

# St James' PCC Annual Report | 2020

## ST JAMES PAROCHIAL CHURCH COUNCIL, CHIPPING CAMPDEN

### Annual Report

Year ended December 31<sup>st</sup> 2020

### Legal and Administrative Information

**Name:** Parochial Church Council of St James', Chipping Campden  
**Location:** St James' Church is situated in Church Street  
**Address for correspondence:** Church Office  
Church Rooms  
Church Street  
Chipping Campden  
GL55 6JG

Members who served during the year were:

Reverend Craig Bishop – Vicar (ex-officio) Chairman  
Mrs Sarah Roberts - Churchwarden (ex officio)  
Ms Naomi Morrey – Churchwarden (ex officio)  
Mr Maxwell Scott – Treasurer (co-opted annually)

Deanery Synod Representatives elected until 2022 (ex-officio members of PCC)

Mr David Hallett  
Mr Kevin Quin

Elected to serve until 2023

Mr Nigel Boyce (re-elected from October 2020)  
Mr Michael Smedley (co-opted from November 2020)

Elected to serve until 2022

Mrs Pamela Marsh (re-elected from April 2019)  
Mrs M Willshire (from April 2019)  
Mrs C Satchwell (elected October 2020)

Elected to serve until 2021

Mr Chris Jones (from April 2018)  
Mr Michael Lindner (from April 2018)  
Mrs Toni Monkhouse (from April 2018)  
Mrs Jennie Aylen (re-elected from April 2018 – resigned February 2020)  
Mrs Bridget Wade (Lay Reader re-elected from April 2018 – resigned October 2020)

Elected to serve until 2020

Mr Richard Todd (from April 2017 to April 2020)

**Status:** The PCC is a Registered Charity. The Registered Charity Number is: 1133959

**Governance:** The PCC is governed by the Church Governance Rules. Its numbers are restricted by the numbers on the electoral roll, although fewer than the maximum number may serve. Each member is elected for three years, and may be re-elected for a further three years, after which a gap of one year is required before further re-election. The Trustees have taken account of guidance published by the Charity Commission on Public Benefit.

**Independent Examiner:** Mrs Frances Maclean, ACMA, 1 Hastings Hill, Churchill, Oxon, OX7 6NA

**Bankers:** Lloyds TSB plc, High Street, Chipping Campden, Glos.

**Solicitor:** Loddors, 7 Warwick Road, Stratford-upon-Avon & 43 Church Street, Shipston-on-Stour

## Legal and Administrative

Legal and administrative information, including details of the Parochial Church Council (PCC) members who served during the year is shown on Page 1 of this report.

## Aims and Organisation

The main purpose of the PCC as defined by the Parochial Church Council (Powers) Measure in 1956 is 'to co-operate with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.' St James' PCC has also declared that its vision was "to be a living community of faith bringing God's love to each and every person and to be relevant for the whole community". The PCC's review of the year, given below, outlines its continued efforts to fulfil these aims.

This year the PCC comprised 14 members after the APCM which this year took place in October 2020 due to the Coronavirus restrictions in the spring: 7 elected, 2 co-opted and 5 ex-officio including our two Deanery Synod representatives. It has met four times on ordinary business, with the July and November meetings held remotely on zoom. The Standing Committee (comprising the Vicar, Churchwardens, Secretary and one elected PCC member) meets usually two weeks before each PCC meeting to deal with any urgent matters and order business for consideration by the Council. Much of the Council's work is done in appointed committees and working groups, directed by and reporting to the PCC.

The church here is also supported by inherited benefaction not owned or under the trusteeship of the PCC. The church makes good use of the Church Rooms but these are under the care of the serving vicar and churchwardens as trustees of the St James Church Rooms Trust (now the St James' Community Hall) and operated, by a separate management committee, for the support of Christian education in the parish. The PCC also draws upon the Weale Fund (Bequest received 1983) exclusively for specified maintenance of the fabric of St James' Church; this fund, too, is controlled by the serving vicar and churchwarden as managing trustees. The PCC acknowledges these highly beneficial support activities but as they are properly managed "at arms-length" from the PCC they are not included in this formal Report. Usage and accounts are, however, reported at the APCM.

