

St James' PCC Annual Report | 2021

ST JAMES PAROCHIAL CHURCH COUNCIL, CHIPPING CAMPDEN

Annual Report

Year ended December 31st 2021

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
Reverend James Niblett – Curate (ex officio)
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 (resigned May 2021)

Elected to serve until 2024

Mr Chris Jones (re-elected July 2021)
Mr Michael Lindner (re-elected July 2021)
Mrs Toni Monkhouse (re-elected July 2021 – resigned September 2021)

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 – resigned May 2021)

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: Ladders, 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 13 members after the APCM which this year took place in July 2021 due to the Coronavirus restrictions in the spring: 6 elected, 2 co-opted and 5 ex-officio including our Deanery Synod representative. It has met seven times on ordinary business, with the January, February and October 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 to prepare the agenda 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 St James' Community Hall (formerly and locally known as the Church Rooms) but these are under the care of the serving vicar and churchwardens as trustees of the St James Church Rooms Trust 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 2020)

The pattern of regular services was disrupted by the coronavirus pandemic for the first 4 months of 2021 with the first service after the relaxing of restrictions in the spring taking place on Easter Sunday. In normal times on Sundays there are two morning services, one of which is always Holy Communion. Until September 2021 only one morning service was held, either at 9.30 or 11.00 but always a Holy Communion service. Evening services started again in September and the usual pattern is Compline three times a month and sung Evensong on the first Sunday. Starting in September 2021 we launched our new family style service on the first Sunday of the month at 10.00am called The Ten. This is a very free and easy-going family 'service' with refreshments and newspapers available throughout the service, craft activities inside and out, singing and a bible study corner. Everyone then comes together after 45 minutes for a song or two, a summary of the morning and a final prayer and blessing. Numbers have been very encouraging with numbers ranging from 20 children and 35 adults to 35 children and 50 adults. We are committed to making this service work and it will continue throughout 2022. 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. 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: 65 (53) adults and 14 (3) 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. We do not have a Sunday School at the moment but the numbers of children, toddlers and babies attending the Ten is very encouraging and the more regular church family toddlers still congregate at the back of the church during the 11.00am Sunday Services. During the lockdown at the start of the year and with the continued restrictions and social distancing until late July, many weddings were postponed until later in 2021 or into 2022 and many funerals took place at a crematorium without a church service. During the year we had 10 baptisms, 6 weddings, 10 funerals, 3 Funerals at crematoria, and 11 interments of ashes. At the last Annual Parochial Church Meeting (APCM) on Sunday 12 July 2021 there were 123 (125) on the Electoral Roll. The Electoral Roll was renewed in 2019 – something which happens every six years.

Review of the Year

Vicar's Report 2021

I have just re-read last year's report ... little did we know that the impact of the pandemic would affect our lives for such a long period.

"Now this is not the end. It is not even the beginning of the end. But it is, perhaps, the end of the beginning."

In the past year covid restrictions eased and tightened and we adjusted and readjusted our practice and our worship to accommodate sensible precautions aimed at keeping us and the wider population safe. People have cautiously returned to church but sadly, not yet in the same numbers as there were pre-pandemic.

As the church building opened and we were able to have face to face conversations, the number of telephone calls I made and the number of letters I wrote declined. The use of social media has continued and is a useful way to share information, the good news of the gospel and engage with church members and people outside of the church.

I am enormously grateful for all the people who have given of themselves and of their time to maintain the life of the church. The contribution of all of our volunteers has been wonderful. The giving of ourselves, our time, expertise and money are all demonstrations that we orientate ourselves and our lives towards Jesus. Without people's generosity the church would cease. If you remember nothing else from this report please remember this: **THANK YOU!**

Revd Jay Niblett has become an established and value part of the church community and we are blessed by his curacy here. His energy and questions keep your vicar on his toes! Amy Todd our youth, children and schools leader manages to build relationships with our young people despite the challenges of the pandemic. Sarah Roberts and Naomi Morrey are excellent Churchwardens they offer appropriate support and challenge, and it is a pleasure to work alongside them both. Bridget Wade is a valued colleague and although she has stepped back a little from ministry, she continues to make an invaluable contribution to the life of the church. Liz Jones, our parish administrator, is an excellent first point of contact for wedding couples, parents inquiring about baptisms and grieving families. She runs the office with good humour and understanding. Richard Stephens, our organist and music director, continued to provide music of the highest quality. He is a blessing not just to the church but to the town and wider community.

