2019). Voluntary income during the year excluding tax recoverable was £46,144 and in 2021 was £42,977, (£40,901 in 2020 and £66,084 in 2019). A further £8,106 was received from Gift Aid (£7,081 in 2021).

£79,443 was spent from unrestricted funds to provide the Christian ministry from St. Margaret's Church, including the contribution to the diocesan parish share, which largely provides the stipends and housing for the clergy. The PCC paid a part Parish Share of £36,000. In 2021 this figure was £24,000 (£30,000 in 2020 and £65,490 in 2019).

The result for the year was a net movement in funds of £13,930. After transfers to other funds the balance carried forward at 31 December 2022 for unrestricted funds was £38,440.

It is our policy to invest our funds balances with the COIF Charities Investment Fund.

Approved by the PCC on 24th April 2023 and signed on their behalf by Tom Rout (Priest in Charge) and Peter Goodwin (Church Warden).

Signed _____
Tom Rout

Signed _____
Peter Goodwin

Independent examiner's report to the PCC of St. Margaret's Parish Church Stanford-le-Hope with Mucking for the year ended 31 December 2022

Respective responsibilities of trustees and examiner
The members of the PCC consider that an audit is not required for this year (under the Charities Act 2011) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report
My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
    - proper accounting records are kept (in accordance with section 130 of the Act); and
    - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act.

   or

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

These financial statements have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, UK Accounting Standards and the Charities Act 2011.

A. P. R. Taylor

Alastair Taylor FCCA
33 Prospect Avenue
Stanford-le-Hope
SS17 0NH

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Statement of financial activities
for the year ended 31 December 2022

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2022 Total Funds	2021
		£	£	£	£	£
Incoming Resources						
Voluntary income	2(a)	54,250	295		54,545	50,059
Activities for generating funds	2(b)	30,051			30,051	11,178
Income from investments	2(c)	99			99	472
Church activities	2(d)	9,041			9,041	1,487
Other incoming resources	2(e)					
Total incoming resources		**93,441**	**295**		**93,736**	**63,196**
Resources expended						
Fundraising trading costs	3(b)	3,551		270	3,821	157
Church activities	3(a)	75,892	93		75,985	54,690
Governance costs	3(c)					550
Total resources expended		**79,443**	**93**	270	**79,806**	**55,397**
Net incoming/(outgoing) resources before transfers		**13,998**	**202**	(270)	**13,930**	**7,799**
Gross transfers between funds		-			-	
Net incoming/outgoing resources before other recognised gains & losses		**13,998**	**202**	(270)	**13,930**	**7,799**
Other recognised gains/(losses)						
Gain on investment asset						
Net movement in funds		**13,998**	**202**	(270)	**13,930**	**7,799**
Total funds brought forward 1 January		24,442	3,364	2,322	30,128	22,329
Total funds carried forward 31 December		**38,440**	**3,566**	**2,052**	**44,058**	**30,128**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Balance sheet
as at 31 December 2022

	Note	2022 £	£	2021 £	£
Fixed assets					
Investments		2,052		2,322	
			2,052		2,322
Current assets					
Debtors	5	6,782		7,070	
Bank and cash		39,158		29,627	
		45,940		36,697	
Current liabilities					
Creditors: amounts falling due within one year	6	3,934		8,891	
Net current assets			42,006		27,806
Total assets less current liabilities			44,058		30,128
Creditors: amounts falling due after one year	7		-		-
Total net assets			**44,058**		30,128
Parish funds					
Unrestricted	8		38,440		24,442
Restricted	8		3,566		3,364
Endowment	8		2,052		2,322
			44,058		30,128

Approved by the Parochial Church Council on 24th April 2023 and signed on its behalf by Tom Rout (Priest in Church) and Peter Goodwin (Church Warden)

Signed _____
Tom Rout – Priest in Charge

Signed P. Goodwin
Peter Goodwin – Church Warden

The notes on pages 16 to 24 form part of these accounts.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts
for the year ended 31 December 2022

1. Accounting policies

a) Basis of preparation

These financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

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

b) Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending on the purpose for which the endowment was established. St Margaret's has two such funds – The Elizabeth Davidson Fund, managed by COIF, the interest of which is paid into the General Fund. The second is the Tithe Chancel Fund, managed by the Diocese.

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.

Unrestricted funds are general funds as well as unrestricted funds designated for a particular use by the PCC, which can be used for PCC ordinary purposes.

c) *Incoming resources*

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received, on an annual basis, usually at the end of the year. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

1. Accounting policies (continued)

d) Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that created a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when paid. All other expenditure is generally recognised when it is incurred and is accounted for gross.

e) Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2010 there is insufficient cost information available and therefore such assets are not valued in the accounts. Subsequently no individual item has cost more than £5,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £5,000 or less are written off when the asset is acquired.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2022

2. Incoming resources

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Funds *2021* £
2(a)	**Voluntary income**					
	Planned giving	35,692	-	-	**35,692**	33,895
	Tax recoverable	8,107	-	-	**8,107**	7,081
	Collections	5,866	-	-	**5,866**	3,519
	Gift days	-		-	**-**	-
	Grants	-	-	-	**-**	-
	Donations, appeals etc.	4,585	295	-	**4,880**	5,564
	Other voluntary income		-	-	**-**	-
		54,250	**295**	**-**	**54,545**	50,059
2(b)	**Activities for generating funds**					
	Fetes & other general fundraising	6,158	-	-	**6,158**	348
	Magazine & bookstall income	-	-	-	**-**	-
	Hall/Car Park rental income	23,893		-	**23,893**	10,830
		30,051	**-**	**-**	**30,051**	11,178
2(c)	**Income from investments**					
	Dividends and interest including tax recoverable	99	-		**99**	472
2(d)	**Income from church activities**					
	Weddings & funerals	9,041	-	-	**9,041**	1,487
		9,041	**-**	**-**	**9,041**	1,487
2(e)	**Other incoming resources**					
	Insurance claim	0			**0**	0
	Refund	-	-	-	**-**	-
		0			**0**	0
Total incoming resources		93,441	295	-	93,736	63,196

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2022

3. Resources expended

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Funds *2021* £
3(a) **Church activities**					
Missionary and charitable giving					
Planned donations / Tithe grants	137	0	0	**137**	338
	137	0	0	**137**	338
Ministry					
Parish share costs	36,000	0	0	**36,000**	24,000
Clergy expenses	498			**498**	120
	36,498	0	0	**36,498**	24,120
Establishment costs					
Rectory cost	(413)	0	0	**(413)**	915
Church building					
Running costs	11,226			**11,226**	6,486
Maintenance costs	2,706			**2,706**	3,166
Diocesan Loan Interest	0	0		**0**	0
Service upkeep	1,492	93		**1,492**	883
Hall building					
Running costs	10,059			**10,059**	2,758
Maintenance costs	328			**328**	295
	25,398	93		**25,491**	14,503

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2022

3. Resources expended (continued)

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Funds *2021*
	£	£	£	£	£
3(a) Team costs					
Resource	3,908		-	**3,908**	6,089
Local Global	135		-	**135**	0
Young People	114		-	**114**	0
	4,157		-	**4,157**	6,089
Other costs					
Wages	9,600		-	**9,600**	9,600
Other people costs	102	-	-	**102**	40
Sundry costs			-		-
	9,702		-	**9,702**	9,640
	75,892	**93**	-	**75,985**	54,690
3(b) **Fund-raising trading costs**					
Fundraising & advertising	3,551			3,551	157
Magazine & bookstall					
	3,551		-	**3,551**	157
3(c) **Governance costs**					
Independent examiner's fees	0			0	550
Other recognised gains/(losses)					
Weddings & Funerals					-
	550			550	550
Total resources expended	**79,443**	**93**		**79,536**	**55,397**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2022

4. (a) Staff costs

	Total 2022 £	Funds 2021 £
Salaries	9,600	9,600
Social Security Costs	0	0
Payroll Processing Costs	466	463
Wages & NI	10,066	10,063

The average number of employees was 1.
No employee received emoluments of £60,000 or above.