## Regular Services and Church Attendance

(Figures in brackets indicate numbers for 2019)

The pattern of regular services was disrupted for most of 2020 during the coronavirus pandemic. In normal times on Sundays there are two morning services, one of which is always Holy Communion. Evening services during a month include Compline three times a month and one Evensong. Twice a month on Sundays there is a Holy Communion at Broad Campden, our Chapel of Ease. On the fifth Sunday in the month there is a combined service at one of our three parishes, St James', St Eadburgha's or St Lawrence's. In 2020 from March onwards, the church was closed until July for services, although it was opened for quiet prayer on Thursday evenings for an hour. Once we were allowed to open again there was one Sunday service in the morning at either 9.30 or 11.00am and it was usually a service of Holy Communion although there two Morning Praise services in the summer at 11.00. Compline was held on Sunday evenings. Average attendances at these Sunday services was distorted as people obeyed social distancing rules which kept numbers down and many were shielding. The figures reported to the Diocese were: 53 (86) adults and children. These are the figures we submit to the Diocese annually based on October service attendance. Before 23 March 2020 numbers were rising in a very encouraging way when you take into account the Sunday School, Bright Sparks Sunday and other special services. In normal times, the Sunday School meets regularly on the third Sunday of the month and the toddlers regularly congregate at the back of the church during the 11.00am Sunday Service. In 2020 the Bright Sparks Sunday services at 9.30am on the 4<sup>th</sup> Sunday of the month in the Baden Powell Centre for families did not really get going again after Christmas and before lockdown but we hope that when normal activities resume we can start them again. With the restriction on services and activities many weddings were postponed until 2021 or later and many funerals took place at a crematorium without a church service. However, there were some weddings and funerals in the year. There have been 3 baptisms, 3 weddings, 7 funerals, 15 Funerals at crematoria, and 7 interments of ashes. At the last Annual Parochial Church Meeting (APCM) on Sunday 18 October 2020 there were 125 (129) on the Electoral Roll. The Electoral Roll was renewed in 2019 – something which happens every six years.



## Review of the Year

### Vicar's Report 2020

The past year and the coronavirus is something that will be studied by future generations not yet born. For some of the year the church buildings were closed for worship for the first time in over 800 years but despite this the church has continued to offer worship and ministry and engage in mission. The past year has given us time to reflect and live out the truth that Jesus does not live in the church; he lives in us and the things we do Sunday through Saturday. We have had to be flexible and adaptable as the circumstances and guidelines have changed. Pride at our response is of course tempered by sadness at some of the precious aspects of church life that we have had to suspend.

The pandemic has wrought changes to the church and wider society. There has been a devastating death toll which has impacted our own church family. This in addition to other deaths means we have had to say goodbye to some much-loved members of the congregation often, due to the COVID-19 restrictions, without being able to gather together to celebrate their lives and commend them to God's eternal care.

It was with great sadness that Di Autie, the vergers, was made redundant in the summer. She had served the church faithfully and with good humour for 13 years. We thank her for her service and wish her every happiness in her future.

Jay Niblett, our curate, and his family arrived in the spring and he started work over the summer. His ordination was delayed until September due to the COVID-19 restrictions. This has been a very difficult time to begin a curacy but his willingness to get involved, his creativity and desire to see the church engage with the wider community have been, and will be, a great blessing to us.

There have been very few marriages and baptisms as families postponed these joyful services in the hope that in the future they would be able to gather with family and friends for fully celebrations.

Since the closure of church buildings in late March we have offered a weekly on-line service. I have written weekly (or fortnightly) letters to the congregation and phoned all the members of the electoral role through the year. We have shared some prayer booklets the most popular of which was a book that we used through Advent. The church's use of social media has increased and the short video reflections I regularly post receive on average over 200 views.