Four highlights of the past year were:

1. The Church and Environment course we ran in the autumn in the run up to the COP26 conference in Glasgow which allowed us to discuss and reflect on scripture, theology and the wisdom of the church on this important issue. The church has an important contribution to make in this area.
2. The introduction of 'The Ten' an all-age service on the first Sunday of the month. It has been good to see old and new faces enjoying engaging with different forms of worship. The conversations in the 'sermon corner' have been incredibly insightful and I am frequently delighted and humbled by the collective wisdom of the participants.
3. "Follow the Song" the joint service with the other churches of the town, in the Square on the Sunday before Christmas. It was wonderful to see several hundred people gather to sing carols and think about the good news at the heart of the Christmas story. This event will surely become a traditional part of Christmases in Campden.
4. The revamped website – if you haven't already checked it out please do - <https://www.stjameschurchcampden.co.uk/> . It provides a fresh and contemporary shop window for visitors and people thinking about coming to church.

Throughout the past year I have continued to meet regularly with Revds Dana Delap and Scott Watts one way or another. They are excellent colleagues and I am richly blessed by them both. It continues to be a joy to be part of the wider Diocese of Gloucester and I am well supported by Diocesan colleagues and officers.

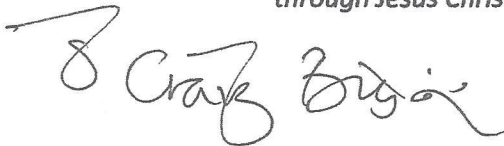
It has been a mixed year for our church finances we made a significant loss on our operating costs but a good year on the stock market means our investments did well. In the coming year we hope plate collections return in service, visitor numbers increase and we will see a return on our investment in contactless payment devices. I continue to commend the Parish Giving Scheme as a way of regular giving and encourage everyone, able to do so, to sign up. You can now sign up and manage your donations on-line via the web-site, <https://www.parishgiving.org.uk/home/>

Finally thank you for your care of me and my family. Ros and the girls enjoy living in the Vicarage and life in Chipping Campden.

*Lord of creation, whose glory is around and within us;
open our eyes to see your wonders,
that we may serve you with reverence and know your peace,
through Jesus Christ our Lord. Amen*

Every blessing

Craig



(If you are already generously supporting the church you may also want to directly support the Vale and Cotswold Edge's which employs Amy as our youth, children and schools leader. You can support Amy's work through a regular donation via the Parish Giving Scheme. <https://www.parishgiving.org.uk/home/> You may need to scroll down to find the Parish Search box - enter 16A616256 and this will open the page to support "VACE Children and Youth")

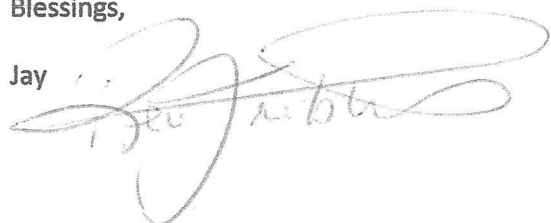
Message from the Curate

Starting a Curacy is daunting in 'normal times' and beginning one in a new place, a different style of church to what you are used to and in the middle of a pandemic, that is something else. However, I have enjoyed the challenge and finding my own rhythms and exploring what ministry will look like for me going forward. When I preached my first sermon on parables Craig responded by giving me permission to be a parable for the church that worships at St James. I think the support I have received from Craig, the Churchwardens, Amy, Liz, the VACE team as well as many of the congregation, has enabled me to be something of a parable and I hope more like the nicer ones we like to hear! I have greatly appreciated the space to learn, to explore different ways of worshipping and leading, of different traditions and being able to ask big questions about what mission looks like for us and what sustainable ministry could look like in the future. We are certainly not done yet, but I am thankful for this curacy and for all who have been a support not just to me but my whole family, who have discovered a great love for this wonderful Market Town and offer their thanks to you all for the kindness they have received to.

Here is to another year of exploring what God is up to and trying to keep up!