(b) Payments to PCC members
A small immaterial portion of the expenses paid to the incumbent may have related to their services as a member of the PCC.

5. Debtors

	2022 £	2021 £
Tax Recoverable	5,184	7,081
Voluntary income	1,598	-
LPOW Grant	-	-
Refund	-	-
	6,782	**7,081**

6. Creditors: amounts falling due within one year

	2022 £	2021 £
Independent examiner's fees	-	550
Charities	-	-
Parish Share	-	-
Weddings & Funerals	3,122	8,341
Other creditors	812	-
	3,934	**8,891**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2022

7. Creditors: amounts falling due after more than one year

2022	*2021*
£Nil	£Nil

8. Funds

The restricted funds comprise the following:

a) *Flower Fund. This relates to funds specifically for the purchase of Flowers for decoration of the church building.*

b) *St Margaret's Church Building Fund. This relates to funds specifically for the improvement of the church building, currently a disabled accessible toilet, new kitchen and relocation of the clergy vestry.*

c) *Buildings Maintenance Fund. This fund relates to funds specifically for improvements and maintenance of the Buildings and Grounds.*

The endowment funds comprise the following:

d) *The Elizabeth Davidson Fund.* This is managed by COIF; the interest from the endowment is used for Children's work.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2022

8. Funds (continued)

There are also three designated funds as detailed below, in addition to the General Fund, that are part of unrestricted funds. The designated funds have been designated for a particular use by the PCC. All unrestricted funds can be used for PCC ordinary purposes.

Fund movements

	Balance at 01/01/2022	Incoming resources	(Resources expended)	Transfers	Balance at 31/12/2022
	£	£	£	£	£
Unrestricted Funds					
Buildings Maintenance	6,380	0	0	0	6,380
Rector's Discretionary	861	-			861
General Fund	17,201	93,441	(79,443)		31,199
	24,442	**93,441**	**(79,443)**	**-**	**38,440**
Restricted Funds				-	-
Buildings Maintenance Fund	2,124	274	-		2,398
Flower Fund	1,240	20	(92)		1,168
	3,364	**294**	**(92)**	**-**	**3,566**
Endowment Funds					
The Elizabeth Davidson Fund	2,322		(270)		2,052
	2,322	**-**	**(270)**	**-**	**2,052**

8. Analysis of net assets by fund

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Funds *2021* £
Tangible fixed assets	-	-	-	-	-
Investment fixed assets	-	-	2,052	**2,052**	2,322
Current assets	42,374	3,566		**45,940**	36,697
Liabilities				-	
-falling due within one year	(3,934)	-	-	**(3,934)**	(8,891)
-falling after one year	-		-	-	-
	38,440	**3,566**	**2,052**	**44,058**	30,128

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIATICAL PARISH OF STANFORD LE HOPE WITH

England & Wales - Charity number 1132298

Accounts

St. Margaret's Parish Church Stanford-le-Hope with Mucking

Annual Report
and
Financial Statements
of the Parochial Church Council

For the year ended 31 December 2021

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council
for the year ended 31 December 2021

Administrative information

St. Margaret's is situated in The Green, Stanford-le-Hope. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St Margaret's Church, The Green, Stanford-le-Hope, Essex SS17 OEP.
The Parochial Church Council (PCC) is registered with the Charity Commission.
Registration number: 1132298

PCC members who have served from 1 January 2021 until the date this report was approved are:

Incumbent:	The Revd Thomas Rout (chairman from August 2021)	
Wardens:	Jacqueline Feeney	
	Peter Goodwin	*(from May 2021)*
Representatives on the Deanery Synod:	Richard Allen	(from September 2021
	Lilian Barton	(to September 2021)
	David Hamilton	
	Mark Wenn	
Elected members:	Kathleen Bienvenu	
	Jill Cooper	
	Lyn Fry	
	Debbie Ling-Chant	
	Lilian Mitchell	
	Anita Nuss	
	Norman Pickett	(from AGM 2021)
	Denise Wenn	

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2021

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Margaret's the membership of the PCC consists of the incumbent, churchwardens, deanery synod representatives and members elected by those members of the congregation who are on the electoral roll of the church. All Church attendees are encouraged to register on the Electoral Roll and to consider standing for election to the PCC.

Aims and purposes

St. Margaret's PCC has the responsibility of co-operating with the incumbent, the Revd Tom Rout in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the buildings and grounds of St. Margaret's, The Green, Stanford-le-Hope and our part of the churchyard at St John the Baptist, Mucking.

Objectives and Activities

The PCC is committed to enabling as many people as possible to build a relationship with God through Jesus Christ and to become part of our parish community at St Margaret's. The PCC maintains an overview of mission and ministry throughout the area and makes suggestions on how our ministry can involve the many groups that live within our parish. Our services seek to put faith into practice through prayer and scripture, music and sacrament..

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of Christianity. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for all people regardless of background or status.
- Missionary and outreach work.

As part of this work it is important that we maintain the fabric of the buildings and grounds of St Margaret's, Stanford-le-Hope and our part of the churchyard at St John the Baptist, Mucking.

Achievements and performance

Church attendance

All are welcome to attend our regular services. The AGM of October 2020 reported, there are 106 (107 in 2020) parishioners on the Church Electoral Roll. The average weekly attendance varied due to the various stages of lockdown. During the year when church was open without restrictions, there was an approximate weekly attendance of 61 (30 in 2020) adults.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2021

Review of the PCC year

The full PCC met 6 times during the year, with an average attendance level of 10 (ten in 2020). The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members are made aware of resources available to assist them in their role.

From Revd Tom Rout:

A year to the day! I'm writing this report on 12th April 2022, exactly one year since we first saw St Margaret's. It was a week before my interview date, and Nicola and I thought it would be a good idea to come down, wander around the church grounds, and see for ourselves what kind of a place Stanford-le-Hope was.

Well, now we know! We could hardly imagine on that day in April 2021, what a wonderful year lay in store for us, moving to Stanford, settling in, beginning to get to know the town, the church, and the people. We are full of thankfulness to God for the past year, and for bringing us to your parish.

The apostle Paul writes in 1 Thessalonians 3:9 *'how can we thank God enough for you, in return for all the joy we have in the presence of our God because of you?'* That same feeling is ours, as we think about the church family here at St Margaret's.

St Margaret's is a very special church family. There is something of the love and kindness of God and the openness and joy of the Holy Spirit, about the people here. We really feel that, and are excited about what God is able to do with a church that loves one another, loves God and cares for their local community.

