

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN WITH ST PETER & ST PAUL, MARLBOROUGH

England & Wales · Charity number 1134792

Details

Other names PCC ST MARY'S, MARLBOROUGH

Status Registered

Legal form Previously excepted

Registered 2010-03-10

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

Contact

Address Team Office
Church Cottage
Silverless Street
Marlborough
SN8 1JQ

Phone 01672512357

Email marlb.anglicanteam@tiscali.co.uk

Website www.marlboroughanglicanteam.org.uk

Activities

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

Activities: Christians meeting to worship God and to find fellowship through prayer and learning, and working together to spread the Good News of our faith by Making Jesus Known. We serve the town of Marlborough. We aim to deepen and enrich our worship and to find creative ways of making connections with the local community to both introduce the Christian story and deepen engagement with it.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£227,947	£221,971	-	-
2023-12-31	£211,266	£202,801	-	-
2022-12-31	£187,711	£192,033	-	-
2021-12-31	£176,267	£186,440	-	-
2020-12-31	£148,781	£141,513	-	-

Trustees

Name	Role	Appointed
Christopher Tawney		2025-05-08
Ciceley Jane Rose		2023-05-08
Dr Beverley Lyle		2025-05-08
George Smith		2025-05-08
Gillian Frances Mortimer		2026-04-23
Louise Seddon		2017-04-24
Martyn Johnson		2023-05-08
Nigel Ian Mark Hall		2025-05-08
Pamela Tulloch		2025-05-08
Pauline Berryman		2024-05-08
Rachel Maurice		2024-05-08
Rev Christopher James Smith		2019-10-24
Shirley Tawney		2022-04-28

Accounts

St. Mary's, Marlborough
ANNUAL REPORT
and
FINANCIAL STATEMENTS
of the
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ST MARY THE VIRGIN WITH ST PETER & ST PAUL,
MARLBOROUGH
for the year ended 31 December 2024



**Marlborough
Anglican Team**
'Making Jesus Known'

The Reverend Christopher J Smith
Team Vicar
The Reverend Peter Sainsbury

The Parish of Marlborough
St. Mary the Virgin with St Peter and St Paul
ANNUAL REPORT FOR 2024

ADMINISTRATIVE INFORMATION

St Mary's Church is situated off Kingsbury Street in the parish of Marlborough, Wilts. It is a team benefice with the parishes of St George's, Preshute and St John the Baptist, Mildenhall. It is part of the Diocese of Salisbury within the Church of England. The correspondence address is Marlborough Anglican Team Office, Church Cottage, Silverless Street, Marlborough, SN8 1JQ.

The Parochial Church Council ("PCC") is a corporate body established by the Church of England. It operates under the PCC Powers Measure 1956 as amended and the Church Representation Rules. The PCC was formerly an excepted charity. Its registration with the Charity Commission was formally approved on 10 March 2010. The registration number is 1134792. Information about the PCC and its activities can be found on the Charity Commission website at www.charity-commission.gov.uk. The PCC is subject to the Charities Act 2011.

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

<i>Incumbent</i>	The Rev'd Chris Smith	2019	Chairman Ex Officio
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<i>Churchwardens</i>	None appointed
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Other Elected Members:

Martyn Johnson (Elected Member until APCM 2026)
Debbie Ryman (Elected Member until APCM 2025)
Shirley Tawney (Elected Member until APCM 2026)
Jane Rose (Elected Member until APCM 2026)
Rachel Maurice (Elected Member until APCM 2027)
Teresa Wheeler (Elected Member until APCM 2025)
Louise Seddon (Elected Member until APCM 2027)
Pauline Berryman (Elected Member until APCM 2027)

Co-opted Members:

Mark Whitehead (Treasurer)

Representatives on the Deanery Synod:

Rupert Travis (Co-opted until APCM 2026)

Elected members from 1 January 2024 until APCM 2024

Peter Hoyland (Elected Member until APCM 2024)
Michael Maclachlan (Elected Member APCM 2024)

Other parishioners performing specific duties or having specific responsibilities are:

Licensed Lay Minister Sarah Musgrave (St John the Baptist, Mildenhall;
Member of Marlborough Anglican Team)

Minutes (PCC) secretary David Du Croz

LPAs Ann Yates
Dorothy Maclachlan
Rachel Maurice
Anne Norman
Sue Pearce
Debbie Ryman

Vergers Ian Perryman
David Wylie
Catherine Smith

<i>Representatives:</i>	Bell ringers, Tower Captain	David Miles
	Church Hall, Bookings clerk	Peter Hussey
	Safeguarding officer	Karen Davis
	Choir Director	Gill Mortimer
	Church Buildings	Martin Selby
	Church Buildings	Simon Mills
	Church Administrator	Penny Reader
	Electoral Roll Secretary	Hugh de Saram
	Mission Committee Chair	Simon Mills
	Children's Church	Caroline Philps

St. Mary's is a member of Churches Together in Marlborough

STRUCTURE AND GOVERNANCE

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

OBJECTIVES AND ACTIVITIES

St Mary's PCC has the responsibility of co-operating with the incumbent, the Reverend C J Smith, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the St Mary's Parish Hall and Church Cottage and Cadley Churchyard.

ACHIEVEMENTS AND PERFORMANCE

Chairman's Statement

We thank God for a stronger year in 2024 and for all the wonderful things that have happened at St Mary's.

Deepening Discipleship

In the Autumn the church ran Restored Lives, the Bereavement Journey and the Bible Society's Romans course; and all at the same time! In the Spring we enjoyed a bespoke course based on the writings of C S Lewis. 105 books were sold and more than 90 people joined in 10 discussion groups. Films of Surprised by Oxford and Shadowlands topped and tailed a course that began with Narnia and ended in heaven. The 5pm service looked at 'Corinthian Hope', 'Stories Jesus Told' and '1 Peter – Living Hope in Hard Times'. Lent was preceded by a thoughtful Quiet Morning and Advent sprang to life with a WhatsApp group and extra reflective services.

Moving in Mission

Before Pentecost we pounded the streets prayer walking. Also in May, the Christian Aid lunch made a welcome comeback. More than £8,000 was raised for a borehole in Morobo, plus beehives, Bibles, vestments and even a trumpet! The Pearts, our CMS partners visited again in July; who could forget Annayah's flag waving? Mark and Caroline Philips ran 'Start' in June and September helping new people to think about the faith. St Mary's Times was published twice looking at death and dying, good shepherds and Sophie's big trip to see the Passion Play in Trafalgar Square. The gospel was taken out onto the streets in the Spring with the Easter Procession and at Christmas with the Real Meaning of Christmas. Kymee Cleasby served as mayor in the second half of the year and she kindly asked me to be her chaplain. A highlight of her pioneering spirit was the new Community Carol service.

Choppy Waters for the Church

The year began with the Church of England 'authorising' the blessings of same sex couples by a single vote. This was too little for some and too much for others. We had a useful PCC Away Day in January looking at some of the issues. Later, 180 people came to the 'Different Voices' event in June. Although people didn't agree the tone of positive engagement was helpful. In November the Makin Review was published unmasking abuse coverups. The Archbishop of Canterbury resigned, reminding us of the importance of safeguarding.

Coming and Goings

We said goodbye to Michelle and Mark who had cleaned our church and served as caretaker for many years – our thanks for all their hard work. Hayley started as our new cleaner in January with Tom Gittins filling the gap. Helen Slater was recruited as Rector's PA and began in November. We were delighted to welcome Heather Lee as a LLM to the team and we have all enjoyed seeing Louise Seddon develop in her LLM training.

Money Matters

I felt the finances swing back into the black in the early part of the year. Improving relationships and growing faith are often harbingers of better finances. We receive a legacy of £5k from Anna Harrison, which is being put towards a website upgrade. A gift of £10k blessed the church in May and the Stewardship Campaign in the Autumn led to a £6k surplus for the year. The PCC consulted over the summer and pushed the button in September on two solar projects and an exterior lighting scheme. Martin Selby and Martyn Johnson have taken a lead on these respectively and we hope and pray for delivery in 2025. Mark Whitehead announced his retirement as treasurer in 2024 giving us an opportunity to recruit a replacement. Our thanks go to him and his team; and indeed to all who give for an excellent year.

I feel very encouraged by all that God did in our midst in 2024; last year was better and more fruitful. Yes, we missed having churchwardens, but the PCC went from stride to stride. Our ability to listen constructively both to each other and to God seemed to lead to wise decisions. We pray on that the church will become godlier, more loving and more outward focussed in mission. Watch this space, Marlborough!

My thanks to all of you and particularly those who help the church so much: including Pete, Sarah, Penny, the Standing Committee, our LPAs, our Methodist colleagues and my wife Catherine.

Revd Christopher Smith, Team Rector of Marlborough

Church Roll and PCC meetings

At the time of the 2024 Annual Meeting there were 191 (2023: 191) parishioners on the Church Electoral Roll.

The full PCC met 9 times in 2023 (2022: 9) with an average attendance of 73% (2022: 82%). The Standing Committee met between meetings and the minutes of their deliberations were received by the full PCC and discussed where necessary.

FINANCIAL REVIEW

Total incoming resources were £227,947 (2023: £211,266) and are detailed in the financial statements on page 14.

Total expenditure was £221,971 (2023: £202,801) including church activities, and Parish Share of £86,764 (2023: £80,337) and are detailed in the financial statements on page 15.

There were unrealised gains on investments of £5,745 (2023: gain of £13,406).

Other donations includes £10,000 (plus £2,500 in gift aid). These donations were designated by the PCC to the Solar Panel project (£7,500) and the lighting project (£5,000).

A bequest of £5,000 was also received which has been designated for a refresh of the website.

We are now receiving one regular donation through the Ephesians fund. These donations are received with a restriction which precludes the use of these gifts being used to help pay the parish share.

The operating surplus on the unrestricted funds (main fund), was £7,198. This compares with a deficit in 2023 of £2,950, and a budgeted operating deficit of £6,769.

Total fund balances carried forward at 31 December increased to £258,574 (2023: £246,853). £54,726 are held in funds which are restricted and can only be used for the specified purpose. A further £31,285 (2023: £30,585) are funds held for the sole purpose of maintaining Cadley Churchyard. The PCC has discretion over £172,563.

Reserves Policy

General Reserves: balance at year end to be at least 25% of annual normal expenditure (i.e. main fund expenditure)

Fabric Fund: balance at year end to be at £35,000.

The fabric fund is retained towards meeting the cost of repairs to the fabric of the church, including costs arising from Quinquennial inspections.

It is PCC policy to invest fund balances with CCLA investment and deposit accounts and other savings and investment vehicles as prescribed from time to time.

Approved by the PCC on 20 March 2025 and signed on its behalf by :

Reverend C J Smith (PCC Chairman)

**Parish of St Mary the Virgin with St Peter and
St Paul Marlborough**

Charity registration number 1134792

End of Year Financial Statements

Year ended 31 December 2024

**PARISH OF ST MARY THE VIRGIN WITH ST PETER AND ST PAUL
MARLBOROUGH**

Charity Registration Number 1134792

**INDEPENDENT EXAMINERS REPORT TO THE PAROCHIAL CHURCH
COUNCIL (PCC)**

I report on the financial statements of the PCC for the year ended 31 December 2024, which are set out on pages 8 - 19.

Respective responsibilities of trustees and examiner

The charity's trustees (PCC Members) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) but that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and
- to 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 PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts and seeking explanations from you as trustees 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 view given by 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 requirements:
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met,
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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Mr Peter Davies FCA
Peter Davies Chartered Accountant
Sunrise Chapel Lane
Hermitage
RG18 9RL

Date: 2025

Statement of Financial Activities

	Unrestric ted funds	Designa ted funds	Restric ted funds	Endowm ent funds	Total funds	Prior year total funds
Income and endowments from						
Income from Donors - Planned Giving	100,098	-	-	-	100,098	82,323
Income from Donors - Other Donations	11,056	15,000	266	-	26,322	34,419
Income for Specified Projects	140	-	27,804	-	27,944	35,869
Other ordinary incoming resources	47,504	2,500	6,417	-	56,421	44,342
Income from ancillary trading	11,465	-	-	-	11,465	9,797
Income from investments	4,438	-	1,259	-	5,697	4,516
Total income	174,701	17,500	35,746	-	227,947	211,266
Expenditure on:						
Church ministry and services	99,295	1,644	22,850	-	123,789	103,289
Expenditure on specified projects	-	-	21,381	-	21,381	33,892
Church management and administration	45,009	898	6,433	-	52,340	33,721
Church Hall Expenditure	10,614	-	-	-	10,614	10,980
Specified receipts & collections inc Mission giving	11,970	-	-	-	11,970	12,800
Other Costs	615	100	1,162	-	1,877	8,119
Total expenditure	167,503	2,642	51,826	-	221,971	202,801
Net income / (expenditure) resources before transfer	7,198	14,858	(16,080)	-	5,976	8,465
Transfers						
Gross transfers between funds	415	-	(415)	-	-	-
Other recognised gains / (losses)						
Unrealised Gains/(losses) on investment assets	-	5,045	-	700	5,745	13,406
Net movement in funds	7,613	19,903	(16,495)	700	11,721	21,871
Reconciliation of funds						
Total funds brought forward	8,997	136,050	71,221	30,585	246,853	224,982
Total funds carried forward	16,610	155,953	54,726	31,285	258,574	246,853

Due to the software we use, there may be are some rounding discrepancies between the Statement of Financial Activities, the balance sheet and the Analysis of Income and Expenditure

Balance Sheet (Summary)
As at

As at

31/12/2024 31/12/2023

Fixed assets		
Tangible Assets	1,232	1,847
Investments	125,435	119,690
	126,667	121,537
Current assets		
Debtors	1,603	1,682
Cash At Bank And In Hand	133,753	126,035
	135,356	127,717
Liabilities		
Creditors: Amounts Falling Due In One Year	3,449	2,401
	3,449	2,401
Net current assets less current liabilities	131,907	125,316
Total assets less current liabilities	258,574	246,853
Represented by		
Unrestricted		
Unrestricted - General Funds	16,610	8,997
Designated		
Capital Reserves for Future Projects	81,095	76,050
Rectors P A Asst	24,102	25,000
Fabric fund	35,000	35,000
Proposed Lighting Project	3,980	-
Proposed Solar Project	6,776	-
Website Development	5,000	-
Restricted		
Bellringers	980	1,012
Cadley cash	6,972	6,713
Love Marlborough Kids Meals	18,939	11,335
Miscellaneous Restricted Receipts	1,440	2,695

Organ restoration	6,713	23,477
Contemporary Worship Lead	-	6,432
Youth and Family Worker fund	19,682	19,557
Endowment		
Cadley endowment	31,285	30,584
Fund Totals	258,574	246,853

The annual financial accounts were approved by the PCC on 20 March 2025 and signed on its behalf by

Rev Christopher Smith

Rector

Mark Whitehead

Treasurer

**PARISH OF ST MARY THE VIRGIN WITH ST PETER & ST PAUL,
MARLBOROUGH**

Charity Registration Number 1134792

**Notes to the accounts
Year ended 31 December 2024**

1 ACCOUNTING POLICIES

The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, with St Peter & St Paul, Marlborough, is a charity registered with the Charity Commission for England and Wales.

a) Basis of preparation

The accounts have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK & Republic of Ireland (FRS102) issued on 16th July 2014.

The accounts have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. The accounts 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 or small cash balances held by individuals.

b) Funds

Funds have been classified as Unrestricted, Designated, Restricted or Endowment.

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

Designated funds are unrestricted funds which have been designated by the PCC for a particular purpose. They can be redesignated by the PCC

Restricted funds are funds received, collected by or given to the PCC for a particular purpose which was specified at or before the time of receipt. These funds have been restricted by the donor for a particular purpose and they cannot, and must not, be used by the PCC for any other purpose except by agreement with the donor or as determined by the courts or the Charity Commission.

Endowment funds are funds given to the PCC with the specific instruction that only the income gained from the funds can be spent. Endowment funds also include an asset donated to be retained by the PCC for continuing use by the Church. The original endowment funds cannot normally be spent and must remain in the form of equivalent assets or investments. Endowment funds can either be permanent, ie the PCC have no power to convert it into income, or expendable, where the PCC may, in certain circumstances, spend the funds endowed.

c) **Incoming resources**

Voluntary income

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised only when received.