Blessings,

Jay



Churchwardens' Report 2021

Pastoral

The Pastoral Team did not meet during 2021 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

2021 was a busy year in terms of fabric and Nigel Boyce and the Fabric Committee have met regularly. We have had the Quinquennial inspection which was very favourable – there is very little work beyond the usual in terms of routine maintenance that needs particular attention. There are some areas of the churchyard that needs addressing and the PCC are in conversation with the Town Council about these. We also carried out the quinquennial electrical inspection at St James' with Buzz Electrical and have carried out some improvements to the emergency lighting and other electrics within the church as a result of this. During the lockdown in the first quarter of the year, the church was monitored and checked and once we were allowed to open in the summer, the Holy Dusters, led by Jenni Aylen have done a magnificent job in keeping it clean. The lighting project has progressed and we have submitted a faculty for the works to take place, we hope in the summer of 2022. We have successfully upgraded the sound system and John Rowlands Pritchard has painted "Go in Peace to Love and Serve the Lord" very beautifully above the arch of the South Door. A faculty was obtained to do this. St Michaels in Broad Campden has also had its Quinquennial inspection in late 2021. The report has been received and there is an issue with some missing slates which is being addressed.

St James' Community Hall (formerly The Church Rooms)

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 since restrictions were lifted hirings have once again been permitted. This has produced a small income stream and in fact the Hall is used very regularly throughout the week. There are plans to refurbish the entrance and cloakrooms later in 2022. Plans and costings are being drawn up. We are looking forward to helping the committee with its fundraising efforts to help with these plans.

Finance

2021 was another difficult year due to the pandemic. A deficit of £21,000 on the general fund was forecast for the year, when the budget was set in November 2020. 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 2021 donations were received to reduce the operational deficit, and 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 we had a surplus for the year of £12,559 but without unbudgeted donations of £10,843 and an unrealised investment gain of £21,588 we would have had a deficit of £19,872.

Little Glebe had another occupancy gap towards the end of the year, but we should be getting new tenants in by the end of February. Little Glebe is an old property and therefore an expensive property to maintain. So, although it produces a solid income when occupied, this income can easily be eaten away by expenses in-between lets. Planned

Giving held up well despite losing some members for various reasons. However, visitor income and income from service collections did suffer again in 2021 especially while the church was closed. We still do not pass a plate around at services, but we do encourage people to join the Parish Giving Scheme and to donate in one of the boxes at the entrance to the church, either in cash or by using the contactless card machine. 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, in the latter half of 2021 we have been more targeted and have been able to accept card donations for specific causes. We are in the process of installing a second card machine for the other donation box and will also have a handheld machine for other events. However, we were able to support The Children's Society, the British Legion and Help for Heroes from collections on Remembrance Sunday and at Christingle Services. Administrative costs were kept to a minimum and we made use of the furlough scheme to supplement the wages costs for our church employees.

The church's funds are in good shape, and with the benefit of significant unrealised investment gains we achieved an overall surplus of £52,290, compared to a surplus of £2,011 in 2020. We still have the balance of the fund which was received 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 was seconded to them. This is held in St James' accounts but is for the VaCE team. We also hold the VaCE team's fund for youth and schools work which pays for the costs of Amy and her wonderful work within our schools and with our younger members of church. This fund increased in the year as Amy was on furlough for some of the time in 2021 but we need to be active in terms of continuing our fundraising efforts for this work as the inception grants run out in 2022. As part of the VaCE Team St James' needs to play its part in making the funding for this wonderful work sustainable. 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



21 February 2022.

Independent Examiner's Report to the PCC of Chipping Campden

This report on the accounts of Chipping Campden for the year ended 31 December 2021 which are set out on pages 8 to 11, 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

CHIPPING CAMPDEN PAROCHIAL CHURCH COUNCIL

INCOME & EXPENDITURE year ended 31 DECEMBER 2021

		Notes	2021		2020
			General Fund	Other Funds	Total
Income	Planned Giving		65,467	730	66,197
	Service Collections		6,280	-	6,280
	Visitor Donations		3,852	378	4,230
	Other Donations		10,843	11,129	21,972
	Youth Work Donations		-	15,077	15,077
	PCC Fees		6,361	-	6,361
	Grants		-	17,150	17,150
	Weale Fund		-	-	-
	Magazines		2,018	-	2,018
	Books & Cards		248	-	248
	Fund Raising		-	-	-
	Miscellaneous Income		4,079	-	4,079
	Investment Income		5,653	1,736	7,390
	Rental Income		10,553	-	10,553
	Special Collection Receipts	5	1,031	-	1,031
			<u>116,386</u>	<u>46,200</u>	<u>162,586</u>
					138,009
Expenditure	Diocesan Support		77,912	-	77,912
	Clergy & YW		2,057	16,605	18,663
	Church Employees		-	-	-
	Service & Music		4,928	-	4,928
	Church Running Costs		14,011	-	14,011
	Church Maintenance		3,826	-	3,826
	Little Glebe Costs		1,615	4,320	5,935
	Support Activities		1,386	150	1,536
	Magazine Costs		72	-	72
	Books & Cards Costs		68	-	68
	Administration		18,336	2,489	20,825
	PCC Governance		250	-	250
	Special Collection Payments		1,031	-	1,031
			<u>125,493</u>	<u>23,564</u>	<u>149,057</u>
					150,210
Surplus/(Deficit) before Major Works			(9,107)	22,636	13,529
					(12,202)
Major Works Less Grants			-	-	-
			<u>(9,107)</u>	<u>22,636</u>	<u>13,529</u>
					(13,735)
Unrealised Gains/(Losses) on Investments			21,588	17,100	38,688
					15,746
Surplus/(Deficit) for Year			<u>12,481</u>	<u>39,736</u>	<u>52,217</u>
					2,011