There are particular individuals I would like to thank for their hard work over the past year, and for helping us to settle in: the PCC, our churchwardens Peter Goodwin and Jackie Feeney and Janice Wilkins our church administrator have done a fantastic job since Rev John Guest retired, steering St Margaret's through the pandemic and interregnum, and then helping us to settle in. A big thank you also to the team, led by Geoff Wilkins, who prepared the Rectory for our arrival.

As you know, I spent the first term trying to meet and visit as many people as possible. I wanted you all to know that you are my priority, and that I'm here for you. I hope that everyone who wanted to meet me managed to. If not, let me know - there's still time!

There have already been so many encouragements. We had a great fireworks display on bonfire night in November; we've had lunches in the Rectory; we've had our first Remembrance Day event by the war memorial on the Green; we've had a generous Stanford couple install low voltage spotlights at their own expense to light up the tower by night; we've gone through Luke's gospel together at our services on Sunday mornings and seen numbers rise steadily, as people have returned to church following the covid pandemic. We've started a new youth group, which so far comprises the 7 girls in the church aged 11-16. We celebrated our first Easter here with the baptism of Lucy Stacey, and the confirmation of Mitchell Young.

Yes, there are certainly challenges.
We have the major issue of our finances to address. Our parish share payments, historically healthy at St Margaret's, have fallen significantly over the past couple of years, due in large part to the pandemic affecting hall hire, car park income and giving in church. This cannot continue much longer, if St Margaret's wants to maintain the same 'ministerial deployment' that the parish has historically enjoyed (i.e. 1 vicar giving his time exclusively to this parish). To address this, the PCC have set us the goal of increasing the amount we pay in parish share by £250 every 2 months, until we hit the target. We need to pray that money comes in.
We are trying to be creative in the ways that we raise money. QR codes are now visible in the church, and outside the church. This allows people to give to St Margaret's through their smartphones. We are also encouraging the community to give to the church building fund, in honour of HM Queen Elizabeth II's Diamond Jubilee, held in June.

We have approved the purchase of a contactless payment terminal, so that visitors can give 'cashless', on their way in or out of the church.

But money isn't the only thing, nor is it the main thing. The main challenge is getting the gospel out to those who haven't heard about Jesus, and growing deeper in the gospel for those who do know Jesus. Or to use Christian jargon, it's the challenge of outreach and discipleship. If we can get those things right, we will be a growing church, (and the financial picture will improve!) To do effective outreach and discipleship, we need people ready to serve, full of the Holy Spirit and faith. We need to train, equip and support leaders. These are long term goals, not quick fixes.

These are some of the challenges we face. They're not just yours - and they're not just mine. They're ours. We are going to face them together.
Sometimes we can get frustrated by the pace of progress in church life. Rome wasn't built in a day, and nor was God's kingdom. Let's think how far we've come in a year.

We can't rush things, we can only build from where we are. When we arrived in August there was one Sunday morning service happening at 10:15. Some asked when we would go back to 2 morning services. Rather than simply go back, the question as we look forward is, "what is right for *now*, and what is best for the future?"

The most important thing is the *direction* of travel, and that we travel together as a church, in the same direction in love and unity.
That's why we're holding a vision day - not to fix everything, but to think together and talk together about where we're going, and how we can get there.

Thank you for inviting me here to be your vicar. I am excited about being with you for this next phase in the life of St Margaret's; As the apostle Paul said, *'If God is for us, who can be against us?'* (Romans 8:31)
In Christ, **Tom**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2021

Worship and Prayer

The PCC is keen to offer a range of services during the course of the year that our community find both beneficial and spiritually fulfilling. For example, Facebook Early Morning Prayer provides a quiet, intimate and reflective environment for worship whilst opportunities are provided for people to engage in more outgoing worship such as that provided by the various musicians within our parish. We were pleased to be able to carry out our usual variety of special Christmas services, with covid restrictions, including Carols by Candlelight, Christingle, Pyjama Service and Christmas Eve Midnight Holy Communion. Our usual Good Friday services, Creative Worship and Reflective Service were unable to take place due to the Covid pandemic restrictions. We also offer opportunities for mid-week bible study, cell groups, home groups and prayer groups, again these were restricted due to the various stages of the pandemic.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism and thanksgiving we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated no baptisms (four in 2020), three weddings (two in 2020), and held twelve funerals (thirteen in 2020) in our church this year as well as conducting numerous crematoria services.

The Buildings

From the Wardens:

We would like to begin saying "It is a privilege to serve God" as wardens for St. Margarets Church with Mucking Stanford le hope. We would like to take this opportunity to say Thank You to everyone for supporting us as we endeavour to follow in the footsteps of Jesus.

We are blessed in our church with an army of volunteers who serve God to keep our building and grounds to the high standard which is evident for all to see. A huge thank you to you all.

As we are all aware financially we are challenged constantly to keep the buildings and grounds to the standard that is achieved, always presenting the PCC with ways of creatively using the resources which are available to us. This year Tom has set up two committees alongside the PCC, a finance committee and a buildings and grounds committee. This gives a fine focus for the business of the church, the committees then report back to the PCC. Once the minutes are approved from a PCC meeting they are available for you to read on the notice board in the church, you can then follow the business of the Church.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2021

This year all the utilities have been serviced and tested, along with extinguishers and alarms, lightening conductor, gutters cleared. The organ has been tuned. Thank you to Janice for organising this yearly maintenance.

The Maintenance of the church tower steps and bell chamber have been well looked after by Alan our tower captain.

A thank you to Julie for repairing all the church bibles and hymn books; they look like new.

The hole in the office ceiling repaired, lights along the driveway repaired, the raising awareness of need to decorate the hall, maintenance of the church floor, monitoring the maybe need for attention of the hall roof, the greenery which is growing on the church tower yet to be removed, we thank Geoff for his work and raising our awareness of maintenance and improvements, and all those who support him. Of course these works need financing, this is just one area of our major challenge for our buildings. There is a great need for prayer, for the finances to increase which will enable us to continue to carry out necessary works.

Before Jenny Holding left our church family she put together a very comprehensive tree survey. We have addressed the 'at risk' trees which she identified, a local tree expert did this work, the cost which will be in the accounts published (as in deed all costs which needed outside expertise). We must include a thank you to John Holding for his devoted work in our church grounds before he left us, he has since been back to service a ride on lawn mower which Rod donated to the church. Trees which have fallen due to age or storms have been dealt with by Geoff and Simon Thank you to them both to their prompt response.

The grounds are looked after by Simon and his team who weekly work hard to achieve the amazing environment of our church grounds which are a pleasure to walk through.

We give thanks to Lillian and Jean for cleaning our church building weekly and Kathleen and Angela for cleaning our church hall weekly, always looks amazing.

An amazing amount of work was carried out in the Rectory prior to Tom and his family joining us last summer. Painting, wall papering, shampooing carpets, cleaning, provision of hamper and flowers for the entrance. Work which was a pleasure, an excited group of people acknowledging God had blessed us with our priest and his young family, oh and of course Rosie and the three budgies.

Work willingly at whatever you do, as though you were working for the Lord, rather than for people. Remember that the Lord will give you an inheritance as your reward and that the Master you are serving is Christ. (Colossians 3. 23-24)
You might also like to read (Joshua 24. 15)
Jackie Feeney and Peter Goodwin Church Wardens.