Tax recoverable on Gift Aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by any fete or social event are accounted for gross, where practicable.

Income from ancillary trading

Rental income from the letting of church premises is recognised when the rental is due.

Income from investment

Dividends and interest are accounted for when receivable.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

d) Resources used

Church ministry and services

The diocesan share is accounted for when payable. Any diocesan share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Grants made

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

e) Fixed assets

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property is excluded from the accounts by S10(2) of the Charities Act 2011.

Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as inalienable property and not valued in the accounts.

All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is treated as an expense and written off.

f) Fixed assets - Office equipment

Office equipment is capitalised and depreciated on a straight line basis as follows:

Computer equipment

25% of cost per annum

Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

g) Investments

Investments are valued at bid price (market value) at 31 December.

h) Current Assets

Cash held in a savings account with a bank is classified as cash at bank. Cash held on deposit with the CBF Church of England Deposit Fund or held in a term deposit account with a bank is classified as a short term deposit.

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Analysis of income and expenditure

	Total					
	Unrestric ted	Designa ted	Restric ted	Endowm ent	This year	Last year
INCOME AND ENDOWMENTS FROM:						
Income from Donors - Planned Giving						
Regular giving incl S/O's & Parish Giving Scheme	100,098	-	-	-	100,098	82,323
Totals	100,098	-	-	-	100,098	82,323
Income from Donors - Other Donations						
Loose Collection	7,253	-	-	-	7,253	9,774
Other donations incl one off gifts	3,803	10,000	-	-	13,803	21,064
For Giving - Rectors Discretion	-	-	266	-	,266	,874
Donations for local outreach	-	-	-	-	-	2,285
Bequests, Legacies, Gifts in memory	-	5,000	-	-	5,000	422
Totals	11,056	15,000	266	-	26,322	34,419
Income for Specified Projects						
Donations for Family Worker	-	-	100	-	100	120
Donations for Contemporary Worship Lead Role	-	-	-	-	-	13,355
Donations, incl grants for LMKM	-	-	27,714	-	27,714	16,868
Bellringer fund income	-	-	130	-	130	760
Specified collections	140	-	(140)	-	-	1,925
Donations to Organ restoration fund	-	-	-	-	-	2,840
Totals	140	-	27,804	-	27,944	35,869
Other ordinary incoming resources						
Gift Aid	22,889	2,500	271	-	25,660	26,749
Gift Aid Small Donation Scheme	1,536	-	70	-	1,606	2,068
Fees PCC	2,782	-	-	-	2,782	3,112
Other PCC fees Inc church hire	4,474	-	-	-	4,474	4,237
Other income	9,600	-	6,076	-	15,676	2,400
Contributions to Team office	6,223	-	-	-	6,223	5,776
Totals	47,504	2,500	6,417	-	56,421	44,342
Income from ancillary trading						
Church Hall lettings	11,465	-	-	-	11,465	9,797
Totals	11,465	-	-	-	11,465	9,797
Income from investments						
Interest income, net of bank charges	3,351	-	410	-	3,761	2,615
Dividend income	1,087	-	849	-	1,935	1,901
Totals	4,437	-	1,259	-	5,697	4,516
Grand totals	174,701	17,500	35,746	-	227,947	211,266

EXPENDITURE ON:

	Unrestric ted	Designa ted	Restric ted	Endowm ent	This year	Last year
Church ministry and services						
Parish Share	86,764	-	-	-	86,764	80,337
LLM Expenses	687	-	-	-	687	195
Clergy transport	443	-	-	-	443	371
Clergy telephone	126	-	-	-	126	404
Clergy Hospitality	980	-	-	-	980	716
Clergy stationery	92	-	-	-	92	258
Clergy study books and courses	344	-	-	-	344	568
Clergy computer expenses	373	-	-	-	373	231
Ephesians & Sum-up fees	34	-	9	-	43	58
Music	484	-	-	-	484	384
Organ and piano maintenance	-	-	22,841	-	22,841	10,647
Junior Church & Creche	353	-	-	-	352	405
Local Outreach	1,925	-	-	-	1,925	2,754
Expenses and fees of visitors	295	-	-	-	295	129
Gifts to volunteers	160	-	-	-	160	28
Resources for Church & Home Groups	208	-	-	-	208	1,245
Upkeep of services	1,881	-	-	-	1,881	1,595
Church routine maintenance	411	-	-	-	411	2,046
Refreshments and Social Events	410	-	-	-	410	480
Other sundry expenses	3,325	1,644	-	-	4,969	645
Totals	99,295	1,644	22,850	-	123,789	103,289
Expenditure on specified projects						
LMKM costs	-	-	20,671	-	20,671	14,625
Giving - Rector's discretion	-	-	710	-	710	-
			21,381			
Totals	-	-		-	21,381	33,892
Church management and administration						
Church caretaker pay	2,752	-	-	-	2,752	3,034
Contemporary Worship Lead Costs	13,523	-	6,433	-	19,956	19,267
Church utilities	6,137	-	-	-	6,137	8,273
Church Insurance	2,809	-	-	-	2,809	2,726
Team Office staff pay	16,960	-	-	-	16,960	15,525
Rectors P A costs	-	898	-	-	898	-
Team Office supplies	1,636	-	-	-	1,636	2,349
Independent Examination fee	400	-	-	-	400	400
Team Office Utilities	792	-	-	-	792	1,066
Printer/Copier charges	-	-	-	-	-	348
Totals	45,009	898	6,432	-	52,340	52,988
Church Hall Expenditure						
Hall-Caretaker pay	4,897	-	-	-	4,897	4,750
Hall-Bookings Manager	1,481	-	-	-	1,481	1,375
Hall- utilities	3,788	-	-	-	3,788	4,202
Hall-maintenance, cleaning & repairs	448	-	-	-	448	653
Totals	10,614	-	-	-	10,614	10,980
Specified receipts and collections						
Mission Fund gifts	11,970	-	-	-	11,970	10,875
Pay specified Collections	-	-	-	-	-	1,925
Totals	11,970	-	-	-	11,970	12,800
other costs						
Depreciation of fixed assets	615	-	-	-	615	615
Church maintenance (Fabric Fund)	-	100	-	-	100	5,948
Bellringer fund expenditure	-	-	162	-	162	706
Cadley Churchyard maintenance	-	-	1,000	-	1,000	850
Totals	615	100	1,162	-	1,877	8,119
Expenditure Grand totals	167,503	2,642	51,826	-	221,971	202,801

Staff Costs

Year to

Year to

Dec 2023

31 Dec 2024 31

£

£

Salaries (including employers NI), pension contributions

46,942

42,112

The number of persons employed by the charity during the year was 6

Employed staff roles in 2024 were: Team administrator, Church/church hall caretaker (2 individuals each working in both Church and church hall. Both individuals resigned during the year), Church hall booking secretary, Contemporary Worship Lead and Rector's Personal Assistant (Appointed Dec 2024).

No trustees received remuneration except for the Rector Christopher Smith who received a priests stipend from the Diocese of Salisbury, the cost of which is financed out of the Diocesan share, as a cost of Church ministry.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Trustees are reimbursed for expenses incurred on behalf of the PCC 2024
2023

The number of trustees who were reimbursed was

3

4

The total amount reimbursed was:

800

4,809

The expenses reimbursed were: mileage, travel, hospitality and catering, telephone, broadband, study courses, prayer materials, stationery, office expenses, small gifts (not exceeding £50 each), garden waste collection, licences, Christmas service date cards.

TANGIBLE FIXED ASSETS

	Office Equipment £	Computer Equipment £	Total £
COST			
At 1 January 2024	15,086	962	16,068
Additions	-	-	-
Disposals	-	-	-
At 31 December 2024	15,086	962	16,068
DEPRECIATION			
At 1 January 2024	13,239	982	14,221
Charge for the year	615	-	615
Disposals	-	-	-
	13,854	982	14,836
At 31 December 2024			
NET BOOK VALUE			
	1		
At 31 December 2024	,232	0	1,232

INVESTMENTS	Market	No of		
	<u>Value</u>	<u>Shares</u>	<u>Cost</u>	<u>Bid price</u>
<u>At 1 January 2024</u>	£		£	£
CBF Investment Fund (Acc)	46,066	771	21,294	59.71
CBF Global Equity Fund (Inc)	43,039	14,223	22,974	3.026
CBF Investment Fund (Inc) at Diocese (Cadley Churchyard)	30,585	1,353	3,094	22.60
	119,690		47,362	
<u>Changes in 2024</u>				
CBF Investment Fund (Acc) - revalue 31-Dec (unrealised gain)	2,351			
CBF Global Equity Fund (Inc) - revalue 31-Dec (unrealised gain)	2,694			
CBF Investment Fund (Inc) (Sav/ChCh) - revalue 31-Dec (unrealised gain)	700			
	5,745			
<u>Balances at 31 December 2024</u>				
CBF Investment Fund (Acc)	48,417	771	21,294	62.76
CBF Global Equity Fund (Inc)	45,733	14,223	22,974	3.2154
CBF Investment Fund (Inc) at Diocese (Cadley Churchyard)	31,285	1,353	3,094	23.1227
	125,435		47,362	

Income Accruals and Debtors	<u>31 Dec 24</u>	<u>31 Dec 23</u>
Amounts falling due within one year:	£	£
Gift aid recoverable - Main Fund	1,321	1,597
Gift aid recoverable – Specified funds	145	85
Prepaid RSCM	137	-
	1,603	1,682

Expense Accruals and Creditors	<u>31 Dec 24</u>	<u>31 Dec 23</u>
Amounts due within one year:	£	£
Accounts Independent Examination	400	400
Employment costs outstanding – Tax and NI	1,606	1,271
Others (incl gas, electricity, printer charges, team utilities)	703	800
Outreach activities	110	-
Contributions to Publicity costs St George’s (2023 Debtor)	-	(210)
Leaving gifts		140
Clergy travel expenses	630	-
	3,449	2,401

ANALYSIS OF NET ASSETS BY FUND

STATUTORY FORMAT	Unrestricted	Design ated	Restric ted	Endowm ent	2024	2023
	£	£	£	£	£	£
The Main Fund	16,610				16,610	8,997
		35,000			35,000	35,000
Fabric Fund					0	0
Youth and Family Worker			19,682		19,682	19,557
Contemporary Worship Lead			0		0	6,432
		24,102			24,102	25,000
Rectors P A Asst Fund					2	0
Love Marlborough Kids Meals			18,939		18,939	11,335
Lighting Project		3,980			3,980	-
		6,776				25,000
Solar Project					6,776	0
Bellringers Fund			980		980	1,012
Website Project		5,000			5,000	-
Cadley Churchyard Inv Fund				31,285	31,285	30,585
Capital Reserves for Future Projects		81,095				76,050
Organ Fund					81,095	
Cadley Churchyard Deposit						23,476
Rest Funds Awaiting pymt			6,712		6,712	6,713
			6,972		6,972	2,694
			1,440		1,440	
	-----	-----	-----	-----	-----	-----
	16,610	155,953	54,726	31,285	258,574	246,853
	-----	-----	-----	-----	-----	-----
Comprising:		1,232			1,232	1,847
Fixed Assets		94,150			125,435	119,690
Investments				31,285		
Current Assets - Debtors	1,458		145		1,603	1,682
Current Assets - Cash at bank and in hand	18,601	60,571	54,581		133,753	126,035
Current Liabilities - Creditors & Accruals	(3,449)	-			(3,449)	(2,401)
	-----	-----	-----	-----	-----	-----

Total	16,610	155,953	54,725	31,285	258,574	246,853
	-----	-----	-----	-----	-----	-----

Accounts

St. Mary's, Marlborough
ANNUAL REPORT
and
FINANCIAL STATEMENTS
of the
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ST MARY THE VIRGIN WITH ST PETER & ST PAUL,
MARLBOROUGH
for the year ended 31 December 2023

Marlborough
Anglican Team
'Making Jesus Known'

Team Rector
The Reverend Christopher J Smith
Team Vicar
The Reverend Peter Sainsbury

The Parish of Marlborough
St. Mary the Virgin with St Peter and St Paul
ANNUAL REPORT FOR 2023

ADMINISTRATIVE INFORMATION

St Mary's Church is situated off Kingsbury Street in the parish of Marlborough, Wilts. It is a team benefice with the parishes of St George's, Preshute and St John the Baptist, Mildenhall. It is part of the Diocese of Salisbury within the Church of England. The correspondence address is Marlborough Anglican Team Office, Church Cottage, Silverless Street, Marlborough, SN8 1JQ.

The Parochial Church Council ("PCC") is a corporate body established by the Church of England. It operates under the PCC Powers Measure 1956 as amended and the Church Representation Rules. The PCC was formerly an excepted charity. Its registration with the Charity Commission was formally approved on 10 March 2010. The registration number is 1134792. Information about the PCC and its activities can be found on the Charity Commission website at www.charity-commission.gov.uk. The PCC is subject to the Charities Act 2011.

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

Incumbent The Rev'd Chris Smith 2019 Chairman Ex Officio

Churchwardens None appointed

Other Elected Members:

Roger Wheeler (Elected Member until APCM 2024)
Hugh de Saram (Elected Member until APCM 2024)
Mike Maclachlan (Elected Member until APCM 2024)
Martyn Johnson (Co-opted until APCM 2024)
Peter Hoyland (Elected Member until APCM 2025)
Debbie Ryman (Elected Member until APCM 2025)
Shirley Tawney (Elected Member until APCM 2026)
Jane Rose (Elected Member until APCM 2026)
Kymee Cleasby (Elected Member until APCM 2025) Resigned November 2023

Co-opted Members:

Mark Whitehead (Treasurer)

Representatives on the Deanery Synod:

Louise Seddon (Elected Member until APCM 2024) Resigned July 2023
Rupert Travis (Co-opted until APCM 2024)

Elected members from 1 January 2023 until APCM 2023

Pam Tulloch (Elected Member until APCM 2023)
Jill Moss (Elected Member until APCM 2023)

Other parishioners performing specific duties or having specific responsibilities are:

Licensed Lay Minister Sarah Musgrave (St John the Baptist, Mildenhall;
Member of Marlborough Anglican Team)

LPAs Ann Yates
Dorothy Maclachlan
Rachel Maurice
Anne Norman
Sue Pearce
Debbie Ryman

Vergers Ian Perryman
Stephen Robins

<i>Representatives:</i>	Bell ringers, Tower Captain	David Miles
	Church Hall, Bookings clerk	Peter Hussey
	Safeguarding officer	Karen Davis
	Choir Director	Michael Reynolds
	Church Buildings	Martin Selby
	Church Buildings	Simon Mills
	Church Administrator	Penny Reader
	Electoral Roll Secretary	Hugh de Saram
	Mission Committee Chair	Simon Mills
	Children's Church	Caroline Philps

St. Mary's is a member of Churches Together in Marlborough

STRUCTURE AND GOVERNANCE

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

OBJECTIVES AND ACTIVITIES

St Mary's PCC has the responsibility of co-operating with the incumbent, the Reverend C J Smith, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the St Mary's Parish Hall and Church Cottage and Cadley Churchyard.

ACHIEVEMENTS AND PERFORMANCE

Chairman's Statement

St Mary's activities and tempo picked up in 2023. Christchurch Methodist Fellowship joined us in January leading to a mutually beneficial partnership. The choir, Sunday worship and midweek support have all benefited enormously from Methodist input.

The evening service continued to deepen and develop with Energize growing and the All-Age services being renewed in a positive way. Attendance numbers are back to pre-covid levels, which is a significant achievement and unusual in this diocese. The Easter procession was an evangelistic innovation, which took the church and the gospel outside in Holy Week.

The ecumenical prayer stations of Thy Kingdom Come were well received. Bishop Stephen Lake visited us for our Ascension Day service. Discussions have been had about human sexuality. And the Stokes and their team pulled off another Christmas spectacular with The Gift. Our PCC meetings improved significantly through the year, although the absence of churchwardens and a secretary were keenly felt. We pray that God will look after us in 2024.

Rev Chris Smith

Rector of Marlborough

Church Roll and PCC meetings

At the time of the 2023 Annual Meeting there were 191 (2022: 186) parishioners on the Church Electoral Roll.

The full PCC met 9 times in 2023 (2022: 8) with an average attendance of 82% (2022: 84%). The Standing Committee met between meetings and the minutes of their deliberations were received by the full PCC and discussed where necessary.