CHIPPING CAMPDEN PAROCHIAL CHURCH COUNCIL

BALANCE SHEET as at 31 DECEMBER 2021

		Notes	2021	2020
Assets	Little Glebe	1	375,000	375,000
	Investment Fund	2	291,067	252,379
	Deposit Fund	3	75,715	88,383
	Bank & Cash		36,100	13,548
	Gift Aid Tax		1,598	4,008
	Other Debtors		2,915	4,231
			<u>782,396</u>	<u>737,549</u>
Liabilities	Sundry Creditors	4	12,153	19,523
			<u>770,243</u>	<u>718,026</u>
NET ASSETS				
	Opening Fund Equity		718,026	716,015
	Surplus/(Deficit) for Year		52,217	2,011
			<u>770,243</u>	<u>718,026</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

			2021	2020
Fund	Shares	Cost	Value	Value
Chancel	2,597.87	29,890	61,117	52,993
Capital	2,870.78	32,500	67,537	58,560
General	6,903.67	101,000	162,414	140,826
			<u>163,390</u>	<u>291,068</u>
			<u>291,068</u>	<u>252,379</u>

3 Deposit Fund - cash on deposit with CBF

	2021	2020
4 Payables		
PAYE	889	902
Diocese re Fees	-	4,445
Sundry Creditors	11,264	14,177
	<u>12,153</u>	<u>19,523</u>

5 Charitable Donations made during the year following special collections

Remembrance Sunday	613
Christingle Service	418

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

CHIPPING CAMPDEN PAROCHIAL CHURCH COUNCIL

FUNDS STATEMENT year ended 31 DECEMBER 2021

INCOME & EXPENDITURE

		Opening Balance	Income	Expend	Gains	Transfers	Closing Balance
Designated	Capital	424,589	1,736	-	8,977	-	435,302
	LG Repair	4,545	-	-4,320	-	-	225
	Youth Work	23,287	17,077	-12,231	-	-	28,133
	Organ	5,392	-	-	-	-	5,392
	Vicar's	3,578	-	-	-	-	3,578
	Glos Grant	6,813	10,000	-2,639	-	-	14,174
	Projects	2,362	-	-	-	-	2,362
	St Michaels	-	6,681	-	-	-	6,681
Restricted	Little Glebe	102,166	-	-	-	-	102,166
	Aird	6,098	888	-4,374	-	-	2,611
	Chancel	57,455	-	-	8,124	-	65,578
	Bellringers	-	4,818	-	-	-	4,818
	Mary Doney	-	5,000	-	-	-	5,000
General		81,741	116,386	-125,493	21,588	-	94,222
		718,026	162,586	-149,057	38,688	-	770,243

BALANCE SHEET

		Assets & Invests	Deposits & Cash	Net Creditors	Inter Fund	Net Assets
Designated	Capital	340,371	58,843	-	36,088	435,302
	LG Repair	-	-	-	225	225
	Youth Work	-	-	-	28,133	28,133
	Organ	-	-	-	5,392	5,392
	Vicar's	-	-	-	3,578	3,578
	Glos Grant	-	-	-	14,174	14,174
	Projects	-	-	-	2,362	2,362
	St Michaels	-	-	-	6,681	6,681
Restricted	Little Glebe	102,166	-	-	-	102,166
	Aird	-	-	-	2,611	2,611
	Chancel	61,117	4,278	-	184	65,578
	Bellringers	-	-	-	4,818	4,818
	Mary Doney	-	-	-	5,000	5,000
General		162,414	48,694	-7,639	-109,246	94,222
		666,067	111,815	-7,639	-0	770,243