Amy, our youth and schools' leader, has been innovative in her work despite being furloughed (full-time initially and then part-time) in the spring. She started an on-line family service called 'Bedtime Church.' She continued to meet with the youth on-line and in the autumn began a new group for children at the top end of primary school. Amy has lead the churches' engagement with our schools which has also radically changed – rather than visits we supply weekly prayers, videos on the values of the term and we join collective acts of worship and lessons on-line. She organises the delivery of family packs each month that help teach the children about the Christian faith but also, importantly, remind the children that they are valued members of the church. Some 200 Christingle packs were distributed in the week before Christmas. With Revd Jay she organised a children's nativity that was shared with families and on social media. Amy's work has been recognised by the Diocese and she is frequently consulted on initiatives. This is an important ministry that depends upon the generous support of this church and in the coming year we would welcome individuals giving to the youth fund in addition to their continued support of the church.

I give thanks for our churchwardens their advice, support, wisdom and engagement have been indispensable in what has been a difficult year. Our Reader Bridget has been an invaluable support. Liz Jones, our parish administrator, has

## St James' PCC Annual Report 2020

been accommodating and understanding and helped maintain the office despite only working part of her hours and being furloughed for much of the year. Richard Stephens our organist and music director has also shown much flexibility and understanding. I have continued to meet regularly with Revd's Dana Delap and Scott Watts in varying ways, as restrictions allowed - whether in one another's homes, socially distanced in the garden or via the internet. This year, more than ever, I recognise the importance of colleagues, teams and mutual support and feel very blessed to have such a good team of lay and ordained colleagues. I really could not have done it without them.

Our church finances have held up well in the past year despite significantly reduced Sunday collections, visitor donations and fees. This is due to two main factors. First, we reduced our costs wherever we could and took advantage of the furlough scheme. Second, the continued generosity of those who support the church particularly through the Parish Giving Scheme. Planned, regular tax efficient giving has been a real blessing and churches that rely upon plate collections have suffered badly. I commend the PGS and encourage everyone, able to do so, to sign up.

The Diocesan LIFE vision comes from John 10:10 "I have come that they may have life and have it to the full." Despite the challenges and uncertainty we have endured in the past year, we continue to seek life in all its fullness. The pandemic restrictions have provided a forced period of reflection and introspection and people have re-discovered simple pleasures and joys that they previously took for granted or which had been pushed out by the tyranny of busyness; noticing nature, a walk in the beautiful landscape around us, finding time to speak to old friends, returning to reading or something else. For me, the pandemic has paused the tread mill of church activity so that I have had more time for conversations with members of the church and through the wonders of the internet and social media share the gospel, the good news of Jesus Christ with people we seldom or never saw in church.

As a family we have weathered the past year well. We have missed holidays, family gatherings and meeting up with friends and days out but we have done alright. The children (thanks to our local schools) have coped well and managed home schooling. For much of the year I had a simple pattern of a morning dog walk with our youngest and then an evening dog walk with one of the eldest. It has been a great joy and privilege to spend this time with them. Those walks coupled with longer bicycle rides mean I was well prepared for a few short trips to walk in Scotland over the summer.

What will we think of 2020 in the future? We didn't just survive we flourished!

Every blessing

Craig



### Churchwardens' Report 2020

#### Pastoral:

The Pastoral Team has not been able to meet for most of 2020 due to the pandemic. However, Bridget Wade, the pastoral team leader and Craig our Vicar have led the team from afar, making sure that all those from the church family, and often wider community, who are sick, elderly, frail or just in need are prayed for and called as often as possible. The church community has been wonderful at supporting both those in our own community of St James' and also those in the wider communities where we live. Since the first lockdown in March there have been no regular services at Mill House and Badgers Field.

#### Fabric:

2020 was a very quiet time in terms of fabric as other more important matters took precedence. However, the church was monitored and checked throughout its closure, and once we were allowed to open in the summer, Jenni Aylen and a small team helped to keep it clean. The lighting project is beginning to gain momentum and we hope to be able to start work later in 2021. The PCC also approved some additional expenditure on the sound system in the



autumn. Speakers are to be moved, once the faculty is obtained, and replaced where necessary, especially in the chancel. The new 'sound' will be a significant improvement on the existing system.