FINANCIAL REVIEW

Total incoming resources were £211,266 (2022: £187,711) and are detailed in the financial statements on page 13.

Total expenditure was £202,801 (2022: £192,033) including church activities, and Parish Share of £80,337 (2022: £77,997) and are detailed in the financial statements on page 14.

There were unrealised gains on investments of £13,406 (2022: loss of £13,890).

Other donations includes £20,000 towards the cost of employing an administrative assistant for the Rector. An additional £5,000 in gift aid was reclaimed and added to the total available which is being held in a designated fund.

The operating deficit on the unrestricted funds (main fund), was £2,950. This is lower than the deficit in 2022 of £8,319. The budget predicted an operating surplus of £317.

There was a transfer of £500 from the Mission fund to Love Marlborough Kids Meals. (This is not included in the operating deficit)

There was also a transfer of £5,948 from the Misc restricted receipts fund to the fabric fund. This amount was part of a donation made in 2023 to pay for the stained glass window repairs.

Total fund balances carried forward at 31 December increased to £246,853 (2022: £224,982). £71,221 are held in funds which are restricted and can only be used for the specified purpose. A further £30,585 (2022: £27,934) are funds held for the sole purpose of maintaining Cadley Churchyard. The PCC has discretion over £145,047.

Reserves Policy

General Reserves: balance at year end to be at least 25% of annual normal expenditure (i.e. main fund expenditure)

Fabric Fund: balance at year end to be at £35,000.

The fabric fund is retained towards meeting the cost of repairs to the fabric of the church, including costs arising from Quinquennial inspections.

It is PCC policy to invest fund balances with CCLA investment and deposit accounts and other savings and investment vehicles as prescribed from time to time.

Approved by the PCC on 21 March 2024 and signed on its behalf by :

Reverend C J Smith (PCC Chairman)

**Parish of St Mary the Virgin with St Peter and
St Paul Marlborough**

Charity registration number 1134792

End of Year Financial Statements

Year ended 31 December 2023

**PARISH OF ST MARY THE VIRGIN WITH ST PETER AND ST PAUL
MARLBOROUGH**

Charity Registration Number 1134792

**INDEPENDENT EXAMINERS REPORT TO THE PAROCHIAL CHURCH
COUNCIL (PCC)**

I report on the financial statements of the PCC for the year ended 31 December 2023, which are set out on pages 8 - 19.

Respective responsibilities of trustees and examiner

The charity's trustees (PCC Members) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) but that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and
- to 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 PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts and seeking explanations from you as trustees 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 view given by 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 requirements:
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met,
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....

Mr Peter Davies FCA
Peter Davies Chartered Accountant
Sunrise Chapel Lane

Date: 2024
Statement of Financial Activities

	Unrestric ted funds	Designa ted funds	Restric ted funds	Endowm ent funds	Total funds	Prior year total funds
Income and endowments from:86146						
Income from Donors - Planned Giving	82,323	-	-	-	82,323	74,170
Income from Donors - Other Donations	13,520	20,025	874	-	34,419	23,032
Income for Specified Projects	(75)	-	35,944	-	35,869	40,382
Other ordinary incoming resources	37,250	5,000	2,092	-	44,342	39,025
Income from ancillary trading	9,797	-	-	-	9,797	9,103
Income from investments	3,460	-	1,056	-	4,516	1,999
Total income	146,275	25,025	39,966	-	211,266	187,711
Expenditure on:						
Church ministry and services	92,894	-	10,395	-	103,289	102,645
Expenditure on specified projects	-	-	33,892	-	33,892	33,216
Church management and administration	33,721	-	-	-	33,721	33,041
Church Hall Expenditure	10,980	-	-	-	10,980	10,438
Specified receipts and collections	11,015	-	1,785	-	12,800	10,587
Other Costs	615	5,948	1,556	-	8,119	2,106
Total expenditure	149,225	5,948	47,628	-	202,801	192,033
Net income / (expenditure) resources before transfer	(2,950)	19,077	(7,662)	-	8,465	(4,322)
Transfers						
Gross transfers between funds	(500)	5,948	(5,448)	-	-	-
Other recognised gains / (losses)						
Unrealised Gains/(losses) on investment assets	-	10,755	-	2,651	13,406	(13,890)
Net movement in funds	(3,450)	35,780	(13,110)	2,651	21,871	(18,212)
Reconciliation of funds						
Total funds brought forward	12,447	100,270	84,331	27,934	224,982	243,194
Total funds carried forward	8,997	136,050	71,221	30,585	246,855	224,982

Balance Sheet (Summary)

	As at 31/12/2023	As at 31/12/2022
Fixed assets		
Tangible Assets	1,847	2,463
Investments	119,690	106,283
	121,537	108,746
Current assets		
Debtors	1,682	3,115
Cash At Bank And In Hand	126,035	117,388
	127,717	120,503
Liabilities		
Creditors: Amounts Falling Due In One Year	2,401	4,267
	2,401	4,267
Net current assets less current liabilities	125,316	116,236
Total assets less current liabilities	246,853	224,982
Represented by		
Unrestricted		
Unrestricted - General Funds	8,997	12,447
Designated		
Capital Reserves for Future Projects	76,050	65,270
Admin Asst Donation	25,000	-
Fabric fund	35,000	35,000
Restricted		
Bellringers	1,012	957
Cadley cash	6,713	6,507
Love Marlborough Kids Meals	11,335	8,073
Miscellaneous Restricted Receipts	2,695	7,553
Organ restoration	23,477	30,369
Contemporary Worship Lead	6,432	11,465

Youth and Family Worker fund	19,557	19,407
Endowment		
Cadley endowment	30,585	27,934
Fund Totals	246,853	224,982

The annual financial accounts were approved by the PCC on 21 March 2024 and signed on its behalf by

Rev Christopher Smith

Rector

Mark Whitehead

Treasurer

**PARISH OF ST MARY THE VIRGIN WITH ST PETER & ST PAUL,
MARLBOROUGH**

Charity Registration Number 1134792

**Notes to the accounts
Year ended 31 December 2023**

1 ACCOUNTING POLICIES

The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, with St Peter & St Paul, Marlborough, is a charity registered with the Charity Commission for England and Wales.

a) Basis of preparation

The accounts have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK & Republic of Ireland (FRS102) issued on 16th July 2014.

The accounts have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. The accounts 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 or small cash balances held by individuals.

b) Funds

Funds have been classified as Unrestricted, Designated, Restricted or Endowment.

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

Designated funds are unrestricted funds which have been designated by the PCC for a particular purpose. They can be redesignated by the PCC

Restricted funds are funds received, collected by or given to the PCC for a particular purpose which was specified at or before the time of receipt. These funds have been restricted by the donor for a particular purpose and they cannot, and must not, be used by the PCC for any other purpose except by agreement with the donor or as determined by the courts or the Charity Commission.

Endowment funds are funds given to the PCC with the specific instruction that only the income gained from the funds can be spent. Endowment funds also include an asset donated to be retained by the PCC for continuing use by the Church. The original endowment funds cannot normally be spent and must remain in the form of equivalent assets or investments. Endowment funds can either be permanent, ie the PCC have no power to convert it into income, or expendable, where the PCC may, in certain circumstances, spend the funds endowed.

c) Incoming resources

Voluntary income

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised only when received.

Tax recoverable on Gift Aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by any fete or social event are accounted for gross, where practicable.

Income from ancillary trading

Rental income from the letting of church premises is recognised when the rental is due.

Income from investment

Dividends and interest are accounted for when receivable.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

d) Resources used

Church ministry and services

The diocesan share is accounted for when payable. Any diocesan share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Grants made

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

e) Fixed assets

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property is excluded from the accounts by S10(2) of the Charities Act 2011.

Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as inalienable property and not valued in the accounts.

All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is treated as an expense and written off.

f) Fixed assets - Office equipment

Office equipment is capitalised and depreciated on a straight line basis as follows:

Computer equipment	25% of cost per annum
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Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

g) Investments

Investments are valued at bid price at 31 December.

h) Current Assets

Cash held in a savings account with a bank is classified as cash at bank. Cash held on deposit with the CBF Church of England Deposit Fund or

held in a term deposit account with a bank is classified as a short term deposit.

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Analysis of income and expenditure

	Total					
	Unrestric ted	Designa ted	Restric ted	Endowm ent	This year	Last year
INCOME AND ENDOWMENTS FROM:						
Income from Donors - Planned Giving						
Regular giving incl S/O's & Parish Giving Scheme	82,323	-	-	-	82,323	74,170
Totals	82,323	-	-	-	82,323	74,170
Income from Donors - Other Donations						
Loose Collection	9,774	-	-	-	9,774	5,646
Other donations incl one off gifts	1,064	20,000	-	-	21,064	13,718
For Giving - Rectors Discretion	-	-	874	-	,874	1,670
Donations for local outreach	2,285	-	-	-	2,285	1,702
Bequests, Legacies, Gifts in memory	397	25	-	-	422	296
Totals	13,520	20,025	874	-	34,419	23,032
Income for Specified Projects						
Donations for Family Worker	-	-	120	-	120	120
Donations for Contemporary Worship Lead Role	-	-	13,355	-	13,355	18,350
Donations for LMKM	-	-	16,868	-	16,868	15,150
Bellringer fund income	-	-	760	-	760	528
Specified collections	(75)	-	2,000	-	1,925	1,748
Donations to Organ restoration fund	-	-	2,840	-	2,840	4,486
Totals	(75)	-	35,944	-	35,869	40,382
Other ordinary incoming resources						
Gift Aid	19,741	5,000	2,008	-	26,749	20,825
Gift Aid Small Donation Scheme	1,984	-	84	-	2,068	2,147
Fees PCC	3,112	-	-	-	3,112	4,640
Other PCC fees Inc church hire	4,237	-	-	-	4,237	1,943
Fundraising / Social Events	-	-	-	-	-	450
Other income	2,400	-	-	-	2,400	3,647
Contributions to Team office	5,776	-	-	-	5,776	5,373
Totals	37,250	5,000	2,092	-	44,342	39,025
Income from ancillary trading						
Photocopying income	-	-	-	-	-	866
Church Hall lettings	9,797	-	-	-	9,797	8,237
Totals	9,797	-	-	-	9,797	9,103
Income from investments						
Interest income, net of bank charges	2,395	-	220	-	2,615	114
Dividend income	1,065	-	836	-	1,901	1,887
Totals	3,460	-	1,056	-	4,516	1,999
Grand totals	146,275	25,025	39,966	-	211,266	187,711

EXPENDITURE ON:

	Unrestric ted	Designa ted	Restric ted	Endowm ent	This year	Last year
Church ministry and services						
Parish Share	80,337	-	-	-	80,337	77,997
LLM Expenses	195	-	-	-	195	-
Clergy transport	371	-	-	-	371	520
Clergy telephone	404	-	-	-	404	504
Clergy Hospitality	716	-	-	-	716	620
Clergy stationery	258	-	-	-	258	50
Clergy study books and courses	568	-	-	-	568	479
Clergy computer expenses	231	-	-	-	231	136
Sum-up fees	17	-	13	-	58	58
Music	384	-	-	-	384	389
Organ and piano maintenance	85	-	10,382	-	10,647	12,543
Junior Church & Creche	405	-	-	-	405	332
Local Outreach	2,754	-	-	-	2,754	3,419
Expenses and fees of visitors	129	-	-	-	129	56
Gifts to volunteers	28	-	-	-	28	70
Resources for Church & Home Groups	1,245	-	-	-	1,245	734
Upkeep of services	1,595	-	-	-	1,595	1,479
Church routine maintenance	2,046	-	-	-	2,046	2,814
Refreshments and Social Events	480	-	-	-	480	57
Other sundry expenses	645	-	-	-	645	388
Totals	92,894	-	10,395	-	103,289	102,645
Expenditure on specified projects						
Contemporary Worship Lead Costs	-	-	19,267	-	19,267	18,999
LMKM costs	-	-	14,625	-	14,625	13,400
Giving - Rector's discretion	-	-	-	-	-	817
Totals	-	-	33,892	-	33,892	33,216
Church management and administration						
Church caretaker pay	3,034	-	-	-	3,034	2,639
Church utilities	8,273	-	-	-	8,273	9,961
Church Insurance	2,726	-	-	-	2,726	2,506
Team Office staff pay	15,525	-	-	-	15,525	13,434
Team Office supplies	2,349	-	-	-	2,349	777
Independent Examination fee	400	-	-	-	400	400
Team Office Utilities	1,066	-	-	-	1,066	892
Printer/Copier charges	348	-	-	-	348	2,432
Totals	33,721	-	-	-	33,721	33,041
Church Hall Expenditure						
Hall-Caretaker pay	4,750	-	-	-	4,750	4,418
Hall-Bookings Manager	1,375	-	-	-	1,375	1,279
Hall- utilities	4,202	-	-	-	4,202	2,503
Hall-maintenance, cleaning & repairs	653	-	-	-	653	2,238
Totals	10,980	-	-	-	10,980	10,438
Specified receipts and collections						
Mission Fund gifts	10,875	-	-	-	10,875	8,839
Pay specified Collections	140	-	1,785	-	1,925	1,748
Totals	11,015	-	1,785	-	12,800	10,587
other costs						
Depreciation of fixed assets	615	-	-	-	615	771
Church maintenance (Fabric Fund)	-	5,948	-	-	5,948	240
Bellringer fund expenditure	-	-	706	-	706	345
Cadley Churchyard maintenance	-	-	850	-	850	750
Totals	615	5,948	1,556	-	8,119	2,106
Expenditure Grand totals	149,225	5,948	47,628	-	202,801	192,033

Staff Costs

Year to

Year to

Dec 2022

31 Dec 2023 31

£

£

Salaries (including employers NI), pension contributions
40,768

42,112

The number of persons employed by the charity during the year was 5

Employed staff roles in 2023 were: Team administrator, Church/church hall caretaker (2 individuals each working in both Church and church hall), Church hall booking secretary, and Contemporary Worship Lead.

No trustees received remuneration except for the Rector Christopher Smith who received a priests stipend from the Diocese of Salisbury, the cost of which is financed out of the Diocesan share, as a cost of Church ministry.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Trustees are reimbursed for expenses incurred on behalf of the PCC 2023
2022

The number of trustees who were reimbursed was

4

4

The total amount reimbursed was:
3,911

4,809

The expenses reimbursed were: mileage, travel, hospitality and catering, telephone, broadband, study courses, prayer materials, stationery, office expenses, small gifts (not exceeding £50 each), garden waste collection, licences, Christmas service date cards.

