

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)
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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.



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

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	<u>10,054</u>	<u>10,054</u>

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	-	-
	<u>6,831</u>	<u>11,131</u>

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
	<u>5,887</u>	<u>16,989</u>

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
	<hr/> 4,296		-	<hr/> 7,016	<hr/> 7,016
Other costs					
Wages	9,600		-	9,600	9,600
Other people costs	700	-	-	700	1,480
Sundry costs			-		-
	<hr/> 10,300		-	<hr/> 10,300	<hr/> 11,080
	<hr/> 58,750		-	<hr/> 58,750	<hr/> 110,900
3(b) Fund-raising trading costs					
Fundraising & advertising	379			379	3,404
Magazine & bookstall					
	<hr/> 379		-	<hr/> 379	<hr/> 3,404
3(c) Governance costs					
Independent examiner's fees	550			550	550
Other recognised gains/(losses)					
Weddings & Funerals					-
	<hr/> 550			<hr/> 550	<hr/> 550
Total resources expended	<hr/> 59,679			<hr/> 59,679	<hr/> 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	1,559
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					
<u>Missionary and charitable giving</u>					
Planned donations / Tithe grants	736	0	0	736	4,196
	736	0	0	736	4,196
<u>Ministry</u>					
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
<u>Establishment costs</u>					
Rectory cost	868	0	0	868	
<i>Church building</i>					
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
<i>Hall building</i>					
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

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

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