### **Church Rooms – renamed the St James' Community Hall**

The Church Rooms were renamed in 2020 and are now called the St James' Community Hall. The Vicar and Churchwardens are Trustees of the St James Community Hall. The Trustees have handed the day to running and fundraising for the refurbishment of the hall to an administration committee. The committee has sought available grants during the enforced closure, and when restrictions were lifted, limited hirings were permitted which has produced a small income stream. There are plans to refurbish the entrance and cloakrooms later in 2021. We are looking forward to helping the committee with its fundraising efforts to help with these plans.

### **Finance:**

2020 was a difficult year due to the pandemic. A deficit of £22,000 on the general fund was forecast for the year, when the budget was set in November 2019. The Finance Committee feels that setting a deficit budget is sustainable due to the level of reserves in the General and other funds. It often is the case that donations are received in the year which mitigate this budget deficit. In 2020 donations were received to reduce the operational deficit, but in addition we have been fortunate to benefit from the performance on the stock market and have gained an increase in value on our investment funds. In the general fund the deficit for the year was £9,500, which without the donations of £17,750 and investment gain of £7,500 would have been significantly worse.

Little Glebe had a short occupancy gap in the year, but the new tenants have paid for rent in advance. Some of this has been taken into 2021 but there is still a small positive variance against the budget in 2020. This property continues to supplement our income very solidly. We have also received a fund from the Diocese to compensate the team for the loss of Dana Delap's time in the Vale and Cotswold Edge team for 9 months while she is seconded to them and received income for the youth work provided by Amy. Planned Giving held up well despite losing some members for various reasons. However, visitor income and income from service collections has suffered rather predictably in 2020 and continues to do so in 2021. We have not been as generous a church in terms of supporting other charities as we usually aspire to be due to the restrictions on gatherings for fundraising, services and funerals and weddings. However, we were able to support The Children's Society with a donation after the distribution of the Christingle packs to the Church families. Administrative costs were kept to a minimum as the office was shut for many weeks. However, the Parish Magazine has been published throughout and the income and expenditure recorded accordingly. We have taken advantage of the furlough scheme to supplement the wages costs for our church employees. The cost of our Verger's redundancy was a one-off large expense in 2020, but this will feed through into an annual saving in the years to come.

The church's funds are in good shape, and despite the difficult year we managed to achieve an overall surplus of £2,011, compared to a surplus of £48,288 in 2019. However, the general fund as explained above was in deficit by £9,500. The Youth Fund increased healthily in the year as Amy was on furlough for a significant part of time in 2020 and many activities were not able to take place. St James' Church holds the funds within the overall church funds for this work, but there is a team of people from across the parishes within the VaCE team which holds responsibility for this work and the funding for it. The general fund has sufficient resources to pay for more than 6 months of costs and the capital and projects funds are there to be used (as they have been in the last three years) to enhance and maintain the beauty of our Church.

We would like to thank everyone who has supported us in the last year and for those who give so much of their time and talents to the wider church and community. We very much appreciate everyone for what they do.

Naomi Morrey and Sarah Roberts



### Independent Examiner's Report to the PCC of Chipping Campden

This report on the accounts of Chipping Campden for the year ended 31 December 2019 which are set out on pages 7 to 10, is in respect of an examination carried out in accordance with Regulation 4 of the Church Accounting Regulations 2006 and Section 144 of the Charities Act 2011 (the 2011 Act).

#### Respective responsibilities of the trustees and the examiner

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

It is my responsibility to examine the accounts under section 145 of the 2011 Act, follow the procedures laid down in the general Directions given by the Charity 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 statement

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

#### Independent examiner's statement

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


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

- to keep accounting records in accordance with section 130 of the 2011 Act: and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met, or