TANGIBLE FIXED ASSETS

	Office Equipment £	Computer Equipment £	Total £
COST			
At 1 January 2023	20,840	982	21,822
Additions	-	-	-
Disposals	(5,754)	-	(5,754)
At 31 December 2023	15,086	982	16,068
DEPRECIATION			
At 1 January 2023	18,378	982	19,360
Charge for the year	615	-	616
Disposals	(5,754)	-	(5,754)
At 31 December 2023	13,239	982	14,221
NET BOOK VALUE			
At 31 December 2023	1,847	0	1,847
At 1 January 2023	2,462	0	2,462

INVESTMENTS	Market	No of		
	<u>Value</u>	<u>Shares</u>	<u>Cost</u>	<u>Bid price</u>
<u>At 1 January 2023</u>	£		£	£
CBF Investment Fund (Acc)	40,893	771	21,294	53.008
CBF Global Equity Fund (Inc)	37,457	14,223	22,974	2.633
CBF Investment Fund (Inc) at Diocese (Cadley Churchyard)	27,934	1,353	3,094	20.65
	106,284		47,362	
<u>Changes in 2023</u>				
CBF Investment Fund (Acc) - revalue 31-Dec				
(unrealised loss)	5,173			
CBF Global Equity Fund (Inc) - revalue 31-Dec				
(unrealised loss)	5,582			
CBF Investment Fund (Inc) (Sav/ChCh) - revalue 31-Dec				
(unrealised loss)	2,651			
	13,406			
<u>Balances at 31 December 2023</u>				
CBF Investment Fund (Acc)	46,066	771	21,294	59.71
CBF Global Equity Fund (Inc)	43,039	14,223	22,974	3.026
CBF Investment Fund (Inc) at Diocese (Cadley Churchyard)	30,585	1,353	3,094	22.60
	119,690		47,362	

Income Accruals and Debtors	<u>31 Dec 23</u>	<u>31 Dec 22</u>
Amounts falling due within one year:	£	£
Gift aid recoverable - Main Fund	1,597	1,945
Gift aid recoverable - Specified funds	85	285
Christmas collections	-	810
Contributions to Christmas publicity	-	75
	1,682	3,115

Expense Accruals and Creditors	<u>31 Dec 23</u>	<u>31 Dec 22</u>
Amounts due within one year:	£	£
Accounts Independent Examination	400	400
Employment costs outstanding - Tax and NI	1,271	954
Others (incl gas, electricity, printer charges, team utilities)	800	2,255
Contributions to Publicity costs St George's (2023 Debtor)	(210)	400
Leaving gifts	140	258
	2,401	4,267

ANALYSIS OF NET ASSETS BY
FUND

STATUTORY FORMAT	Unrestricted	Design ated	Restric ted	Endowm ent	2023	2022
	£	£	£	£	£	£
The Main Fund	8,997				8,997	12,447
		35,000			35,000	35,000
Fabric Fund					0	0
Youth and Family Worker			19,557		19,557	19,407
Contemporary Worship Lead			6,432		6,432	11,465
		25,000			25,000	
Admin Asst Fund					0	-
Love Marlborough Kids Meals			11,335		11,335	8,073
					23,477	30,369
Organ restoration fund			23,477			
Misc Restrcted Reserves			2,695		2,695	7,553
Cap Res – Future Projects		76,050			76,050	65,270
Bellringers' Fund			1,012		1,012	957
Cadley Churchyard Inv Fund				30,585	30,585	27,934
Cadley Churchyard Deposit			6,713		6,713	6,507
	-----	-----	-----	-----	-----	-----
	8,997	136,050	71,221	30,585	246,853	224,982
	-----	-----	-----	-----	-----	-----
Comprising:						
		1,847			1,847	
Fixed Assets						2,463
		89,105			119,690	106,283
Investments				30,585		
Current Assets - Debtors	1,522		160		1,682	3,115
Current Assets - Cash at bank and in hand	9,085	45,098	71,852		126,035	117,388
Current Liabilities - Creditors & Accruals	(1,610)	-	(791)		(2,401)	(4,267)
	-----	-----	-----	-----	-----	-----
		136,050			246,853	224,982
Total	8,997	0	71,221	30,585	53	82
	-----	-----	-----	-----	-----	-----

Accounts

St. Mary's, Marlborough
ANNUAL REPORT
and
FINANCIAL STATEMENTS
of the
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ST MARY THE VIRGIN WITH ST PETER & ST PAUL,
MARLBOROUGH
for the year ended 31 December 2022

Marlborough
Anglican Team
'Making Jesus Known'

Team Rector
The Reverend Christopher J Smith
Team Vicar
The Reverend Peter Sainsbury

The Parish of Marlborough
St. Mary the Virgin with St Peter and St Paul

ANNUAL REPORT FOR 2022

ADMINISTRATIVE INFORMATION

St Mary's Church is situated off Kingsbury Street in the parish of Marlborough, Wilts. It is a team benefice with the parishes of St George's, Preshute and St John the Baptist, Mildenhall. It is part of the Diocese of Salisbury within the Church of England. The correspondence address is Marlborough Anglican Team Office, Church Cottage, Silverless Street, Marlborough, SN8 1JQ.

The Parochial Church Council ("PCC") is a corporate body established by the Church of England. It operates under the PCC Powers Measure 1956 as amended and the Church Representation Rules. The PCC was formerly an excepted charity. Its registration with the Charity Commission was formally approved on 10 March 2010. The registration number is 1134792. Information about the PCC and its activities can be found on the Charity Commission website at www.charity-commission.gov.uk. The PCC is subject to the Charities Act 2011.

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

<i>Incumbent</i>	The Rev'd Chris Smith	2019	Chairman Ex Officio
<i>Churchwardens</i>	Simon Mills	2020	<i>From Annual Meeting 2020; ex-officio</i>
	Derek Moss	2021	<i>From Annual Meeting 2021; ex-officio</i>

Representatives on the Deanery Synod:

Louise Seddon (Elected Member until APCM 2023)
Derek Moss (Elected Member until APCM 2023)
Elizabeth Cooper (Elected Member until APCM 2023) Resigned September 2021
Catherine Smith (Elected Member until APCM 2023)

Other Elected Members:

Pam Tulloch (Elected Member until APCM 2023)
Jenny Noble (Elected Member until APCM 2023) Resigned April 2022
Rupert Travis (Elected Member until APCM 2023)
Jill Moss (Elected Member until APCM 2023)
Shirley Tawney (Elected Member until APCM 2023)
Roger Wheeler (Elected Member until APCM 2024)
Hugh de Saram (Elected Member until APCM 2024)
Mike Maclachlan (Elected Member until APCM 2024)
Kymee Cleasby (Elected Member until APCM 2025)
Peter Hoyland (Elected Member until APCM 2025)
Debbie Ryman (Elected Member until APCM 2025)

Co-opted Members:

Mark Whitehead (Treasurer)
Janice Whitehead (Secretary)

Other parishioners performing specific duties or having specific responsibilities are:

Licensed Lay Minister Sarah Musgrave (St George's/St John, Mildenhall)

LPAs Ann Yates
Judith Denning (St. George's)
Jenny Fryer
Dorothy Maclachlan
Rachel Maurice
Jill Moss
Anne Norman
Sue Pearce
Debbie Ryman

Vergers Ian Perryman; Stephen Robbins

<i>Representatives:</i>	Bell ringers, Tower Captain	David Miles
	Church Hall; Bookings clerk	Peter Hussey
	Safeguarding officer	Karen Davis
	Choir Director	Michael Reynolds
	Church Buildings	Martin Selby
	Church Buildings	Simon Mills
	Church Administrator	Penny Reader
	Electoral Roll Secretary	Hugh de Saram
	Mission Committee Chair	Simon Mills
	Children's Church	Caroline Philps

St. Mary's is a member of Churches Together in Marlborough

STRUCTURE AND GOVERNANCE

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

OBJECTIVES AND ACTIVITIES

St Mary's PCC has the responsibility of co-operating with the incumbent, the Reverend C J Smith, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the St Mary's Parish Hall complex and Cadley Churchyard.

ACHIEVEMENTS AND PERFORMANCE

Chairman's Statement

Last year was a year characterised by recovery. January brought the Omicron surge, which looking back was the tail end of the lockdowns. Through the year, under the banner of 'hospitality' we as a church tried to regain our fellowship by encouraging social events. The Queen's Jubilee with the sunny High St celebrations was a turning point. Many enjoyed the lunch at the Castle and Ball,

curry nights at the Raj, Christmas drinks at the Rectory and the Harvest barn dance.

The church was also there to offer prayers and stability in a year of tumult: a pandemic, a war, three prime ministers and the death and accession of a Queen and King. For a country that is often very stable, last year felt decidedly unstable. It was comforting to many that we helped each other though, with prayers that looked to the Rock of Ages. St Mary's didn't only recover last year she also pushed on in mission. A very enjoyable Alpha course was run in the spring in the beautiful setting of St Peter's church; a new children's church Energize was born in the Autumn and significant efforts went into feeding the hungry through the foodbank, Love Marlborough Kids' Meals and buying tools for the church in Morobo diocese. Kidz at St Mary's hosted some very successful Saturday craft mornings, for example making Christingles for the service the next day.

Three church families opened their homes to refugees after the Ukraine war started. Penny joined us full time in January and has been picking up things quickly. Her cheerful common sense have contributed hugely to our life together. In the Autumn all three churches backed the renewal of Pete Sainsbury's supplementary contract and I'm delighted he will now be with us full time and long term. After many stop/starts ministry to the care homes and housebound recovered and I thank the LPAs for help here and in so many other areas. For the past two years I have chaired Marlborough Churches Together and I look forward to handing this responsibility to Stephen Skinner in 2023.

St Mary's faced some cross winds as well. Our gas use was lower than average for the year, but the price increased five-fold. We thank God for gifts from parishioners and the Church Commissioners to make up the difference. Our finances remained in deficit, although, again, the picture improved through the year.

We have tried to cut costs, for example, by switching independent examiners and printing fixed orders of service. I'm unsure as to whether to record our age profile as a challenge or not. At the beginning of the year, I would have thought this, but the longer I live in Marlborough the more retired people I meet. This is a group who have so much to offer and if they are who God is sending us, perhaps they should be a more positive part of our focus.

The pandemic and lockdowns have taken a terrible toll. Sometimes it's only after something is over that we all really begin to process what has happened. It's been wonderful that the church has been a place where we have been able to express our relief, anger, hopes and fears. This has been both to God and each other and has been healing for many. I wish to thank my wife, the churchwardens, Penny, Pete, Sarah and all of you who do so much to make St Mary's the church that she is. Thank you for your prayers, gifts, help and service. Thank God for all his provision and goodness in 2022. May we join him wholeheartedly in 2023 as we move together to advance his kingdom in Marlborough.

Rev Chris Smith

Rector of Marlborough

Church Roll and PCC meetings

At the time of the 2022 Annual Meeting there were 186 (2021: 186) parishioners on the Church Electoral Roll. The average number of adults attending Sunday services counted over five Sundays in May 2022 was 140 (2021: 80). This number increased at Festivals and on special occasions.

The full PCC met 8 (2021: 10) times in 2022 with an average attendance of 84% (2021: 74%). The Standing Committee met between meetings and the minutes of their deliberations were received by the full PCC and discussed where necessary.

FINANCIAL REVIEW

Total incoming resources were £187,711 (2021: £176,268) and are detailed in the financial statements on pages 13.

Total expenditure was £192,033 (2021: £186,440) including church activities, and Parish Share of £77,997 (2021: £74,282) and are detailed in the financial statements on pages 14.

There were unrealised losses on investments of £10,182 (2021: £16,762).

Other income includes a one off donation of £3,646 from Salisbury Diocese towards warm spaces.

The operating deficit was £8,319 (which includes an operating loss on the church hall of £2,201. The church hall fund has been closed, and all income and expenditure is now part of the main fund). This is significantly lower than 2021 (£20,480) and the budget forecast of (£14,550). This is due to increased regular giving and several one off gifts in response to the energy price crisis. For all these donations we are extremely grateful and thank God for His provision. We pray that 2023 will see a return to a main fund surplus.

There was a transfer of £250 from the Mission fund to Love Marlborough Kids Meals. (This is included in the operating deficit). It has been decided that the mission giving should be taken directly from the main fund and the Mission fund has been closed down.

Total fund balances carried forward at 31 December fell to £224,982 (2021: £243,194). £77,825 are held in funds which are restricted and can only be used for the specified purpose. A further £34,441 (2021: £37,977) are funds held for the sole purpose of maintaining the Cadley Churchyard. The PCC has discretion over £77,717. The Fabric fund as a designated fund is also available to the PCC.

Reserves Policy

General Reserves: balance at year end to be at least 25% of annual normal expenditure (i.e. main fund expenditure)

Fabric Fund: balance at year end to be at £35,000.

The fabric fund is retained towards meeting the cost of repairs to the fabric of the church, including costs arising from Quinquennial inspections.

It is PCC policy to invest fund balances with CCLA investment and deposit accounts and other savings and investment vehicles as prescribed from time to time.

Approved by the PCC on 29 March 2023 and signed on its behalf by :

Reverend C J Smith (PCC Chairman)

**Parish of St Mary the Virgin with St Peter and
St Paul Marlborough**

Charity registration number 1134792

End of Year Financial Statements

Year ended 31 December 2022

**PARISH OF ST MARY THE VIRGIN WITH ST PETER AND ST PAUL
MARLBOROUGH**

Charity Registration Number 1134792

**INDEPENDENT EXAMINERS REPORT TO THE PAROCHIAL CHURCH
COUNCIL (PCC)**

I report on the financial statements of the PCC for the year ended 31 December 2022, which are set out on pages 8 - 19.

Respective responsibilities of trustees and examiner

The charity's trustees (PCC Members) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) but that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and
- to 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 PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts and seeking explanations from you as trustees 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 view given by 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 requirements:
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met,
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....

Mr Peter Davies FCA
Peter Davies Chartered Accountant
Sunrise Chapel Lane

Date: 2023

Statement of Financial Activities

	Unrestric ted funds	Designa ted funds	Restric ted funds	Endowm ent funds	Total funds	Prior year total funds
Income and endowments from:						
Income from Donors - Planned Giving	74,170	-	-	-	74,170	67,460
Income from Donors - Other Donations	14,662	-	8,370	-	23,032	13,199
Income for Specified Projects	-	1,748	38,634	-	40,382	53,890
Other ordinary incoming resources	36,409	-	2,616	-	39,025	32,503
Income from ancillary trading	9,103	-	-	-	9,103	7,440
Income from investments	1,078	-	921	-	1,999	1,778
Total income	135,422	1,748	50,542	-	187,711	176,268
Expenditure on:						
Church ministry and services	90,161	-	12,484	-	102,645	86,853
Expenditure on specified projects	-	-	33,216	-	33,216	38,389
Church management and administration	33,041	-	-	-	33,041	27,909
Church Hall Expenditure	10,438	-	-	-	10,438	9,468
Grants & specified receipts and collections	-	1,748	-	-	1,748	11,850
Mission Giving	8,839	-	-	-	8,839	10,575
Other Costs	1,011	-	1,095	-	2,106	1,398
Total expenditure	143,490	1,748	46,795	-	192,033	186,442
Net income / (expenditure) resources before transfer	(8,068)	-	3,746	-	(4,322)	(10,174)
Transfers						
Gross transfers between funds	(250)	-	250	-	-	-
Other recognised gains / (losses)						
Unrealised Gains/(losses) on investment assets	-	(10,182)	-	(3,708)	(13,890)	16,762
Net movement in funds	(8,319)	(10,182)	3,996	(3,708)	(18,212)	6,589
Reconciliation of funds						
Total funds brought forward	20,765	110,452	80,335	31,642	243,194	236,606
Total funds carried forward	12,447	100,270	84,331	27,934	224,982	243,194

Balance Sheet (Summary)

	As at 31/12/2022	As at 31/12/2021
Fixed assets		
Tangible Assets	2,463	156
Investments	106,283	120,173
	108,746	120,329
Current assets		
Debtors	3,115	7,686
Cash At Bank And In Hand	117,388	118,579
	120,503	126,265
Liabilities		
Creditors: Amounts Falling Due In One Year	4,267	3,400
	4,267	3,400
Net current assets less current liabilities	116,236	122,865
Total assets less current liabilities	224,982	243,194
Represented by Unrestricted		
Unrestricted - General Funds	12,447	20,765
Designated		
Capital Reserves for Future Projects	65,270	75,452
Fabric fund	35,000	35,000
Restricted		
Bellringers	957	775
Cadley cash	6,507	6,335
Love Marlborough Kids Meals	8,073	5,632
Miscellaneous Restricted Receipts	7,553	-
Organ restoration	30,369	37,739
Worship Director	11,465	10,597
Youth and Family Worker fund	19,407	19,257
Endowment		
Cadley endowment	27,934	31,642
Fund Totals	224,982	243,194

The annual financial accounts were approved by the PCC on 29th March 2023 and signed on its behalf by

Rev Christopher Smith

Rector

Mark Whitehead

Treasurer

**PARISH OF ST MARY THE VIRGIN WITH ST PETER & ST PAUL,
MARLBOROUGH**

Charity Registration Number 1134792

**Notes to the accounts
Year ended 31 December 2022**

1 ACCOUNTING POLICIES

The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, with St Peter & St Paul, Marlborough, is a charity registered with the Charity Commission for England and Wales.

a) Basis of preparation

The accounts have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK & Republic of Ireland (FRS102) issued on 16th July 2014.

The accounts have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. The accounts 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 or small cash balances held by individuals.

b) Funds

Funds have been classified as Unrestricted, Designated, Restricted or Endowment.

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated by the PCC for a

particular purpose are also classified as unrestricted since the PCC can redesignate these funds if they choose to do so.

Designated funds are unrestricted funds which have been designated by the PCC for a particular purpose. They can be redesignated by the PCC

Restricted funds are funds received, collected by or given to the PCC for a particular purpose which was specified at or before the time of receipt. These funds have been restricted by the donor for a particular purpose and they cannot, and must not, be used by the PCC for any other purpose except by agreement with the donor or as determined by the courts or the Charity Commission.