Report from Tuesday Tots

Tuesday Tots is appreciated by all the mothers and grandmothers for a get together every Tuesday morning to see their children and grandchildren playing happily early together and having a chat and a cup of tea.
We continue to open during the school holidays, which is welcomed by all as St Margaret's is the only one that does.
We have two new helpers this year as Lilian Barton and Barbara Harvey have moved away. Helen Stacey and Kay Alcon are really pleased to have joined me.
Anita Nuss group leader

Deanery Synod

Three members of the PCC sat on the deanery synod. This provided the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care

Some members of our parish are unable to attend church due to sickness or age. Our clergy and other members have visited all church members who have requested it, to chat or to celebrate communion with them either at their homes or in hospital. Tom is working to set up a team dedicated to supporting these members of our church family.

Mission and Evangelism

Helping those in need is a demonstration of our faith. During 2021 we have supported the following: Evangelical Alliance, various local charities and the wider church, Needy visitors to the church, Thurrock Foodbank, various homeless individuals.
We were pleased to start our monthly Praise and Prayer afternoons in January 2022. An opportunity for the whole church family to gather to pray for the mission God has given us.

Ecumenical Relationships

We continue to look at forming a Unit of Mission and Ministry with the Anglican churches of Corringham, Fobbing, Horndon-on-the-Hill, Orsett and Bulphan. We are extremely grateful to the United Benefice of Corringham and Fobbing for all the support shown to us during the interregnum. We look forward to working with Corringham Evangelical, Corringham Baptist and Proximity to church in the areas of youth work and neighbourhood prayer walks. We continue to work with Stanford-le-Hope Methodist Church at our Easter services. We hope to offer support to the local Salvation Army congregation as they have made the decision to close the Stanford-le-Hope church.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2021

St Margaret's Coffee Morning

Our coffee mornings resumed in August after a break of 18 months for the Coronavirus Pandemic. Initially we were very careful with social distancing, paper cups and wrapped cakes, but as the kitchen became available again we returned to more 'normal' activities. We have, however continued to use the church hall rather than the Church as the kitchen was bigger and it was easier to spread out round one table. We hope to resume meeting in the church when the warmer weather returns so that the people of Stanford-le-hope have an opportunity to come and have a look round our beautiful church building.

Initially numbers were small, but as word spread more and more folk have been joining us. Some weeks we have had 20 people. It is a great opportunity to meet and chat, drink coffee (or tea), eat cake and put the world to rights! In the weeks leading up to Christmas we were able to sing a few Carols to help us to feel festive. We really hope that the word will spread further and those in the community will feel able to come and join in for a chat.

Volunteers

We would like to thank all volunteers who work so hard to make our church the lively and vibrant community it is. In particular we want to mention our churchwardens Mrs Jacqueline Feeney and Mr Peter Goodwin, who have worked so tirelessly on our behalf to ensure maintenance of the buildings and smooth-running of our Sunday services.

Community

Praise and prayer meetings took place. Unfortunately many weddings were cancelled due to the Covid-19 pandemic restrictions.
We are re-commencing support for local schools through "Open the Book".
The Church Garden Fete was cancelled due to the country being in Lockdown..
We support the Community through Mothers' Union and use of our hall.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2021

St Margaret's Stanford-le-Hope Mothers Union Report 2022

After months because of lockdown, we finally managed to re-open once again. August 2021, we did meet for coffee afternoons, which brought a few of us back together.

08 September we held our Deanery Festive here at St Margaret's. It was a completely successful afternoon. Grays and Corringham Mothers' Union joined us for our service lead by Father David, followed by refreshments and cakes in the hall. Our members made cakes and we put on a delightful afternoon tea. £100 was sent towards MU Relief fund.

Our October meeting, we had books bring and buy and raised £63 which went to the MU Literacy Fund. Meetings included desert Island discs, couple of quizzes and also social afternoons knit and natter, which was good to see members joining in together chatting and either knitting, sewing and handicrafts.

November, we held a Christmas Bazaar which was a complete success, members rallied around and was such an eventful afternoon, we raised an astonishing £601. From this we donated £50 each to MU funds England and Ireland and English for Women.

Our Christmas afternoon meeting was an informal get-together. We all bought something to add to a buffet table including cakes, snacks and nibbles plus Christmas carols with Gill playing the piano.

January, we had our AGM and I was voted leader. Our subsequent meeting bought us a speaker Peter Newell from Thurrock Foodbank. Members donated items all of which was needed and gratefully received.

The following week was Ash Wednesday, the service was led by Rev Tom and members of our branch. Afterwards, we held our frugal lunch in the hall. We raised £100 towards MU Relief fund. Every Wednesday after we held a Lent course, which was extremely well attended. Lead by members and we also collect for Porridge and Pens during this time.

13 March was my commissioning service which Father David held at the end of the morning service. It was well attended by our members and the congregation.
We held our Spring tea/coffee afternoon in April towards MU Relief Fund. This was well supported and attended. An amazing £300 was raised, such an incredible sum, thanking all those who helped raise and made this a successful afternoon.
I would like to thank Rev Tom, our branch members and together other persons whom have supported and helped in the running of our branch.
May we continue to grow and with God's guidance flourish.
Jeannie Hyde-Allen
Branch Leader

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2021

Safeguarding

I was appointed as Parish Safeguarding officer for St Margarets with Mucking in 2021 during the uncertain days of the Covid 19 Pandemic. After the period of full lock down and complying with Government guidelines, Church services, PCC meetings, prayer times and general church activities gradually returned. This is my first APCM since being appointed. Rules for safe Covid procedures had many changes but the Church of England Policy for Safeguarding updated in November 2019 had been implemented by PCC and has continued as agreed. `Promoting A Safer Church` policy posters are displayed on the church and hall notice boards. Leaders of church activities are aware of safeguarding and its application.

However, there have been a number of changes/recommendations in Safeguarding Training and DBS applications. Face to face training has ceased and replaced by online training with support from Diocese administration and the IT team offered. Zoom has become a familiar platform for all levels of training in both Safeguarding and Leadership courses.

There is an additional safer recruitment policy called Safer Recruitment and People Management from The National Safeguarding Team and includes the change for DBS certificates to be updated every 3 years instead of every 5 years. This will be phased in by 2024. A number of DBSs are due to be updated this year. This is in process. I keep a record of renewal dates. Denise Wenn is our Lead Recruiter, and I am registered as Additional Recruiter. Regular meetings with our Vicar, Denise and me are planned to discuss raising and maintaining Safeguarding awareness, for transparent decision making and clear record keeping.

A number of volunteers and church officers will need to update Safeguarding training this year. C1 is now Basic level and C2 is Foundation. This can be done online individually and group training at St Margarets via a Powerpoint from Diocese is planned later this year. I appreciate the technical support from Richard Allen. Training for Awareness of Domestic Abuse is also needed by everyone.
I have completed the PSO leadership Induction course. I still have to do Safer Recruitment training. Other PCC members and church officers will also be invited to do this.