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

Signed



Frances Maclean



# St James' PCC Annual Report 2020

## CHIPPING CAMPDEN PAROCHIAL CHURCH COUNCIL INCOME & EXPENDITURE year ended 31 DECEMBER 2020

|   | Notes | 2020                | 2019                 |
|---|-------|---------------------|----------------------|
| <b>Income</b>                               |       |                     |                      |
| Planned Giving                              |       | 63,742              | 63,432               |
| Service Collections                         |       | 1,067               | 13,992               |
| Visitor Donations                           |       | 3,602               | 13,103               |
| Other Donations                             |       | 18,277              | 18,783               |
| Youth Worker Donations                      |       | 13,027              | -                    |
| PCC Fees                                    |       | 2,073               | 7,385                |
| Grants                                      |       | 9,400               | 21,570               |
| Weale Fund                                  |       | -                   | 7,142                |
| Magazines                                   |       | 3,525               | 3,238                |
| Books & Cards                               |       | 75                  | 1,215                |
| Fund Raising                                |       | -                   | 1,717                |
| Miscellaneous Income                        |       | 360                 | 4,527                |
| Investment Income                           |       | 7,455               | 7,485                |
| Rental Income                               |       | 13,793              | 10,983               |
| Special Collection Receipts                 | 5     | 1,611               | 6,447                |
|   |       | <u>138,009</u>      | <u>181,019</u>       |
| <b>Expenditure</b>                          |       |                     |                      |
| Diocesan Support                            |       | 72,912              | 69,792               |
| Clergy & YW                                 |       | 17,531              | 10,459               |
| Church Employees                            |       | 10,133              | 10,118               |
| Service & Music                             |       | 3,561               | 9,070                |
| Church Running Costs                        |       | 16,533              | 16,107               |
| Church Maintenance                          |       | 8,479               | 6,585                |
| Little Glebe Costs                          |       | 337                 | 887                  |
| Support Activities                          |       | 1,509               | 1,799                |
| Magazine Costs                              |       | 206                 | 218                  |
| Books & Cards Costs                         |       | 410                 | 3,253                |
| Administration                              |       | 16,490              | 21,000               |
| PCC Governance                              |       | 500                 | 250                  |
| Special Collection Payments                 |       | 1,611               | 6,447                |
|   |       | <u>150,210</u>      | <u>155,985</u>       |
| <b>Surplus/(Deficit) before Major Works</b> |       | <u>(12,202)</u>     | <u>25,034</u>        |
| Major Works Less Grants                     |       | 1,533               | 14,065               |
|   |       | <u>(13,735)</u>     | <u>10,969</u>        |
| Unrealised Gains/(Losses) on Investments    |       | 15,746              | 37,320               |
| <b>Surplus/(Deficit) for Year</b>           |       | <u><u>2,011</u></u> | <u><u>48,288</u></u> |

## CHIPPING CAMPDEN PAROCHIAL CHURCH COUNCIL

### BALANCE SHEET as at 31 DECEMBER 2020

|             |                            | Notes | 2020           | 2019           |
|-------------|----------------------------|-------|----------------|----------------|
| Assets      | Little Glebe               | 1     | 375,000        | 375,000        |
|             | Investment Fund            | 2     | 252,379        | 236,633        |
|             | Deposit Fund               | 3     | 88,383         | 80,985         |
|             | Bank & Cash                |       | 13,548         | 37,265         |
|             | Gift Aid Tax               |       | 4,008          | 1,854          |
|             | Other Debtors              |       | 4,231          | 3,090          |
|             |                            |       | <u>737,549</u> | <u>734,828</u> |
| Liabilities | Sundry Creditors           | 4     | 19,523         | 18,813         |
| NET ASSETS  |                            |       | <u>718,026</u> | <u>716,015</u> |
|             | Opening Fund Equity        |       | 716,015        | 667,726        |
|             | Surplus/(Deficit) for Year |       | <u>2,011</u>   | <u>48,288</u>  |
|             |                            |       | <u>718,026</u> | <u>716,015</u> |

### NOTES TO THE ACCOUNTS

1 Little Glebe is shown at valuation undertaken in 2010.

2 Investments - shares held in CBF Church of England Investment Fund

|         |          |         | 2020           | 2019           |
|---------|----------|---------|----------------|----------------|
| Fund    | Shares   | Cost    | Value          | Value          |
| Chancel | 2,597.87 | 29,890  | 52,993         | 49,687         |
| Capital | 2,870.78 | 32,500  | 58,560         | 54,907         |
| General | 6,903.67 | 101,000 | 140,826        | 132,040        |
|         |          |         | <u>163,390</u> | <u>236,633</u> |