Endowment funds are funds given to the PCC with the specific instruction that only the income gained from the funds can be spent. Endowment funds also include an asset donated to be retained by the PCC for continuing use by the Church. The original endowment funds cannot normally be spent and must remain in the form of equivalent assets or investments. Endowment funds can either be permanent, ie the PCC have no power to convert it into income, or expendable, where the PCC may, in certain circumstances, spend the funds endowed.

c) **Incoming resources**

Voluntary income

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised only when received.

Tax recoverable on Gift Aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by any fete or social event are accounted for gross, where practicable.

Income from ancillary trading

Rental income from the letting of church premises is recognised when the rental is due.

Income from investment

Dividends and interest are accounted for when receivable.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

d) Resources used

Church ministry and services

The diocesan share is accounted for when payable. Any diocesan share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Grants made

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

e) Fixed assets

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property is excluded from the accounts by S10(2) of the Charities Act 2011.

Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as inalienable property and not valued in the accounts.

All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is treated as an expense and written off.

f) Fixed assets - Office equipment

Office equipment is capitalised and depreciated on a straight line basis as follows:

Computer equipment	25% of cost per annum
Photocopier & other equipment	20% of cost per annum

Individual items of equipment with a purchase price of £100 or less are written off when the asset is acquired.

g) Investments

Investments are valued at bid price at 31 December.

h) Current Assets

Cash held in a savings account with a bank is classified as cash at bank. Cash held on deposit with the CBF Church of England Deposit Fund or held in a term deposit account with a bank is classified as a short term deposit.

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Analysis of income and expenditure

	Total					
	Unrestric ted	Designa ted	Restric ted	Endowm ent	This year	Last year
INCOME AND ENDOWMENTS FROM:						
Income from Donors - Planned Giving						
Reg giving incl S/O's & Parish giving Scheme	74,170	-	-	-	74,170	67,459
Totals	74,170	-	-	-	74,170	67,459
Income from Donors - Other Donations						
Loose Collection	5,646	-	-	-	5,646	2,236
Other donations incl one off gifts	7,018	-	6,700	-	13,718	9,639
For Giving - Rectors Discretion	-	-	1,670	-	1,670	-
Donations for local outreach	1,702	-	-	-	1,702	-
Bequests, Legacies, Gifts in memory	296	-	-	-	296	1,323
Totals	14,662	-	8,370	-	23,032	13,198
Income for Specified Projects						
Donations for Family Worker	-	-	120	-	120	120
Donations for Worship Director role	-	-	18,350	-	18,350	18,060
Donations for LMKM	-	-	15,150	-	15,150	13,585
Bellringer fund income	-	-	528	-	528	45
Specified collections	-	1,748	-	-	1,748	11,850
Donations to Organ restoration fund	-	-	4,486	-	4,486	10,230
Totals	-	1,748	38,634	-	40,382	53,890
Other ordinary incoming resources						
Gift Aid	18,332	-	2,494	-	20,825	24,032
Gift Aid Small Donation Scheme	2,025	-	122	-	2,147	701
Fees PCC	4,640	-	-	-	4,640	3,855
Other PCC fees Inc church hire	1,943	-	-	-	1,943	-
Fundraising / Social Events	450	-	-	-	450	-
Other income	3,646	-	-	-	3,646	-
Contributions to Team office	5,373	-	-	-	5,373	3,915
Totals	36,409	-	2,616	-	39,024	32,503
Income from ancillary trading						
Photocopying income	866	-	-	-	866	898
Church Hall lettings	8,237	-	-	-	8,237	6,542
Totals	9,103	-	-	-	9,103	7,440
Income from investments						
Interest income, net of bank charges	23	-	90	-	114	(69)
Dividend income	1,055	-	831	-	1,887	1,847
Totals	1,078	-	921	-	2,001	1,778
Grand totals	135,422	1,748	50,541	-	187,711	176,267

EXPENDITURE ON:

	Unrestric ted	Designa ted	Restric ted	Endowm ent	This year	Last year
Church ministry and services						
Parish Share	77,997	-	-	-	77,997	74,282
Clergy transport	520	-	-	-	520	321
Clergy telephone	504	-	-	-	504	519
Clergy Hospitality	620	-	-	-	620	304
Clergy stationery	50	-	-	-	50	100
Clergy study books and courses	479	-	-	-	479	563
Clergy computer expenses	136	-	-	-	136	211
Sum-up fees	32	-	26	-	58	40
Music	389	-	-	-	389	540
Organ and piano maintenance	85	-	12,458	-	12,543	-
Junior Church & Creche	332	-	-	-	332	134
Local Outreach	3,419	-	-	-	3,419	1,757
Expenses and fees of visitors	56	-	-	-	56	-
Gifts to volunteers	70	-	-	-	70	169
Resources for Church & Home Groups	734	-	-	-	734	910
Upkeep of services	1,479	-	-	-	1,479	2,386
Church routine maintenance	2,814	-	-	-	2,814	2,670
Refreshments and Social Events	57	-	-	-	57	112
Other sundry expenses	388	-	-	-	388	1,834
Totals	90,161	-	12,484	-	102,645	86,852
Expenditure on specified projects						
Worship Director Costs	-	-	18,999	-	18,999	17,943
LMKM costs	-	-	13,400	-	13,400	20,445
Giving - Rector's discretion	-	-	817	-	817	-
Totals	-	-	33,216	-	33,216	38,388
Church management and administration						
Church caretaker pay	2,639	-	-	-	2,639	3,570
Church utilities	9,961	-	-	-	9,961	4,861
Church Insurance	2,506	-	-	-	2,506	2,520
Team Office staff pay	13,434	-	-	-	13,434	12,258
Team Office supplies	777	-	-	-	777	1,609
Independent Examination fee	400	-	-	-	400	400
Team Office Utilities	892	-	-	-	892	828
Printer/Copier charges	2,432	-	-	-	2,432	1,863
Totals	33,041	-	-	-	33,041	27,909
Church Hall Expenditure						
Hall-Caretaker pay	4,418	-	-	-	4,418	3,830
Hall-Bookings Manager	1,279	-	-	-	1,279	1,219
Hall- utilities	2,503	-	-	-	2,503	2,019
Hall-maintenance, cleaning & repairs	2,238	-	-	-	2,238	2,399
Totals	10,438	-	-	-	10,438	9,467
Specified receipts and collections						
Mission Fund gifts	8,839	-	-	-	8,839	10,575
Pay specified Collections	-	1,748	-	-	1,748	11,850
Totals	8,839	-	-	-	10,587	22,425
other costs						
Depreciation of fixed assets	771	-	-	-	771	246
Church maintenance (Fabric Fund)	240	-	-	-	240	-
Bellringer fund expenditure	-	-	345	-	345	453
Cadley Churchyard maintenance	-	-	750	-	750	700
Totals	1,011	1,748	1,095	-	2,106	1,399
Expenditure Grand totals	143,490	1,748	46,795	-	192,033	186,440

Staff Costs

Year to

Year to

Dec 2021

31 Dec 2022 31

£

£

Salaries (including employers NI), pension contributions
39,162

40,768

The number of persons employed by the charity during the year was 5

Employed staff roles in 2022 were: Team administrator, Church/church hall caretaker (2 individuals each working in both Church and church hall), Church hall booking secretary, and Worship director.

No trustees received remuneration except for the Rector Christopher Smith who received a priests stipend from the Diocese of Salisbury, the cost of which is financed out of the Diocesan share, as a cost of Church ministry.

The costs of short term employee benefits are recognised as a liability and an expense. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Trustees are reimbursed for expenses incurred on behalf of the PC 2022
2021

The number of trustees who were reimbursed was

4

4

The total amount reimbursed was:
4,088

3,911

The expenses reimbursed were: mileage, travel, hospitality and catering, telephone, broadband, study courses, prayer materials, stationery, office expenses, small gifts (not exceeding £50 each), garden waste collection, licences, Christmas service date cards.

TANGIBLE FIXED ASSETS

	Office Equipment £	Computer Equipment £	Total £
COST			
At 1 January 2022	17,762	982	18,744
Additions	3,078	-	3,078
Disposals (None)	-	-	-
At 31 December 2022	20,840	982	21,822
DEPRECIATION			
At 1 January 2022	17,762	827	18,589
Charge for the year	616	155	771
Disposals (None)	-	-	-
At 31 December 2021	18,378	982	19,360
NET BOOK VALUE			
At 31 December 2022	2,462	0	2,462
At 1 January 2022	0	155	155

INVESTMENTS	Market	No of		
	Value	Shares	Cost	Bid price
<u>At 1 January 2022</u>	£		£	£
CBF Investment Fund (Acc)	44,993	771	21,294	58.3233
CBF Global Equity Fund (Inc)	43,538	14,223	22,974	3.0611
CBF Investment Fund (Inc) at Diocese (Cadley Churchyard)	31,642	1,353	3,094	23.3867
	120,173		47,362	
Changes to 31 December 2022				
CBF Investment Fund (Acc) - revalue 31-Dec (unrealised loss)	(4,100)			53.008
CBF Global Equity Fund (Inc) - revalue 31-Dec (unrealised loss)	(6,081)			2.633
CBF Investment Fund (Inc) (Sav/ChCh) - revalue 31-Dec (unrealised loss)	(3,708)			20.65
At 31 December 2022	106,284		47,362	
Comprising:				
CBF Investment Fund (Acc)	40,893	771	21,294	53.008
CBF Global Equity Fund (Inc)	37,457	14,223	22,974	2.633
CBF Investment Fund (Inc) at Diocese (Cadley Churchyard)	27,934	1,353	3,094	20.65
<u>At 31 December 2022</u>	106,284		47,362	

Income Accruals and Debtors	<u>31 Dec 22</u>	<u>31 Dec 21</u>
Amounts falling due within one year:	£	£
Gift aid recoverable - Main Fund	1,945	1,664
Gift aid recoverable – Specified funds	285	466
Photocopying charges outstanding (St George's and St John the Baptist)	-	595
Anglican fees October to December	-	1,095
Contributions to admin costs	-	1,999
Other debtors incl prepayments	-	1,866
Christmas collections	810	-
Contributions to Christmas publicity	75	-
	3,115	7,685

Expense Accruals and Creditors	<u>31 Dec 22</u>	<u>31 Dec 21</u>
Amounts due within one year:	£	£
Accounts Independent Examination	400	400
Employment costs outstanding – Tax and NI	954	586
Specific income to be paid out	-	90
Others (incl gas, electricity, printer charges, team utilities)	2255	1,861
Christmas expenses	400	462
Staff Christmas gifts	258	-
	4,267	3,399

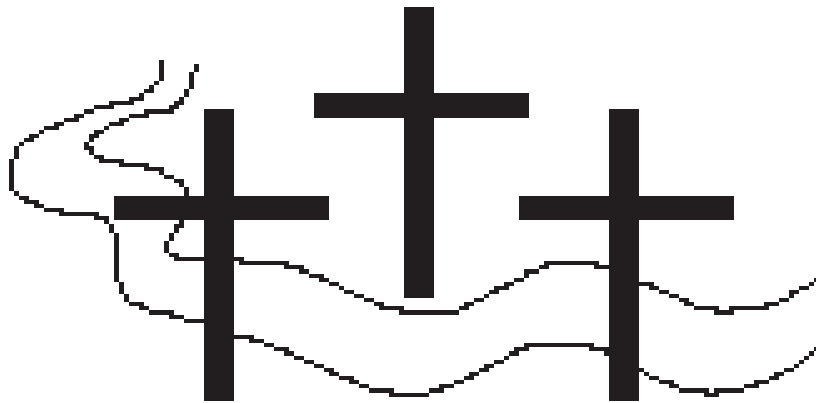
ANALYSIS OF NET ASSETS BY
FUND

STATUTORY FORMAT	Unrestricted	Design ated	Restric ted	Endowm ent	2022	2021
	£	£	£	£	£	£
The Main Fund	12,447				12,447	20,765
		35,000			35,000	35,000
Fabric Fund					0	0
Youth and Family Worker			19,407		19,407	19,256
					11,465	10,596
Worship Director			11,465		5	6
Love Marlborough Kids Meals			8,073		8,073	5,632
					30,369	37,738
Organ restoration fund			30,369		9	8
Misc Restrcted Reserves			7,553		7,553	-
Cap Res – Future Projects		65,270			65,270	75,451
Bellringers' Fund			957		957	774
Cadley Churchyard Inv Fund				27,934	27,934	31,642
Cadley Churchyard Deposit			6,507		6,507	6,335
	-----	-----	-----	-----	-----	-----
	12,447	100,270	84,332	27,934	224,982	243,194
	-----	-----	-----	-----	-----	-----
Comprising:						
Fixed Assets		2,463			2,463	155
		78,349			106,283	120,173
Investments				27,934		
Current Assets - Debtors	2,830		285		3,115	7,686
Current Assets - Short term deposits	5,219		7,256		12,475	11,486
Current Assets - Cash at bank and in hand	7,873	19,458	77,582		104,913	107,093
Current Liabilities - Creditors & Accruals	(3,475)		(791)		(4,266)	(3,399)
	-----	-----	-----	-----	-----	-----
Total	12,447	100,270	84,332	27,934	224,982	243,194
	-----	-----	-----	-----	-----	-----

Accounts

St. Mary's, Marlborough

ANNUAL REPORT
and
FINANCIAL STATEMENTS
of the
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ST MARY THE VIRGIN WITH ST PETER & ST PAUL,
MARLBOROUGH
for the year ended 31 December 2021



**Marlborough
Anglican Team**
'Making Jesus Known'

Team Rector
The Reverend Christopher J Smith
Team Vicar
The Reverend Peter Sainsbury

Marlborough Rectory
Rawlingswell Lane
MARLBOROUGH
Wilts SN8 1AU

THE PARISH OF MARLBOROUGH
St. Mary the Virgin with St Peter and St Paul

ANNUAL REPORT FOR 2021

ADMINISTRATIVE INFORMATION

St Mary's Church is situated off Kingsbury Street in the parish of Marlborough, Wilts. It is a team benefice with the parishes of St George's, Preshute and St John the Baptist, Mildenhall. It is part of the Diocese of Salisbury within the Church of England. The correspondence address is Marlborough Anglican Team Office, Church Cottage, Silverless Street, Marlborough, SN8 1JQ.

The Parochial Church Council ("PCC") is a corporate body established by the Church of England. It operates under the PCC Powers Measure 1956 as amended and the Church Representation Rules. The PCC was formerly an excepted charity. Its registration with the Charity Commission was formally approved on 10 March 2010. The registration number is 1134792. Information about the PCC and its activities can be found on the Charity Commission website at www.charity-commission.gov.uk. The PCC is subject to the Charities Act 2011.

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

<i>Incumbent</i>	The Rev'd Chris Smith	2019	Chairman Ex Officio
<i>Churchwardens</i>	Sue Pells	2019	<i>Until Annual Meeting 2021; ex-officio</i>
	Simon Mills	2020	<i>From Annual Meeting 2020; ex-officio</i>
	Derek Moss	2021	<i>From Annual Meeting 2021; ex-officio</i>

Representatives on the Deanery Synod:

Louise Seddon (Elected Member until APCM 2023)

Derek Moss (Elected Member until APCM 2023)

Elizabeth Cooper (Elected Member until APCM 2023)

Other Elected Members:

Rachel Maurice (Elected Member until APCM 2021)

Margaret Hoyland (Elected Member until APCM 2022)

David Du Croz (Elected Member until APCM 2022)

Pam Tulloch (Elected Member until APCM 2023)

Jenny Noble (Elected Member until APCM 2023)

Rupert Travis (Elected Member until APCM 2023)

Jill Moss (Elected Member until APCM 2023)

Roger Wheeler (Elected Member until APCM 2024)

Hugh de Saram (Elected Member until APCM 2024)

Mike Maclachlan (Elected Member until APCM 2024)

Co-opted Members:

Mark Whitehead (Treasurer)

Janice Whitehead (Secretary)

Other parishioners performing specific duties or having specific responsibilities are:

Licensed Lay Minister Sarah Musgrave (St George's/St John, Mildenhall)

LPAs

Ann Yates
Judith Denning (St. George's)
Jenny Fryer
Dorothy Maclachlan
Rachel Maurice
Jill Moss
Anne Norman
Sue Pearce
Debbie Ryman
Alison George (retired in 2021)
Gill Tait (retired in 2021)

Vergers Ian Perryman; Stephen Robbins

<i>Representatives:</i>	Bell ringers, Tower Captain	Dorothy Blythe
	Church Hall; Bookings clerk	Peter Hussey
	Safeguarding	Tricia Hayllar
	Choir Director	Michael Reynolds
	Church Fabric	Martin Selby
		Pam Tulloch
	Church Administrator	Laura Willis
	Electoral Roll Secretary	Hugh de Saram
	Mission Committee Chair	Simon Mills
	Children's Church	Caroline Philps

St. Mary's is a member of Churches Together in Marlborough

STRUCTURE AND GOVERNANCE

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

OBJECTIVES AND ACTIVITIES

St Mary's PCC has the responsibility of co-operating with the incumbent, the Reverend C J Smith, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the St Mary's Parish Hall complex and Cadley Churchyard.