I end this report with words from Bishop Roger who has the delegated lead role for Safeguarding in the Chelmsford Diocese, `I firmly believe that the safeguarding of children and vulnerable adults is Gospel work. It is a clear expression of our love for God and for each other. It is more than filling in forms or following procedures: it is about creation of a healthy culture in which power is never misused and people are not exploited. It is about recognising that all people are made in the image of God and are intrinsically and uniquely valuable. It is also about being wise to the human capacity to do harm and to hurt other people`.
Lyn Fry

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2021

Financial review

Total receipts on ordinary unrestricted funds were £61,557 and are detailed in the financial statements. In 2020 this figure was £63,537 and is a decrease of 3% (£128,015 in 2019). Voluntary income during the year excluding tax recoverable was £49,173 and in 2020 was £40,901 (£66,084 in 2019). A further £7,081 was received from Gift Aid.

£54,839 was spent from unrestricted funds to provide the Christian ministry from St. Margaret's Church, including the contribution to the diocesan parish share, which largely provides the stipends and housing for the clergy. The PCC paid a part Parish Share of £24,000. (2020 Parish Share payment: £30,000 and in 2019 we paid £65,490).

The result for the year was a net movement in funds of £7,799. After transfers to other funds the balance carried forward at 31 December 2021 for unrestricted funds was £24,442.

The Fete committee was unable to hold the Annual Garden Fete this year due to the restrictions of Covid 19.

It is our policy to invest our funds balances with the COIF Charities Investment Fund.

Approved by the PCC on 24th April 2022 and signed on their behalf by Tom Rout (Priest in Charge) and Lilian Mitchell (PCC Secretary).

Signed _____
Tom Rout

Signed _____
Lilian Mitchell

Independent examiner's report to the PCC of St. Margaret's Parish Church Stanford-le-Hope with Mucking for the year ended 31 December 2021

Respective responsibilities of trustees and examiner
The members of the PCC consider that an audit is not required for this year (under the Charities Act 2011) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report
My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
    - proper accounting records are kept (in accordance with section 130 of the Act); and
    - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act.

    or

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

These financial statements have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, UK Accounting Standards and the Charities Act 2011.

M. Wilkinson

Michael J Wilkinson & Co Ltd
Chartered Certified Accountants
220 Main Road, Romford
Essex RM2 5HA

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Statement of financial activities
for the year ended 31 December 2021

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2021 Total Funds	2020
		£	£	£	£	£
Incoming Resources						
Voluntary income	2(a)	49,412	647		50,059	47,768
Activities for generating funds	2(b)	10,598	580		11,178	15,203
Income from investments	2(c)	60		412	472	58
Church activities	2(d)	1,487			1,487	698
Other incoming resources	2(e)					
Total incoming resources		**61,557**	**1,227**	**412**	**63,196**	**63,727**
Resources expended						
Fundraising trading costs	3(b)	157			157	379
Church activities	3(a)	54,133	557		54,690	58.750
Governance costs	3(c)	550			550	550
Total resources expended		**54,840**	**557**		**55.397**	**59,679**
Net incoming/(outgoing) resources before transfers		**6,717**	670	412	**7,799**	**4,048**
Gross transfers between funds		-			-	
Net incoming/outgoing resources before other recognised gains & losses		**6,717**	**670**	412	**7,799**	**4,048**
Other recognised gains/(losses)						
Gain on investment asset						
Net movement in funds		**6,717**	**670**	412	**7,799**	**4,048**
Total funds brought forward 1 January		17,725	2,694	1,910	22,329	18,281
Total funds carried forward 31 December		**24,442**	**3,364**	**2,322**	**30,128**	**22,329**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Balance sheet
at 31 December 2021

	Note	2021 £	£	2020 £	£
Fixed assets					
Investments		2,322		1,910	
			2,322		1,910
Current assets					
Debtors	5	7,070		6,831	
Bank and cash		29,627		19,475	
		36,697		26,306	
Current liabilities					
Creditors: amounts falling due within one year	6	8,891		5,887	
Net current assets			27,806		20,419
Total assets less current liabilities			30,128		22,329
Creditors: amounts falling due after one year	7		-		-
Total net assets			**30,128**		22,329
Parish funds					
Unrestricted	8		24,442		17,725
Restricted	8		3,364		2,694
Endowment	8		2,322		1,910
			30,128		22,329

Approved by the Parochial Church Council on 24th April 2022 and signed on its behalf by Tom Rout (Priest in Church) and Lilian Mitchell (PCC Secretary)

Signed _____
Tom Rout – Priest in Charge

Signed _____
Lilian Mitchell - Secretary

The notes on pages 11 to 19 form part of these accounts.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts
for the year ended 31 December 2021

1. Accounting policies

a) Basis of preparation

These financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

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

b) Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending on the purpose for which the endowment was established. St Margaret's has two such funds – The Elizabeth Davidson Fund, managed by COIF, the interest of which is paid into the General Fund. The second is the Tithe Chancel Fund, managed by the Diocese.

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.

Unrestricted funds are general funds as well as unrestricted funds designated for a particular use by the PCC, which can be used for PCC ordinary purposes.

c) Incoming resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received, on an annual basis, usually at the end of the year. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2021

1. Accounting policies (continued)

d) Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that created a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when paid. All other expenditure is generally recognised when it is incurred and is accounted for gross.

e) Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2010 there is insufficient cost information available and therefore such assets are not valued in the accounts. Subsequently no individual item has cost more than £5,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £5,000 or less are written off when the asset is acquired.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2021

2. Incoming resources

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Funds *2020* £
2(a)	**Voluntary income**					
	Planned giving	33,895	-	-	**33,895**	35,171
	Tax recoverable	7,081	-	-	**7,081**	6,867
	Collections	3,519	-	-	**3,519**	2,329
	Gift days	-		-	**-**	-
	Grants	-	-	-	**-**	-
	Donations, appeals etc.	4,917	647	-	**5,564**	3,401
	Other voluntary income		-	-	**-**	-
		49,412	**647**	**-**	**50,059**	47,768
2(b)	**Activities for generating funds**					
	Fetes & other general fundraising	348	-	-	**348**	615
	Magazine & bookstall income	-	-	-	**-**	-
	Hall/Car Park rental income	10,250	580	-	**10,830**	14,588
		10,598	**580**	**-**	**11,178**	15,203
2(c)	**Income from investments**					
	Dividends and interest including tax recoverable	60	-	412	**472**	58
2(d)	**Income from church activities**					
	Weddings & funerals	1,487	-	-	**1,487**	698
		1,487	**-**	**-**	**1,487**	698
2(e)	**Other incoming resources**					
	Insurance claim	0			**0**	0
	Refund	-	-	-	**-**	-
		0			**0**	0
Total incoming resources		61,557	1,227	412	63,196	63,727

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2021

3. Resources expended

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Funds *2020* £
3(a) **Church activities**					
Missionary and charitable giving					
Planned donations / Tithe grants	338	0	0	**338**	736
	338	0	0	**338**	736
Ministry					
Parish share costs	24,000	0	0	**24,000**	30,000
Clergy expenses	120			**120**	984
	24,120	0	0	**24,120**	30,984
Establishment costs					
Rectory cost	358	557	0	**915**	868
Church building					
Running costs	6,486			**6,486**	4,880
Maintenance costs	3,166			**3,166**	1,335
Diocesan Loan Interest	0	0		**0**	0
Service upkeep	883			**883**	1,626
Hall building					
Running costs	2,758			**2,758**	3,104
Maintenance costs	295			**295**	620
	13,946	577		**14,503**	12,433

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2021

3. Resources expended (continued)

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021	Funds *2020*
	£	£	£	£	£
3(a) Team costs					
Resource	6,089		-	**6,089**	4,296
Local Global	0		-	**0**	0
Young People	0		-	**0**	0
	6,089		-	**6,089**	4,296
Other costs					
Wages	9,600		-	**9,600**	9,600
Other people costs	40	-	-	**40**	700
Sundry costs			-		-
	9,640		-	**9,640**	10,300
	54,133	**557**	-	**54,690**	58,750
3(b) **Fund-raising trading costs**					
Fundraising & advertising	157			157	379
Magazine & bookstall					
	157		-	**157**	379
3(c) **Governance costs**					
Independent examiner's fees	550			550	550
Other recognised gains/(losses)					
Weddings & Funerals					-
	550			550	550
Total resources expended	**54,840**	**557**		**55,397**	**59,679**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2021

4. (a) Staff costs

	Total 2021 £	Funds 2020 £
Salaries	9,600	9,600
Social Security Costs	0	0
Payroll Processing Costs	463	454
Wages & NI	10,063	10,054

The average number of employees was 1.
No employee received emoluments of £60,000 or above.