3 Deposit Fund - cash on deposit with CBF



## CHIPPING CAMPDEN PAROCHIAL CHURCH COUNCIL

### NOTES TO THE ACCOUNTS

|                  |               |               |
|------------------|---------------|---------------|
| 4 Payables       | 2020          | 2019          |
| PAYE             | 902           | 1,079         |
| Diocese re Fees  | 4,445         | 5,254         |
| Sundry Creditors | <u>14,177</u> | <u>12,480</u> |
|                  | <u>19,523</u> | <u>18,813</u> |

### 5 Charitable Donations made during the year following special collections

|                      |              |
|----------------------|--------------|
| Campden Young Carers | 431          |
| CPAS                 | 412          |
| World Vision         | 267          |
| Christingle          | <u>500</u>   |
|                      | <u>1,611</u> |

### 6 PCC members do not receive any remuneration for their PCC work.

# St James' PCC Annual Report 2020

## CHIPPING CAMPDEN PAROCHIAL CHURCH COUNCIL

### FUNDS STATEMENT year ended 31 DECEMBER 2020

#### INCOME & EXPENDITURE

|              | Opening<br>Balance | Income         | Expend          | Gains         | Transfers | Closing<br>Balance |
|--------------|--------------------|----------------|-----------------|---------------|-----------|--------------------|
| Designated   |                    |                |                 |               |           |                    |
| Capital      | 419,051            | 1,884          | -               | 3,654         | -         | 424,589            |
| LG Repair    | 4,545              | -              | -               | -             | -         | 4,545              |
| Youth Work   | 10,788             | 22,277         | -9,778          | -             | -         | 23,287             |
| Organ        | 7,102              | 600            | -2,309          | -             | -         | 5,392              |
| Vicar's      | 3,578              | -              | -               | -             | -         | 3,578              |
| Glos Grant   | 9,480              | -              | -2,667          | -             | -         | 6,813              |
| Projects     | 3,895              | -              | -1,533          | -             | -         | 2,362              |
| Restricted   |                    |                |                 |               |           |                    |
| Little Glebe | 102,166            | -              | -               | -             | -         | 102,166            |
| Aird         | 9,962              | 510            | -4,374          | -             | -         | 6,098              |
| Chancel      | 54,149             | -              | -               | 3,306         | -         | 57,455             |
| General      | 91,299             | 112,737        | -131,081        | 8,786         | -         | 81,741             |
|              | <u>716,015</u>     | <u>138,009</u> | <u>-151,744</u> | <u>15,746</u> | <u>-</u>  | <u>718,026</u>     |

#### BALANCE SHEET

|              | Assets &<br>Invests | Deposits &<br>Cash | Net<br>Creditors | Inter<br>Fund | Net<br>Assets  |
|--------------|---------------------|--------------------|------------------|---------------|----------------|
| Designated   |                     |                    |                  |               |                |
| Capital      | 58,560              | 1,884              | -                | 364,144       | 424,589        |
| LG Repair    | -                   | -                  | -                | 4,545         | 4,545          |
| Youth Work   | -                   | -                  | -                | 23,287        | 23,287         |
| Organ        | -                   | -                  | -                | 5,392         | 5,392          |
| Vicar's      | -                   | -                  | -                | 3,578         | 3,578          |
| Glos Grant   | -                   | -                  | -                | 6,813         | 6,813          |
| Projects     | -                   | -                  | -                | 2,362         | 2,362          |
| Restricted   |                     |                    |                  |               |                |
| Little Glebe | 102,166             | -                  | -                | -             | 102,166        |
| Aird         | -                   | -                  | -                | 6,098         | 6,098          |
| Chancel      | 52,993              | -                  | -                | 4,462         | 57,455         |
| General      | 413,660             | 100,046            | -11,284          | -420,681      | 81,741         |
|              | <u>627,379</u>      | <u>101,931</u>     | <u>-11,284</u>   | <u>-</u>      | <u>718,026</u> |