ACHIEVEMENTS AND PERFORMANCE

Chairman's Statement

2021 was a challenging year as the pandemic dominated. The year began with the hopes of the vaccine rollout yet ended with an Omicron surge. As a church our fellowship, communion, finances and outreach were all diminished. Who knew how much we would miss such simple things as after-service coffee and being able to sing? In 2020 there seemed to be some excitement about lockdowns but this evaporated in

2021. While lives were saved the cost began to become clearer: increased loneliness and isolation. Missed treatments, exams and holidays. And great frustration at plans being continually blown off course. For the country that hoped to take back control we now seemed completely out of control.

On the plus side St Mary's and other churches made magnificent efforts to keep the faith show rolling. In Lent we organised a course looking at Faith in the Arts, which was attended by more than 100 people. Love Marlborough Kids Meals continued to deliver hot, nutritious food to the town's most needy families. Your ministers became zoom Jedi and much worship occurred online. We learnt to stream and now breezily talk of mixed media worship. Who would have imagined all this in 2019? All the little gatherings online of 10 or 20 people did much to keep us going through dark times. The evening service was reborn in January in a new format, initially meeting every other week. When singing restarted in July it went weekly and it has grown gently through the year. In September we joined in the Generous Giving Campaign of the diocese adding our own Harvest Thank Offering on the side. The team ended up giving £10,500 to other churches in the deanery to help them. The 1,000 Christmas stars was a huge success offering community engagement, outreach and yet all in a covid safe way.

At theological college they teach you that arguments over PCC minutes are a classic indicator of a troubled PCC. At my first meeting three amendments were tabled and problems with the minutes have carried on ever since. My prayer last year was that the problems of the PCC would begin to come to the surface so that they could be sorted out and healed. Last year the meetings weren't as pleasant or fruitful as they might have been and to try and fix this a whole raft of measures were put into place. Extra prayer, coaching, days away, individual conversations, diocesan help, and CPAS training have all been tried and we thank God for the progress made.

According to Christianity Today 38% of ministers considered quitting in 2021. The pressures have been intense. How can groups be led when some think Covid is a cold, yet others have run for the hills? Very little appreciation has gone to ministers as key workers - yet Sarah, Pete and I visited and took funerals all through the pandemic. While technology is a great blessing it has been exhausting to use and so little feedback comes through the computer. Some people have gotten cranky as they have been locked up again and ministers have often been the punchbags for their frustration. The clergy and other ministers need your love, prayers and support. Be a blessing to your ministry team!

One person who sadly left us in 2021 was Laura Willis. She served as the Administrator of the Marlborough Anglican Team for 14 years. Her role was very much behind the scenes but only in leaving did we all find out how much she did for churches across the town. We pray for a blessed retirement for her and Paul.

As we look to 2022 may God give us the end of the pandemic. The Bishop of London has said she feels after the pandemic ends it will take the churches two years to recover. May God keep us safe and help us through this process. And may somehow much good fruit be borne.

I'm very grateful for the ongoing work of St Mary's. A particular thank you to Catherine, all who volunteer, the Churchwardens, and others. Everyone's hard work and service through difficult times is very much appreciated.

Christopher Smith
Rector of Marlborough

Church Roll and PCC meetings

At the time of the 2021 Annual Meeting there were 186 (2020: 188) parishioners on the Church Electoral Roll. The average number of adults attending Sunday services counted over five Sundays in May 2021 was 80 (2020: 0 – Due to lockdown). This number increased at Festivals and on special occasions.

The full PCC met 10 (2020: 5) times in 2021 with an average attendance of 74% (2020: 91%). The Standing Committee met between meetings and the minutes of their deliberations were received by the full PCC and discussed where necessary.

FINANCIAL REVIEW

Total incoming resources were £176,267 (2020: £148,779) and are detailed in the financial statements.

Total expenditure was £186,400 (2020: £141,474) including church activities, and Parish Share of £74,282 (2020: £73,163).

There were unrealised gains on investments of £16,762 (2020: £11,327).

As a result of these and other factors the fund balances carried forward at 31 December rose to £243,194 (2020: £236,605). £73,222 are held in funds which are restricted and can only be used for the specified purpose. A further £37,977 (2020: £33,891) are funds held for the sole purpose of maintaining the Cadley Churchyard.

The main fund showed a deficit of £20,480 as normal income - £126,133 – was again less than normal expenditure - £146,613. In 2021, the church hall finances were brought totally within the church accounts, and these are now included in the main fund income and expenditure.

A thank offering was taken in the Autumn, and £13,118 was raised including gift aid. It had been decided that a third of the donations would go to helping other churches in our deanery pay their parish share. £4,372 was therefore given away. The remaining £8,745 was added to the main fund.

RESERVES POLICY

The policy is to maintain reserves as follows:

General Reserves: balance at year end to be at least 25% of annual normal expenditure (i.e. main fund expenditure)

Fabric Fund: balance at year end to be at £35,000.

The fabric fund is retained towards meeting the cost of repairs to the fabric of the church, including costs arising from Quinquennial inspections.

It is PCC policy to invest fund balances with CCLA investments and deposit accounts.

Approved by the PCC on 31 March 2022 and signed on its behalf by Reverend C J Smith (PCC Chairman)

**Parish of St Mary the Virgin with St Peter and
St Paul Marlborough**

Charity registration number 1134792

End of Year Financial Statements

Year ended 31 December 2021

PARISH OF ST MARY THE VIRGIN WITH ST PETER AND ST PAUL MARLBOROUGH

Charity Registration Number 1134792

INDEPENDENT EXAMINERS REPORT TO THE PAROCHIAL CHURCH COUNCIL (PCC)

I report on the financial statements of the PCC for the year ended 31 December 2021, which are set out on pages 9-19.

Respective responsibilities of trustees and examiner

The charity's trustees (PCC Members) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) but that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and
- to 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 PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the

accounts and seeking explanations from you as trustees 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 view given by 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 requirements:
- to keep accounting records in accordance with section 130 of the 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,

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

.....

Mr Peter Davies FCA
Peter Davies Chartered Accountant
Sunrise Chapel Lane
Hermitage
Thatcham
RG18 9RL

Date: 2022

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Income from Donors - Planned Giving	67,532	—	—	67,532	69,015
Income from Donors - Other Donations	9,815	1,987	—	11,802	5,067
Income for Specified Projects	13,218	32,395	—	45,613	39,519
Other ordinary incoming resources	27,202	14,900	—	42,102	24,271
Income from ancillary trading	7,440	—	—	7,440	9,074
Income from investments	971	807	—	1,778	1,833
Total income	126,178	50,089	—	176,267	148,779
Expenditure on:					
Raising funds	1	39	—	40	37
Church ministry and services	86,812	—	—	86,812	80,869
Expenditure on specified projects	—	38,388	—	38,388	12,589
Church management and administration	27,909	—	—	27,909	26,671
Church Hall Expenditure	4,418	—	—	4,418	5,481
Church Hall - management, bookings and administration	5,049	—	—	5,049	3,648
Grants & specified receipts and collections	11,850	—	—	11,850	—
Mission Giving	10,575	—	—	10,575	10,250
Non-recurring expenditure	699	700	—	1,399	1,966
Total expenditure	147,313	39,127	—	186,440	141,511
Unrealised gains / (losses) on investment assets	12,784	—	3,978	16,762	11,327
Net income / (expenditure) resources before transfer	(8,351)	10,962	3,978	6,589	18,595
Transfers					
Gross transfers between funds - in	9,129	395	—	9,524	61,748
Gross transfers between funds - out	(9,524)	—	—	(9,524)	(61,748)
Net movement in funds	(8,746)	11,357	3,978	6,589	18,595

Total funds brought forward	140,738	68,203	27,664	236,605	218,010
Total funds carried forward	131,992	79,560	31,642	243,194	236,605

Balance sheet

	Total funds	Prior year funds
Fixed assets		
Tangible assets	155	401
Investments	120,173	103,411
	120,328	103,812
Current assets		
Debtors	7,686	6,121
Cash at bank and in hand	118,579	141,136
	126,265	147,257
Liabilities		
Creditors: Amounts falling due in one year	3,399	14,464
	3,399	14,464
Net current assets less current liabilities	122,866	132,793
Total assets less current liabilities	243,194	236,605
Total net assets less liabilities	243,194	236,605
Represented by		
Unrestricted		
General fund	12,540	29,972
Designated		
Fabric fund	35,000	35,000
Mission fund	—	1,841
General Reserves	75,451	61,589
Church Hall	8,230	11,156
Bellringers	774	1,182
Restricted		
Love Marlborough Kids Meals	5,632	8,822
Fund for Specified Giving	—	—
Worship Director	10,596	8,375
Youth and Family Worker fund	19,256	19,104
Organ restoration	37,738	25,673
Cadley cash	6,335	6,227
Endowment		
Cadley endowment	31,642	27,664
Funds of the church	243,194	236,605

The Annual Financial Accounts were approved by the PCC on 31 March 2022
and signed on its behalf by

Rev Christopher Smith

Rector

Mark Whitehead

Treasurer

Notes to the accounts
Year ended 31 December 2021

1 ACCOUNTING POLICIES

The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, with St Peter & St Paul, Marlborough, is a charity registered with the Charity Commission for England and Wales.

a) Basis of preparation

The accounts have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK & Republic of Ireland (FRS102) issued on 16th July 2014.

The accounts have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. The accounts 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 or small cash balances held by individuals.

b) Funds

Funds have been classified as Unrestricted, Designated, Restricted or Endowment.

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated by the PCC for a particular purpose are also classified as unrestricted since the PCC can redesignate these funds if they choose to do so.

Restricted funds are funds received, collected by or given to the PCC for a particular purpose which was specified at or before the time of receipt. These funds have been restricted by the donor for a particular purpose and they cannot, and must not, be used by the PCC for any other purpose except by agreement with the donor or as determined by the courts or the Charity Commission.

Endowment funds are funds given to the PCC with the specific instruction that only the income gained from the funds can be spent. Endowment funds also include an asset donated to be retained by the PCC for continuing use by the Church. The original endowment funds cannot normally be spent and must remain in the form of equivalent assets or investments. Endowment funds can either be permanent, ie the PCC have no power to convert it into income, or expendable, where the PCC may, in certain circumstances, spend the funds endowed.

c) Incoming resources

Voluntary income

Collections are recognised when received by or on behalf of the PCC.
Planned giving receivable under Gift Aid is recognised only when received.
Tax recoverable on Gift Aid donations is recognised when the income is received.
Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.
Funds raised by any fete or social event are accounted for gross, where practicable.

Income from ancillary trading

Rental income from the letting of church premises is recognised when the rental is due.

Income from investment

Dividends and interest are accounted for when receivable.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.
Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

d) Resources used

Church ministry and services

The diocesan share is accounted for when payable. Any diocesan share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Grants made

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

e) Fixed assets

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property is excluded from the accounts by S10(2) of the Charities Act 2011.

Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as inalienable property and not valued in the accounts.

All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is treated as an expense and written off. Maintenance charges of £100 or less are expensed through the General Fund and above £100 are expensed through the Fabric Fund.

f) Fixed assets - Office equipment

Office equipment is capitalised and depreciated on a straight line basis as follows:

Computer equipment	25% of cost per annum
Photocopier & other equipment	20% of cost per annum

Individual items of equipment with a purchase price of £100 or less are written off when the asset is acquired.

g) Investments

Investments are valued at bid price at 31 December.

h) Current Assets

Cash held in a savings account with a bank is classified as cash at bank. Cash held on deposit with the CBF Church of England Deposit Fund or held in a term deposit account with a bank is classified as a short term deposit.

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Analysis of income and expenditure

Endowment	2021	Total			
		Unrestricted	Designated	Restricted	
		2020			
INCOME AND ENDOWMENTS					
Income from Donors - Planned Giving					
Weekly envelopes	—	—	—	—	1,049
Giving - one-off	73	—	—	73	3,741
Regular giving incl Standing Orders & PGS	67,459	—	—	67,459	63,284
CAF vouchers	—	—	—	—	940
Total	67,532	—	—	67,532	69,015
Income from Donors - Other Donations					
Gift Aid envelopes	—	—	—	—	779
Loose Collection	2,236	—	—	2,236	1,008
Sum-up	74	—	1,987	2,061	1,922
Other donations	7,505	—	—	7,505	1,356
Total	9,815	—	1,987	11,802	5,067
Income for Specified Projects					
Donations for Family Worker	—	—	120	120	600
Bellringer fund income	—	45	—	45	101
Donations for Worship Director	—	—	8,460	8,460	11,450
Donations for Free Meals (LMKM)	—	—	13,585	13,585	13,557
Specified income	11,850	—	—	11,850	—
Bequests, Legacies, Gifts in memory	—	1,323	—	1,323	1,800
Donations to Organ restoration fund	—	—	10,230	10,230	7,621
Total	11,850	1,368	32,395	45,613	39,519
Other ordinary incoming resources					
Gift Aid	18,731	—	5,300	24,031	20,834
Gift Aid Small Donation Scheme	701	—	—	701	492
Fees PCC	3,855	—	—	3,855	2,142
Other PCC fees	—	—	—	—	213
Salary contribs to Worship Director	—	—	9,600	9,600	3,984
Contribs to Social Events	—	—	—	—	543
Other income	3,915	—	—	3,915	104
Wiltshire Hist Churches Ride & Stride	—	—	—	—	345
Total	27,202	—	14,900	42,102	24,271
Income from ancillary trading					
Photocopying income	898	—	—	898	673
Church Hall lettings	—	6,542	—	6,542	8,400
Total	898	6,542	—	7,440	9,074
Income from investments					
Interest income, net of bank charges	(72)	—	3	(69)	41
Dividend income	1,043	—	804	1,847	1,792
Total	971	—	807	1,778	1,833
INCOME TOTAL	118,268	7,910	50,089	176,267	148,779

EXPENDITURE

Endowment	2021	Unrestricted	Designated	Total
		2020		Restricted
Church ministry and services				
Parish Share	74,282	—	—	74,282
Clergy transport	321	—	—	321
Clergy telephone	519	—	—	519
Clergy Hospitality	304	—	—	304
Clergy stationery	100	—	—	100
Clergy study books and courses	563	—	—	563
Clergy computer expenses	211	—	—	211
Clergy service fees	—	—	—	—
Music	540	—	—	540
Junior Church & Creche	134	—	—	134
Local Outreach	1,757	—	—	1,757
Gifts to volunteers	169	—	—	169
Resources for Church & Home Groups	910	—	—	910
Upkeep of services	2,386	—	—	2,386
Church routine maintenance	2,670	—	—	2,670
Refreshments and Social Events	112	—	—	112
Other sundry expenses	1,834	—	—	1,834
Total	86,812	—	—	86,812
Expenditure on specified projects				
Worship Director	—	—	17,943	17,943
Free meals (LMKM)	—	—	20,445	20,445
Total	—	—	38,388	38,388
Church management and administration				
Church caretaker pay	3,570	—	—	3,570
Church utilities	4,861	—	—	4,861
Church Insurance	2,520	—	—	2,520
Team Office staff pay	12,258	—	—	12,258
Team Office supplies	1,609	—	—	1,609
Independent Examination fee	400	—	—	400
Team Office tel, broadband & website	828	—	—	828
Printer/Copier charges	1,863	—	—	1,863
Total	27,909	—	—	27,909
Church Hall Expenditure				
Hall- utilities	—	2,019	—	2,019
Hall-maintenance, cleaning & repairs	—	2,399	—	2,399
Hall-building work	—	—	—	—
Hall-Caretaker pay	—	3,830	—	3,830
Hall-Bookings Manager	—	1,219	—	1,219
Total	—	9,467	—	9,467
Grants & specified receipts and collections				
Pay specified receipts	11,850	—	—	11,850
Total	11,850	—	—	11,850

Grants & specified receipts and collections - Mission Giving

Mission Fund giving	—	10,575	—	—	10,575	10,250
Total	—	10,575	—	—	10,575	10,250
Other expenditure						
Depreciation of fixed assets	—	246	—	—	246	245
Church maintenance (Fabric Fund)	—	—	—	—	—	951
Bellringer fund expenditure	—	453	—	—	453	48
Cadley Churchyard maintenance	—	—	700	—	700	722
Total	—	699	700	—	1,399	1,966
EXPENDITURE TOTAL	126,571	20,741	39,088	—	186,400	141,474
GRAND TOTAL	(8,303)	(12,831)	11,001	—	(10,133)	7,305

Staff Costs Year to

Year to

31 Dec 2021 31 Dec

2020

£ £

Salaries (including employers NI), pension contributions
26,197

34,362

The number of persons employed by the charity during the year was 5

Employed staff roles in 2021 were: Team administrator, Church/church hall caretaker (2 individuals each working in both Church and church hall), Church hall booking secretary, and Worship director.