(b) Payments to PCC members
A small immaterial portion of the expenses paid to the incumbent may have related to their services as a member of the PCC.

5. Debtors

	2021 £	2020 £
Tax Recoverable	7,081	6,831
Voluntary income	-	-
LPOW Grant	-	-
Refund	-	-
	7,081	**6,831**

6. Creditors: amounts falling due within one year

	2021 £	2020 £
Independent examiner's fees	550	550
Charities	-	-
Parish Share	-	-
Weddings & Funerals	8,341	5,337
Other creditors	-	-
	8,891	**5,887**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2021

7. Creditors: amounts falling due after more than one year

2021	*2020*
£Nil	£Nil

8. Funds

The restricted funds comprise the following:

a) *Flower Fund. This relates to funds specifically for the purchase of Flowers for decoration of the church building.*
b) *Church Floor Fund. This relates to funds specifically for the replacement of the church floor.*
c) *St Margaret's Church Building Fund. This relates to funds specifically for the improvement of the church building, currently a disabled accessible toilet, new kitchen and relocation of the clergy vestry.*
d) *Buildings Maintenance Fund. This fund relates to funds specifically for improvements and maintenance of the Buildings and Grounds.*

The endowment funds comprise the following:

e) *The Elizabeth Davidson Fund.* This is managed by COIF; the interest from the endowment is used for Children's work.
f) *Tithe Chancel Fund.* This is managed by the Diocese. Closed in 2018.
g) *War Stock.* The interest of this endowment paid into the Buildings Fund and is used to maintain the church grounds. Sold during 2015.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2021

8. Funds (continued)

There are also three designated funds as detailed below, in addition to the General Fund, that are part of unrestricted funds. The designated funds have been designated for a particular use by the PCC. All unrestricted funds can be used for PCC ordinary purposes.

Fund movements

	Balance at 01/01/2021	Incoming resources	(Resources expended)	Transfers	Balance at 31/12/2021
	£	£	£	£	£
Unrestricted Funds					
Buildings Maintenance	3342	30	0	3008	6380
Rector's Discretionary	861	-			861
Garden Fete Fund	2,918	90		(3,008)	0
General Fund	10,604	61,437	(54,840)		17201
	17,725	**61,557**	**(54,840)**	**-**	**24,442**
Restricted Funds				-	-
Buildings Maintenance Fund	1,454	1,227	(557)		2,124
Church Floor Fund	-				-
St Margaret's Church Building Fund	0				-
Flower Fund	1,240	-	-		1,240
	2,694	**1,227**	**(557)**	**-**	**3,364**
Endowment Funds					
The Elizabeth Davidson Fund	1,910	412			2,322
Tithe Chancel Fund	-				-
War Stock	-		-	-	-
	1,910	**412**	**-**	**-**	**2,322**

8. Analysis of net assets by fund

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021	Funds *2020*
	£	£	£	£	£
Tangible fixed assets	-	-	-	-	-
Investment fixed assets	-	-	2,322	**2,322**	1,910
Current assets	33,333	3,364		**36,697**	26,306
Liabilities				-	
-falling due within one year	(8,891)	-	-	**(8,891)**	(5,887)
-falling after one year	-		-	-	-
	24,442	**3,364**	**2,322**	**30,128**	22,329

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIATICAL PARISH OF STANFORD LE HOPE WITH

England & Wales - Charity number 1132298

Accounts

St. Margaret's Parish Church Stanford-le-Hope with Mucking

Annual Report
and
Financial Statements
of the Parochial Church Council

For the year ended 31 December 2020

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council
for the year ended 31 December 2020

Administrative information

St. Margaret's is situated in The Green, Stanford-le-Hope. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St Margaret's Church, The Green, Stanford-le-Hope, Essex SS17 OEP.
The Parochial Church Council (PCC) is registered with the Charity Commission. Registration number: 1132298

PCC members who have served from 1 January 2020 until the date this report was approved are:

Incumbent:	The Revd John Guest	Chairman (to June 2020)
Wardens:	*Barry Elder*	*(to June 2020)*
	Jacqueline Feeney	
Representatives on the Deanery Synod:	Lilian Barton	
	David Hamilton	
	Mark Wenn	
Elected members:	Richard Allen	
	Kathleen Bienvenu	
	Jill Cooper	(from APCM 2020)
	June Elder	(to Sept 2020)
	Lyn Fry	(from APCM 2020)
	Joan Gibson	(to APCM 2020)
	Peter Goodwin	
	Kim Guest	(to June 2020)
	Jean Kemp	(to August 2020)
	Debbie Ling-Chant	
	Lilian Mitchell	
	Anita Nuss	
	Denise Wenn	

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2020

Structure, governance and management
The method of appointment of PCC members is set out in the Church Representation Rules. At St Margaret's the membership of the PCC consists of the incumbent (our Rector), churchwardens, deanery synod representatives and members elected by those members of the congregation who are on the electoral roll of the church. All Church attendees are encouraged to register on the Electoral Roll and to consider standing for election to the PCC.

Aims and purposes
St. Margaret's PCC has the responsibility of co-operating with the incumbent, the Revd John Guest, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the buildings and grounds of St. Margaret's, The Green, Stanford-le-Hope.

Objectives and Activities

The PCC is committed to enabling as many people as possible to build a relationship with God through Jesus Christ and to become part of our parish community at St Margaret's. The PCC maintains an overview of mission and ministry throughout the area and makes suggestions on how our ministry can involve the many groups that live within our parish. Our services seek to put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of Christianity. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:
- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for all people regardless of background or status.
- Missionary and outreach work.

As part of this work it is important that we maintain the fabric of the buildings and grounds of St Margaret's, Stanford-le-Hope.

Achievements and performance

Church attendance

All are welcome to attend our regular services. The AGM of October 2020 reported, there are 107 (125 in 2019) parishioners on the Church Electoral Roll. The average weekly attendance was varied due to the various stages of lockdown. During the Covid-19 restrictions when church was open there was an approximate weekly attendance of 30 (94 in 2019) adults, however more viewed our services online..

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2020

Review of the PCC year

The full PCC met 6 times during the year, with an average attendance level of 10 (thirteen in 2019). The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members are made aware of resources available to assist them in their role.