No trustees received remuneration except for the Rector Christopher Smith who received a priests stipend from the Diocese of Salisbury, the cost of which is financed out of the Diocesan share, as a cost of Church ministry.

The costs of short term employee benefits are recognised as a liability and an expense. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Trustees are reimbursed for expenses incurred on behalf of the PC

2021 2020

The number of trustees who were reimbursed was

4

1

The total amount reimbursed was:
2,239

4,088

The expenses reimbursed were: mileage, travel, hospitality and catering, telephone, broadband,

study courses, prayer materials, stationery, office expenses, small gifts (not exceeding £50 each), garden waste collection, licences, Christmas service date cards.

TANGIBLE FIXED ASSETS

	Office Equipment £	Computer Equipment £	Total £
COST			
At 1 January 2021	17,762	982	18,744
Additions	-	-	-
Disposals (None)	-	-	-
At 31 December 2021	17,762	982	18,744

DEPRECIATION

At 1 January 2021	17,762	581	18,343
Charge for the year		246	246
Disposals (None)	-	-	-
At 31 December 2021	17,762	827	18,589

NET BOOK VALUE

At 31 December 2021	0	155	155
At 1 January 2021	0	401	401

INVESTMENTS

	Market Value £	No of <u>Shares</u>	<u>Cost</u> £	<u>Bid price</u> £
<u>At 1 January 2021</u>				
CBF Investment Fund (Acc)	38,279	771	21,294	49.6199
CBF Global Equity Fund (Inc)	37,468	14,223	22,974	2.6343
CBF Investment Fund (Inc) at Diocese (Cadley Churchyard)	27,664	1,353	3,094	20.4467
	<u>103,411</u>		<u>47,362</u>	
Changes to 31 December 2021				
CBF Investment Fund (Acc) - revalue 31-Dec (unrealised gain)	6,714			58.3233
CBF Global Equity Fund (Inc) - revalue 31-Dec (unrealised gain)	6,070			3.0611
CBF Investment Fund (Inc) (Sav/ChCh) - revalue 31-Dec (unrealised gain)	3,978			23.3867
	<u>120,173</u>		<u>47,362</u>	
At 31 December 2021				
Comprising:				
CBF Investment Fund (Acc)	44,993	771	21,294	58.3233

CBF Global Equity Fund (Inc)	43,538	14,223	22,974	3.0611
CBF Investment Fund (Inc) at Diocese (Cadley Churchyard)	31,642	1,353	3,094	23.3867
	—		—	
At 31 December 2021	120,173		47,362	
	—		—	

	<u>31 Dec</u> <u>21</u>	<u>31 Dec</u> <u>20</u>
Income Accruals and Debtors	£	£
Amounts falling due within one year:		
Gift aid recoverable - Main Fund	1,664	2,912
		2,1
Gift aid recoverable – Specified funds	466	74
Photocopying charges outstanding (St George's and St John the Baptist)	595	196
Anglican fees October to December	1,095	380
	1,999	
Contributions to admin costs	1,866	-
Other debtors incl prepayments		459
	—	—
	7,685	6,121
	—	—
Expense Accruals and Creditors	<u>31 Dec</u> <u>21</u>	<u>31 Dec</u> <u>20</u>
Amounts due within one year:	£	£
Accounts Independent Examination	400	900
Employment costs outstanding	586	2,618
Specific income to be paid out	90	-
Others (incl electricity, printer charges, Cadley Churchyard maintenance)	1,861	946
Christmas expenses	462	-
Mission Giving		10,000
	—	—
	3,399	14,464
	—	—

ANALYSIS OF NET ASSETS BY FUND

STATUTORY FORMAT	Unrestrict ed Funds £	Restrict ed Funds £	Endowme nt Funds £	Total 2021 £	Total 2020 £
The Main Fund	12,540			12,540	31,389
Fabric Fund	35,000			35,000	35,000
Youth and Family Worker Mission Fund	-	19,256		19,256	19,104
Worship Director		10,596		10,596	8,375
Love Marlborough Kids Meals		5,632		5,632	8,822
Organ restoration fund		37,738		37,738	25,674
General Reserves	75,451			75,451	61,995
Church Hall funds	8,230			8,230	11,156
Bellringers' Fund (Bank + Cash in Hand)	774			774	1,183
Cadley Churchyard Investment Fund			31,642	31,642	27,664
Cadley Churchyard Deposit Fund		6,335		6,335	6,227
	131,995	79,557	31,642	243,194	236,605

Comprising:

Fixed Assets	155			155	401
Investments	88,531		31,642	120,173	103,411
Current Assets - Debtors	7,220	466		7,686	6,121
Current Assets - Short term deposits	5,151	6,335		11,486	11,375
Current Assets - Cash at bank and in hand	33,712	73,381		107,093	128,338
Current Liabilities - Creditors & Accruals	(2,774)	(625)		(3,399)	(14,464)
	131,995	79,557	31,642	243,194	236,605

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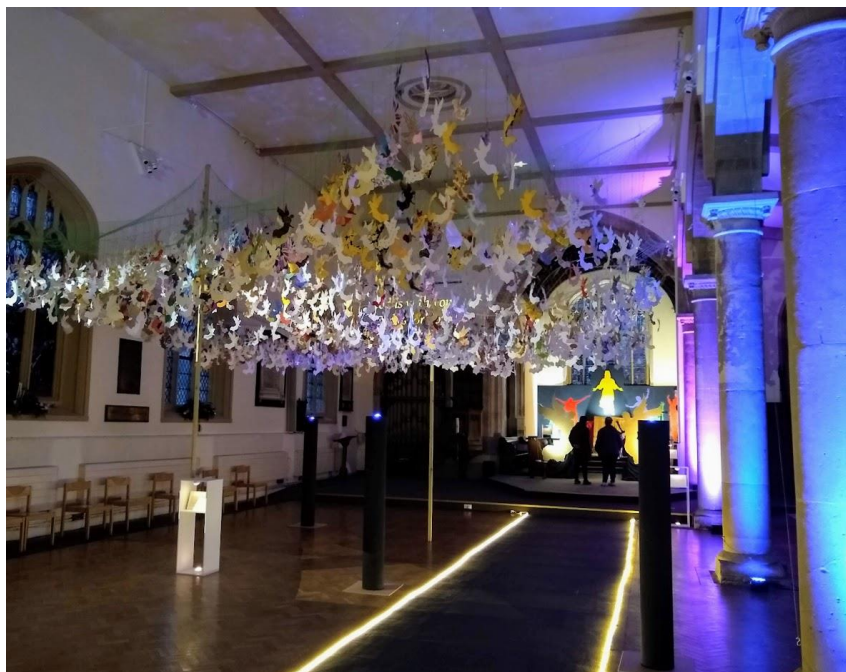
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Accounts

St Mary's Church, Marlborough



Charity Registration Number 1134792
ANNUAL REPORT AND ACCOUNTS
Year ended 31 December 2020

PCC St Mary's Church, Marlborough

2020 Annual Report

The Annual Accounts are presented at the end of the Annual Report

Page numbers of the Annual Report are prefixed AR

Page numbers of the Annual Financial Accounts are prefixed AA

Marlborough Anglican Team Marlborough Churches Together Diocese of Salisbury

St Mary's, Marlborough is situated in the town centre at the east end of the High Street. It is part of the Diocese of Salisbury within the Church of England. The correspondence address is:
The Team Office, Church Cottage, Silverless Street, Marlborough, Wiltshire SN8 1JQ.
Telephone: 01672 512357. Website: www.marlboroughanglicanteam.org.uk

Aims and Objectives – Making Jesus Known

The Church is the family of Christians meeting together to worship God and to find fellowship together through prayer and learning.

Our work is to spread the Good News of our faith by 'Making Jesus Known'.

St Mary's is well placed to serve the town of Marlborough and most of our mission has a two-fold strategy; to deepen and enrich our own worshipping life and also to find creative ways of making connections with the local community to both introduce the Christian story and deepen engagement with it. There are many occasions when these two strands merge under a single umbrella, for example the Get There! Holiday Club, or the ARK Toddler Group.

The lists below provide an evolving summary of the range of activities and events in which St Mary's engages. The division between the two categories is, of course, far from watertight but it does offer a way of seeing the life of the church as a whole.

Worshipping Life/Making Disciples	Engaging with/Serving the Community
Regular Worship – Range of Services	Open Church building
Sunday School	Occasional Offices
Praying Together in Lent/Rule of Life	School Assemblies/Open the Book
Pastoral Work	School Governors
Lay Pastoral Assistants	Practical Projects in the Community – Helping Hands
Home Groups	Pastoral Work/Songs of Praise in Homes
Study Groups	Devotion Youth Project
Anytime Afternoon Youth Group	Prayer Visiting
Churches Together Lent Talks/Groups	Bell Ringing
Education Opportunities	Mustard Seed
Authors' Evenings	Tower & Town/Marlborough News Online
Prayer Ministry	Marlborough Churches Together
Grapevine	Lit Fest Events
Parish Weekend Away/Retreat	Art/Photo Exhibitions
Ladies' Suppers	Transition Marlborough
Men's Nights	Concerts
Fusion School Club	Marlborough Area Poverty Action Group (MAPAG)
Mission Giving	Widows' Fellowship Lunch
Sudan Link	Beer and Carols
Pub Theology	ARK Toddler Group

Home Communion	Get There Holiday Club Messy Church
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St Mary's Parochial Church Council has the responsibility of co-operating with the Team Rector in promoting, in the ecclesiastical Parish of Marlborough, the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The life of St Mary's is within the Marlborough Anglican Team, Marlborough Churches Together and the Diocese of Salisbury in the Church of England.

Membership

Members of the Parochial Church Council (PCC) are either elected at the Annual Parochial Church Meeting or co-opted by the PCC due to the functions they perform in the Church (provided the person is willing to be co-opted). The PCC is a charity and the PCC members are its Trustees, and are responsible for ensuring the Church is serving its community. This report shows how St Mary's engages with the local community.

<i>Incumbent:</i>	The Rev Chris Smith	(From October 2019)
<i>Churchwardens:</i>	Sue Pells	(Until APCM 2022)
	Simon Mills	(until APCM 2023)
<i>Representatives on the Deanery Synod:</i>		
	Louise Seddon	(Elected Member until APCM 2023)
	Derek Moss	(Elected Member until APCM 2023)
	Elizabeth Cooper	(Elected Member until APCM 2023)
<i>Other Elected Members:</i>		
	Rachel Maurice	(Elected Member until APCM 2021)
	Margaret Hoyland	(Elected Member until APCM 2022)
	David Du Croz	(Elected Member until APCM 2022)
	Pam Tulloch	(Elected Member until APCM 2023)
	Jenny Noble	(Elected Member until APCM 2023)
	Rupert Travis	(Elected Member until APCM 2023)
	Jill Moss	(Elected Member until APCM 2023)
<i>Co-opted Members:</i>		
	Mark Whitehead	(Treasurer)
	Janice Whitehead	(Secretary)

Not members, but who are informed about meetings and Minutes with the following responsibilities:

Cadley Churchyard: Rosemary Davies (for Savernake Christchurch Churchyard Fund)

The PCC met 5 times during the year.

The main item of business at each meeting has been a consideration of our core task of 'Making Jesus Known'. Against this background, we have reviewed our worship, considered matters of finance and fabric, explored how we might best 'grow St Mary's', the way we welcome people, and the social events that are offered.

At the Annual Meeting in 2020, there were 188 names on the Revised Electoral Roll of church membership.

Weddings 2020: St Mary's = 0; Team = 2

Baptisms 2020: St Mary's = 1

Funerals 2020: St Mary's Church = 11; Crematorium only = 26; Cemetery Committal = 11; Team = 11
(more funerals at Graveside (Cemetery) and Crematorium due to lockdown/pandemic)

2020

Reflecting on last year is an odd experience. Many things we take for granted were suspended or upended, even the right to assemble for public worship. The last time services were stopped like this was in 1215 during the reign of King John.

We have missed singing, communion in both kinds, and socialising after church. The church has missed out on collections, weddings and large festival gatherings. Attendance at Christmas, Easter and on an average Sunday are all much lower than previous years.

However, it wasn't all bad. Zoom services kept us going; we only had to set off for church 30 seconds before it started. YouTube services recorded in St Mary's were watched by hundreds of people. It was a privilege to carry on the funeral ministry through the pandemic – some deaths COVID related, others not. And the reworking of Christmas in the '1,000 Angels' display was innovative mission at its best.

Perhaps at a deeper level the difficulties of the last year have shaken us all up. Commuting and work patterns have changed. We mostly tap now when we are out shopping. The genteel decline of the Church of England has accelerated bringing hidden problems out into the open. Although we long for our freedoms many have questioned whether their old lives were all that they might have been.

This presents opportunities for us as Christians. Jesus as a 'forever friend' seems even more attractive in a world of chaos and disease. The idea of belonging to a loving local community, that is there in good times and bad, seems newly attractive. New wine needs new wineskins and perhaps this is a change point for us as a church. Let us be praying as we consider how God might be calling us to serve him in new and fruitful ways in the post viral era.

May I take this opportunity to thank the PCC and others for their hard work and sterling support through a tough year. Sue and Simon have served wonderfully as churchwardens – I will miss Sue's dedicated service and shrewd observations. On a personal note, I wanted to thank Catherine for being so wonderful and for her help in the ministry.

Rev Chris Smith, Team Rector of Marlborough

2020 Activity Reports

Bell Ringers

Tower Captain's Report

Before lockdown we rang regularly and spent the time teaching our recruits. However out of six we may only get one back, this is a loss because they had just reached the point where they could ring unaided and were making good progress. I think there will be a problem finding enough ringers to replace them; it is not an easy task. I would like to thank the ringers at Mildenhall and Preshute for their help.

We rang the bells for Sunday services and Tuesday practices until 16 March 2020, at the start of the first lockdown. Since this date there has been no ringing except for a period of six weeks between lockdowns. We were able to assess the risk that alternate ropes are spaced far enough apart, the ringing room is well ventilated, and only four people were allowed to attend and ring. We rang alternate bells each week, 1,3,5,7 then 2,4,6,8.

Before we can start to ring again, we will have to make a thorough check of the bells. Regular weekly ringing keeps them in good order and keeps the ropes dry, especially in winter. Hopefully once this is done there will be no problems. The ringers look after the bells but there are times when professional help is needed. Last year the tenor was repaired and we plan to have a maintenance check on bells 1 to 7 in the near future.

We will need to recruit ringers, the process of teaching the first part "bell handling" takes time and it is very important this is taught well. It's good to get recruits from the congregation but non-churchgoers can learn as long as they are prepared to eventually ring for church services. Anyone of any age can learn to ring; it is easier for younger people but they don't usually start until they are 11. There are many people who learn to ring and for

various reason stop; if we could get these ringers back it would be such a boost. Once you have learnt to ring you don't forget it, just a few supervised practices and it all comes back.

We remember Rev Michael Cripps whose sons once rang here. He was a great friend to the ringers and when we can we will ring a quarter peal in his memory.