Worship and Prayer

The PCC is keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. For example, Early Morning Prayer Hour provides a quiet, intimate and reflective environment for worship whilst opportunities are provided for people to engage in more outgoing worship such as that provided by the various music groups and choir within our parish. This year, from mid-March,we have carried out our Early Morning Prayer via Facebook. Our Sunday services were also via Facebook or Zoom. We were unable to carry out our usual variety of special Christmas services including Carols on the Green, Carols by Candlelight, Christingle, Pyjama Service and Christmas Eve special. Our usual Good Friday services, Walk of Witness, Creative Worship and Reflective Service were unable to take place due to the country being in Lockdown. We also offer opportunities for mid-week bible study, cell groups, home groups and prayer groups, again from mid-March these were all cancelled.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism and thanksgiving we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated four baptisms (sixteen in 2019), two weddings (eleven in 2019), and held thirteen funerals (nineteen in 2019) in our church this year as well as conducting numerous crematoria services.

Sunday School continued to run until mid-March.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2020

The Buildings

Annual checks have been carried out including: the servicing of the church roof alarm; GAS SAFE check for both buildings; fire alarms and extinguishers were checked and electrical PAT testing was carried out.

During the week the hall was used by our Tuesday Tots group on a Tuesday morning. Approximately 20 children and their carers attended this group each week. Again, this activity was forced to stop in mid-March.

We are extremely grateful to the excellent team of volunteers who continued to clean our buildings on a regular basis.

Deanery Synod

Three members of the PCC sat on the deanery synod until APCM 2020. This provided the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care

As the country went into Lockdown in mid-March 2020 we set up a communication rota, ensuring each member of our congregation received a phone call from another member on a regular basis. We made full use of our Facebook Group. Our noticesheets were sent via email and when restrictions allowed our noticesheets were delivered by hand

Mission and Evangelism

Helping those in need is a demonstration of our faith. During 2020 we have supported the following: Evangelical Alliance, various local charities and the wider church, Needy visitors to the church, The Children's Society, Thurrock Foodbank, various homeless individuals or agencies. We also ran an Alpha course to encourage personal discipleship, the final weeks of this course took place online.

Ecumenical Relationships

We continue to look at forming a Unit of Mission and Ministry with the Anglican churches of Corringham, Fobbing, Horndon-on-the-Hill, Orsett and Bulphan. We are extremely grateful to the United Benefice of Corringham and Fobbing for all the support shown to us during the interregnum.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2020

Volunteers

We would like to thank all volunteers who work so hard to make our church the lively and vibrant community it is. In particular we want to mention our churchwardens Mr Barry Elder and Mrs Jacqueline Feeney, who have worked so tirelessly on our behalf to ensure maintenance of the buildings and smooth-running of our Sunday services.

Community

Marriage preparation classes and discipleship and prayer meetings took place. Unfortunately many weddings were cancelled due to the Covid-19 pandemic restrictions.

Until mid-March, there was wide support for local schools through assemblies and "Open the Book".

The Church Garden Fete was cancelled due to the country being in Lockdown..

Various social events were held in the first three months of the year, including a Murder Mystery Evening.

We support the Community through Mothers' Union and use of our hall..

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2020

Financial review

Total receipts on ordinary unrestricted funds were £63,537 and are detailed in the financial statements. In 2019 this figure was £128,015 and is a decrease of 50%. Voluntary income during the year excluding tax recoverable was £40,901 and in 2019 was £66,084. A further £6,831 was received from Gift Aid.

£59,679 was spent from unrestricted funds to provide the Christian ministry from St. Margaret's Church, including the contribution to the diocesan parish share, which largely provides the stipends and housing for the clergy. The PCC paid a part Parish Share of £30,000. (2019 Parish Share payment: £65,490).

The result for the year was a net movement in funds of £4,048. After transfers to other funds the balance carried forward at 31 December 2020 for unrestricted funds was £17,725.

The Fete committee was unable to hold the Annual Garden Fete this year due to the restrictions of Covid 19. In 2019 the Fete raised £5,521, the expenses totalled £2,711 with the balance of £2,810 remaining unspent.

It is our policy to invest our funds balances with the COIF Charities Investment Fund.

Approved by the PCC on 13th May 2021 and signed on their behalf by Jacqueline Feeney (Churchwarden) and Lilian Mitchell (PCC Secretary).

Signed _____
Jacqueline Feeney

Signed _____
Lilian Mitchell

Independent examiner's report to the PCC of St. Margaret's Parish Church Stanford-le-Hope with Mucking for the year ended 31 December 2020

Respective responsibilities of trustees and examiner
The members of the PCC consider that an audit is not required for this year (under the Charities Act 2011) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report
My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
    - proper accounting records are kept (in accordance with section 130 of the Act); and
    - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act.

    or

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

These financial statements have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, UK Accounting Standards and the Charities Act 2011.

M. Wilkinson

Michael J Wilkinson & Co Ltd
Chartered Certified Accountants
166 Moor Lane, Upminster
Essex RM14 1HE

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Statement of financial activities
for the year ended 31 December 2020

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2020 Total Funds	2019
		£	£	£	£	£
Incoming Resources						
Voluntary income	2(a)	47,628	140		47,768	76,650
Activities for generating funds	2(b)	15,203			15,203	45,953
Income from investments	2(c)	58			58	360
Church activities	2(d)	648	50		698	5,216
Other incoming resources	2(e)					1,559
Total incoming resources		**63,537**	**190**		**63,727**	**129,738**
Resources expended						
Fundraising trading costs	3(b)	379		0	379	3,404
Church activities	3(a)	58,750			58,750	110,900
Governance costs	3(c)	550			550	550
Total resources expended		**59,679**			**59,679**	**114,854**
Net incoming/(outgoing) resources before transfers		**3,858**	**190**		**4,048**	**14,884**
Gross transfers between funds						
Net incoming/outgoing resources before other recognised gains & losses		**3,858**	**190**		**4,048**	**14,884**
Other recognised gains/(losses)						
Gain on investment asset						
Net movement in funds		**3,858**	**190**		**4,048**	**14,884**
Total funds brought forward 1 January		13,867	2,504	1,910	18,281	3,397
Total funds carried forward 31 December		**17,725**	**2,694**	**1,910**	**22,329**	**18,281**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Balance sheet
at 31 December 2020

	Note	2020 £	£	2019 £	£
Fixed assets					
Investments		1,910		1,910	
			1,910		1,910
Current assets					
Debtors	5	6,831		11,131	
Bank and cash		19,475		22,229	
		26,306		33,360	
Current liabilities					
Creditors: amounts falling due within one year	6	5,887		16,989	
Net current assets			20,419		16,371
Total assets less current liabilities			22,329		18,281
Creditors: amounts falling due after one year	7		-		-
Total net assets			**22,329**		18,281
Parish funds					
Unrestricted	8		17,725		13,867
Restricted	8		2,694		2,504
Endowment	8		1,910		1,910
			22,329		18,281

Approved by the Parochial Church Council on 13th May 2021 and signed on its behalf by Jacqueline Feeney (Churchwarden) and Lilian Mitchell (PCC Secretary)

Signed _____
Jacqueline Feeney - Churchwarden

Signed _____
Lilian Mitchell - Secretary

The notes on pages 11 to 19 form part of these accounts.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts
for the year ended 31 December 2020

1. Accounting policies

a) Basis of preparation

These financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

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

b) Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending on the purpose for which the endowment was established. St Margaret's has two such funds – The Elizabeth Davidson Fund, managed by COIF, the interest of which is paid into the General Fund. The second is the Tithe Chancel Fund, managed by the Diocese.

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.

Unrestricted funds are general funds as well as unrestricted funds designated for a particular use by the PCC, which can be used for PCC ordinary purposes.

c) Incoming resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received, on an annual basis, usually at the end of the year. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2020

1. Accounting policies (continued)

d) Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that created a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when paid. All other expenditure is generally recognised when it is incurred and is accounted for gross.

e) Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2010 there is insufficient cost information available and therefore such assets are not valued in the accounts. Subsequently no individual item has cost more than £5,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £5,000 or less are written off when the asset is acquired.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2020

4. (a) Staff costs

	Total 2020 £	Funds 2019 £
Salaries	9,600	9,600
Social Security Costs	0	0
Payroll Processing Costs	454	454
Wages & NI	10,054	10,054

The average number of employees was 1.
No employee received emoluments of £60,000 or above.

(b) Payments to PCC members
A small immaterial portion of the expenses paid to the incumbent may have related to their services as members of the PCC.

5. Debtors

	2020 £	2019 £
Tax Recoverable	6,831	10,566
Voluntary income	-	565
LPOW Grant	-	-
Refund	-	-
	6,831	**11,131**

6. Creditors: amounts falling due within one year

	2020 £	2019 £
Independent examiner's fees	550	550
Charities	-	1,928
Parish Share	-	10,490
Weddings & Funerals	5,337	3,455
Other creditors	-	566
	5,887	**16,989**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2020

3. Resources expended (continued)

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2020	Funds *2019*
	£	£	£	£	£
3(a) Team costs					
Resource	4,297		-	**4,296**	6,707
Local Global	0		-	**0**	215
Young People	0		-	**0**	94
	4,296		-	**7,016**	7,016
Other costs					
Wages	9,600		-	**9,600**	9,600
Other people costs	700	-	-	**700**	1,480
Sundry costs			-		-
	10,300		-	**10,300**	11,080
	58,750		-	**58,750**	110,900
3(b) **Fund-raising trading costs**					
Fundraising & advertising	379			379	3,404
Magazine & bookstall					
	379		-	**379**	3,404
3(c) **Governance costs**					
Independent examiner's fees	550			550	550
Other recognised gains/(losses)					
Weddings & Funerals					-
	550			550	550
Total resources expended	**59,679**			**59,679**	**114,854**

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2020

2. Incoming resources

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £	Funds *2019* £
2(a)	**Voluntary income**					
	Planned giving	35,171	-	-	**35,171**	45,717
	Tax recoverable	6,867	-	-	**6,867**	10,566
	Collections	2,329	-	-	**2,329**	10,405
	Gift days	-		-	**-**	742
	Grants	-	-	-	**-**	-
	Donations, appeals etc.	3,261	140	-	**3,401**	9,220
	Other voluntary income		-	-	**-**	-
		47,628	**140**	**-**	**47,768**	76,650
2(b)	**Activities for generating funds**					
	Fetes & other general fundraising	615	-	-	**615**	9,110
	Magazine & bookstall income	-	-	-	**-**	10
	Hall/Car Park rental income	14,588	-	-	**14,588**	36,833
		15,203	**-**	**-**	**15,203**	45,953
2(c)	**Income from investments**					
	Dividends and interest including tax recoverable	58	-	-	**58**	360
2(d)	**Income from church activities**					
	Weddings & funerals	648	50	-	**698**	5,216
		648	**50**	**-**	**698**	5,216
2(e)	**Other incoming resources**					
	Insurance claim	0			**0**	449
	Refund	-	-	-	**-**	1,110
		0			**0**	1559
Total incoming resources		63,537	190	-	63,727	129,738

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2020

3. Resources expended

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £	Funds *2019* £
3(a) **Church activities**					
Missionary and charitable giving					
Planned donations / Tithe grants	736	0	0	**736**	4,196
	736	0	0	**736**	4,196
Ministry					
Parish share costs	30,000	0	0	**30,000**	65,490
Clergy expenses	984			**984**	3,180
	30,984	0	0	**30,984**	68,670
Establishment costs					
Rectory cost	868	0	0	**868**	
Church building					
Running costs	4,880			**4,880**	4,943
Maintenance costs	1,335			**1,335**	3,768
Diocesan Loan Interest	0	0		**0**	0
Service upkeep	1,626			**1,626**	3,974
Hall building					
Running costs	3,104			**3,104**	5,745
Maintenance costs	620			**620**	1,508
	12,433	0		**12,433**	19,938

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2020

7. Creditors: amounts falling due after more than one year

2020	*2019*
£Nil	£Nil

8. Funds

The restricted funds comprise the following:

a) *Flower Fund. This relates to funds specifically for the purchase of Flowers for decoration of the church building.*
b) *Church Floor Fund. This relates to funds specifically for the replacement of the church floor.*
c) *St Margaret's Church Building Fund. This relates to funds specifically for the improvement of the church building, currently a disabled accessible toilet, new kitchen and relocation of the clergy vestry.*
d) *Buildings Maintenance Fund. This fund relates to funds specifically for improvements and maintenance of the Buildings and Grounds.*

The endowment funds comprise the following:

e) *The Elizabeth Davidson Fund.* This is managed by COIF; the interest from the endowment is paid into the St. Margaret's Fund – Youth.
f) *Tithe Chancel Fund.* This is managed by the Diocese. Closed in 2018.
g) *War Stock.* The interest of this endowment paid into the Buildings Fund and is used to maintain the church grounds. Sold during 2015.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2020

8. Funds (continued)

There are also three designated funds as detailed below, in addition to the General Fund, that are part of unrestricted funds. The designated funds have been designated for a particular use by the PCC. All unrestricted funds can be used for PCC ordinary purposes.

Fund movements

	Balance at 01/01/2020	Incoming resources	(Resources expended)	Transfers	Balance at 31/12/2020
	£	£	£	£	£
Unrestricted Funds					
Buildings Maintenance	2492	850	0		3342
Rector's Discretionary	561	300			861
Garden Fete Fund	2,810	108	-		2,918
General Fund	8,004	62,279	(59,679)		10,604
	13,867	**63,537**	**(59,679)**	**-**	**17,725**
Restricted Funds				-	-
Buildings Maintenance Fund	1,344	110	-		1,454
Church Floor Fund	-				-
St Margaret's Church Building Fund	0				-
Flower Fund	1,160	80	-		1,240
	2,504	**190**	**-**	**-**	**2,694**
Endowment Funds					
The Elizabeth Davidson Fund	1,910				1,910
Tithe Chancel Fund	-				-
War Stock	-		-	-	-
	1,910	**-**	**-**	**-**	**1,910**

8. Analysis of net assets by fund

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2020	Funds *2019*
	£	£	£	£	£
Tangible fixed assets	-	-	-	-	-
Investment fixed assets	-	-	1,910	**1,910**	1,910
Current assets	23,612	2,694		**26,306**	33,360
Liabilities				-	
-falling due within one year	(5,887)	-	-	**(5,887)**	(16,989)
-falling after one year	-		-	-	-
	17,725	**2,694**	**1,910**	**22,329**	18,281