*Dorothy Blythe
Tower Captain*

Children's Work

Creche and Children's church.

Sadly from March 2020 onwards we have been unable to hold a creche or any children's programme due to COVID-19 and the restrictions we have had to follow.

St Mary's Youth Group

Sadly we had to stop the youth group meeting from March 2020

We ran a weekly zoom group from Easter until the Summer holiday and showed some material from youth groups around the country.

We had a picnic on the common when we were allowed to meet in person.

The Youth Band

During lockdown we have been pleased that Leonie and Alice have been able to sing in church occasionally accompanied by James.

Caroline and Mark Philps

The Ark - St Mary's Toddler Group

The Ark, our church-based toddler club, sadly has not been able to operate during lockdown.

We have been able to meet occasionally in playgrounds and a small group have completed an online parenting course provided by Care for the Family.

We have also sent links to "The Mum show" - an online resource from Care for the Family.

*Caroline Philps, Sheila Mills and Louise Seddon
The Ark Team*

5.30 Informal Service

This service stopped when Lockdown started and now in January 2021 has been replaced by an new informal service led by Chris and Pete with a worship group.

Messy Church



No Messy church sessions have been held during lockdown although we have tried to keep in touch with the occasional email keeping families in touch with any appropriate events.

Caroline, Mark and the Messy Church team.

The 1000 Angels - during December 2020 St Mary's ran a fantastic exhibition of 1000 angels. These card angels were produced by children and adults across Marlborough, including pupils at the local schools. It was visited by over 1000 people during the 4 weeks it was open.

Caroline and Mark Philps and the team

Fusion – Marlborough St Mary's Primary School

Fusion is a Christian lunchtime club held at Marlborough St Mary's Primary School each Friday. The aim of the club is to introduce young people to Jesus through a range of activities, which includes crafts, bible stories with discussion and games/songs. Originally it was directed at Years 3-6, but following a drop in numbers because of many alternative lunchtime activities for the older age group, it was agreed to offer it to Years 2-4 instead. This change proved to be successful with approx. 20 children coming each week, although unfortunately this only ran for a short time from January 2020 until 20th March 2020, when Fusion was suspended due to lockdown.

Janneke Blokland and Margaret Hoyland have had responsibility for the planning and resourcing of Fusion and its volunteers. There is a team of 10 dedicated volunteers and a much appreciated emergency helper who is always ready to step in when needed. The young people clearly enjoy Fusion and it is a privilege and joy to be able to share the Christian message with them.

Margaret Hoyland

Church Buildings and Fabric Report

Fabric Report

The fabric of the church has not altered much over the last year, except for sacristan replacements due to wear and tear of a minor nature. Thanks, as ever, to Ian and Kathy Perryman, for their conscientious efforts.. All other items are in good order and consumables are purchased economically as required...clearly less have been consumed this year.

Health & Safety Hazard Assessment - every 6 months the Churchwardens, and Martin Selby carry out safety checks of the church building, and its equipment, such as smoke alarms, electrical and fire extinguishers.

Heating System

Radiator enhanced cleaning was carried out, next scheduled for 2030

A preliminary assessment of a trial of background heating suggests that this is affordable and beneficial. This will be better optimised once the programmable NEST thermostat, via WIFI, is up and running. This will allow adjustments to be made from the operator's home, and hence be more sensitive e.g., to weather changes.

Tests show that the new 100 kW Worcester boiler (July 2019) is not working to its full potential (only loaded to 70kW)...options to increase radiator capacity are under consideration.

Organ Refurbishment: a major project has begun and fundraising continues...we expect the work to be carried out in 2021.

Sound System/P.A.: A project is ongoing to look at a new, modern sound system for the church, as well as improvement in the control of the projector and screen with digital technology. Some filming and streaming of services was carried out in 2020, and facilities for this will be included

The 2018 Quinquennial Inspection was carried out in Nov/Dec 2018. Most of the urgent work arising from this has been done, and there is a plan of action for the rest. Various stonework repairs were carried out on the north wall, and this is a rolling piece of maintenance for such a building.

Church windows Two church windows were cleaned by the Rector and sons....very carefully! But to good effect, with a noticeably cleaner and brighter result. It takes about 3 hrs per panel inside and out and most windows have three panels of leaded glass with hundreds of panes in each panel. Twelve windows still to be done = 100 hrs work left to do!

The Terrier (land belonging to the church), and **Inventory** (list of all the items belonging to the church) records have been checked by the Churchwardens, and all silverware and assets are as noted thereon with no notable change over the year. The Churchwardens visit Cadley Churchyard annually to confirm that all is in good repair.

The Church Log Book – which can be found on the church website, shows all the work done, including in 2020.

Buildings Committee

The Committee now comprises Simon Mills, Jill Moss, Martin Selby, and Pam Tulloch. Additional volunteers would be most welcome. (The Rector attended one of our meetings). Ann Owen has been unable to attend, but her contributions over many years are greatly appreciated.

Martin Selby and Pam Tulloch
Church Building Committee

St Mary's Church Hall

Income from hirers in 2020 was only about 40% of that of previous years mainly because of Covid restrictions. There were no childrens' parties. The Avenue Day Nursery closed at the end of February (nothing to do with Covid). After that, considerable time and money was spent refurbishing the Church Cottage rooms which were very "tired" from 6 years of heavy use.

The Team Office continues to operate within the church hall complex.

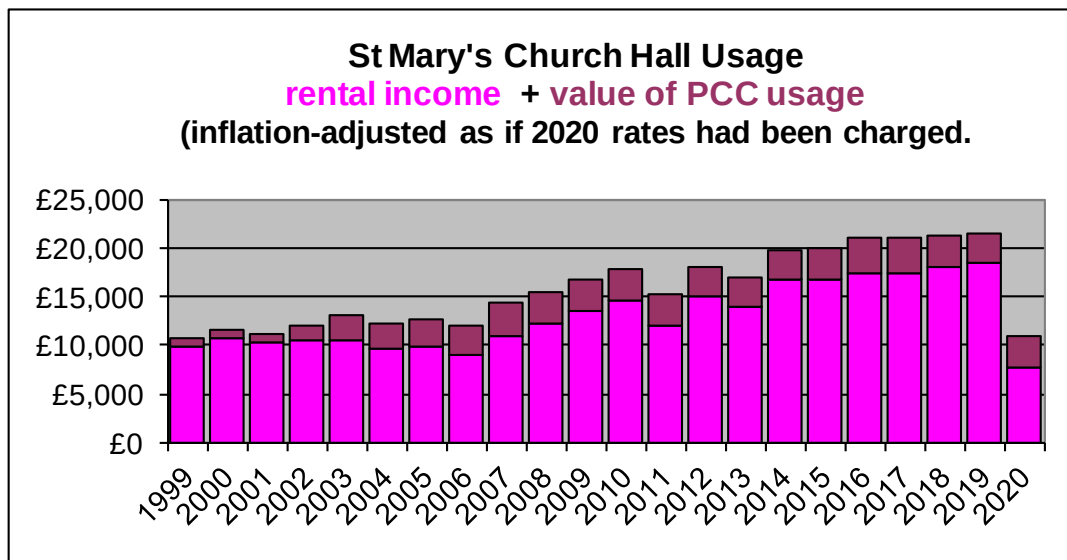
The Avenue Day Nursery vacated Church Cottage rooms at the end of March.

Frucifit Gym have signed a six month notice contract **for exclusive use of** The Cottage Rooms.

The Main Hall and kitchen were used by the following groups:

The Ark church toddler group	Community Choir	Scalextric Club
Karate Club	Marlbr Mondays (AA/NA)	Marlborough Academy of Dance :
Dancing & Ballet classes	Marlbr Fridays (AA/NA)	Brownies
Ladies Kick Boxing	Frucifit (fitness club)	Bridge Club
Yoga	Perform Drama classes	Love Marlborough Kids' Meals

Shortage of equipment storage space remains a limiting factor preventing us from accommodating more clubs and societies who would need to leave equipment at the hall.



We aim to cover our costs from the community hirers. However we were unable to do that in 2020, although cost cutting and furloughing contained the loss to a low level. Because of the economic climate at present we do not intend to increase hire rates in 2021. The church hall accounts and banking will be transferred to the Church Treasury Team on 1 Jan 2021. A new person will take over hall management from that date. It is expected that the church hall will still be able to cover its short and medium term costs in future years, so no contribution from the PCC should be required.

A huge thank-you is due to our “essential workers”: Michelle who does the caretaking, and Peter who arranges the bookings.

Martin Selby
St Mary's Church Hall

Churchwarden Report

Well, what a year it's been! In the report last year, we concluded by saying how our “new” Rector Chris was now well settled in post and we were on the threshold of moving forward and planning for an exciting new adventure into growth and transformation of our church. We were all set to go. We also welcomed a new churchwarden, when Simon Mills enthusiastically joined the team.

However, then the dreadful Coronavirus struck and so much had to come to an abrupt halt, and since then we have experienced so much disruption, not only in our personal lives but to our church life as well. We were into our first national lockdown. However, we tackled that challenge head on, led by our determined and organized Rector, who quickly arranged continued communication, as well as a Covid-safe church in which to come and worship safely, once our doors re-opened. This included socially distanced seating, use of sanitizing hand gel and mandatory mask wearing. Sunday morning services were adapted, both Communion and Morning service, without any singing. These were well, and enthusiastically, supported by a large section of our congregation once we came back.

Those of us who weren't able, or chose not to, join us in person were not forgotten. During those early days with the churches closed, we discovered and embraced, all the new technological wizardry which suddenly became available to us. We were immediately invited into Zoom services – instigated by our lovely Janneke – so that we could join together virtually in Communion services on Sunday mornings, while Chris recorded audio services for our website. This was quickly followed by streamed live services, and then, impressively, we entered the world of pre-recorded YouTube services. All of these taking an enormous amount of work and time. Also, through all these new ways of ‘doing church’, we have discovered, and embraced, a whole new language: “Zoom” “streaming” “screen sharing”. We've all become part of “break-out rooms”, and have got used to, and enjoy, the frequent cries of “Unmute yourself!” and “We can't see you!” So, St Mary's has really come of age and we are old hands at this now.

A “Love Marlborough” project was set up, led by Simon Mills, with an army of volunteers. A “good neighbour” venture during this pandemic, to give help wherever it’s needed – shopping, prescription collection, or simply a friendly telephone call, and is ongoing.

Our Christmas services were somewhat more of a challenge. How to give people their much loved and anticipated Christmas experience under these new restrictions? We overcame these challenges as best we could, and planned for a different Christmas. Sadly, most of our regular services had to be abandoned. However, we held our Carol Service, split into two separate services, with limited numbers; we held a Shielders’ service, again with ticketed seating, for those who had been isolating at home; our usual 11.15pm Communion service on Christmas Eve, and of course our Christmas morning service, with Bishop Andrew, followed by the added enjoyment of singing a carol outside in the churchyard. An illuminated star was erected on the Tower for the first time, and received many favourable comments from the people of Marlborough. Many thanks to Martin Selby and his team for that. Then for something completely different! We hosted a terrific exhibition in the form of “1000 Christmas Angels” initiated by Helen and Vincent Stokes, where actually 1700 Angels were suspended from the ceiling, accompanied by clever lighting and beautiful, recorded carols. This exceeded all expectations. We had over 1500 people through the door, many for the first time. Great outreach! Many thanks to the Stokes and the army of volunteers needed to install and man this.

St Mary’s has been part of another new initiative during the year, “Love Marlborough Kids’ Meals”, managed by Kymee Cleasby. This provides local families in need with a meal twice a week. At the moment 36 families are on the books and the need is growing. LMKM is a project under the auspices of St Mary’s church, with many church and non-church volunteers helping to run it.

Despite disruption to our church life we have been busy. As well as the day to day business, plans are well underway for a new sound system, new noticeboards and, after a major fundraising initiative, we are all set to have our organ completely refurbished.

As I write, we are well into our third lockdown, with another month still to go. This time, unlike March last year, our churches are allowed to continue with services if we wish. However, St Mary’s has made the decision to suspend Sunday morning services in church in order to keep people safe with the increase in the virus, continuing with the Zoom service, while offering a live informal service at 5.30pm on two Sundays of the month for the time being for those ‘young at heart’, in response to requests. There continues to be a simple live Wednesday morning Prayers meeting, as well as on-line prayers in the evening. With vaccinations racing ahead in the way they are locally, and a large proportion of our congregation already vaccinated, we hope to soon be meeting for worship together normally once more.

Finally, with many thanks to everyone for all your help, support and prayers over this difficult year. We couldn’t do it without you.

Sue Pells
Churchwarden

Diocesan Synod

This has been a challenging year for all of us and this was certainly reflected in Diocesan and Deanery Synod discussions. In February, Synod members voted to refresh our commitment to ‘Renewing Hope’ and discussed ‘Developing Discipleship and Evangelism’, ‘Encouraging Dynamic and Collaborative Leadership’ and how we might ‘Transform Lives and Communities’.

We also considered a ‘5 Year Financial Framework’ as a way to eliminate the diocesan financial deficit. Some Synod members thought that the proposed increases in share were unachievable, while others felt that church members could increase their giving levels if they saw that it resulted in visible local resources. There was concern over the proposed reduction of 10 clergy posts, both from the point of view of the effect on parishes and the additional strain placed on remaining clergy.

In September, the meeting was moved on to Zoom, and Revd Jonathan Triffitt was licensed as the new Diocesan Director of Mission and Ministry. We revisited the Diocesan Budget, and found that the deficit had grown dramatically over the previous 6 months, as a result of the Covid-19 virus. The options we discussed included a far greater reduction in priests and a significant increase in Parish Share. The details of this meeting were presented to the Deanery Synod in a meeting in October'20 (see below).

We met again in October, to continue the discussion. The Chairman of the Diocesan Board of Finance (DBF) introduced the budget which he described as a transitional, holding-steady budget and which included proposals to start by reducing clergy posts by 4 and central staff costs by 10%. We also considered the need to develop new ways of raising income from congregations, in the new, online Church situation; the need for more work on a Diocesan vision that people would want to support, including a strategy for mission and ministry and a corresponding pastoral plan; and the importance of maintaining morale.

If you would like to be a voice on the Diocesan Synod, do contact me and please put yourself forward before 20th May 2021. New members on the Diocesan Synod will be elected from Deanery Synod members, in June 2021.

Deanery Synod

In February, pre-Covid-19, we revisited the Deanery Strategic Plan and had two presentations. Kay Short, of Ecclesiastical Insurance, spoke about the training that she offers, alongside numerous grants that are available to our parishes. These include heritage grants, roof protection grants, foundation grants for maintenance and cornerstone grants for urgent and essential structural repairs. She shared a wealth of knowledge and can be contacted at <https://www.ecclesiastical.com/church>. Stephen Inglis, the Diocesan Resource Officer for Mission and Ministry inspired us to see and recognise the wonder of God in our everyday lives. He encouraged us to work in collaboration, pooling resources and giving each other mutual support. He can be contacted at steve.inglis@salisbury.anglican.org.

In October '20, our meeting had moved onto Zoom and we discussed the Diocesan budget and the financial concerns, aggravated by Covid-19. The budget deficit had been projected at around £900k but due to Covid and the associated loss of Share (down 6.5% on 2019) and Parochial Fees (weddings, funerals) the repercussions were far more significant, while the operating deficit was around £1.8m. Action had already been taken, including the sale of bonds early in the year, borrowing to ensure liquidity, cutting all non-essential expenditure, the reorganisation of Church House, use of the furlough scheme, investment and property review, scenario planning, increased IT expenditure to adapt to new ways of working and finally, reviewing property sizes of vicarages, their gardens and paddocks.

There was a follow-up meeting with Bishop Andrew, in November, when we considered 'Beyond the Present', listening and looking together at how we can move beyond the present and approach an uncertain future with confidence. This is the link.

<https://www.youtube.com/watch?v=nJyk9L05FEc&feature=youtu.be>

Sarah Musgrave LLM

Foodbank Marlborough

Since lockdown in March 2020, we had to close our Christchurch Friday morning drop-in centre and change to a delivery service only. All volunteers over 70 had to stand down but we were fortunate to have sufficient younger volunteers to manage collection of boxes from Devizes and delivery to clients.

Most of our referrals have come from the Foodbank at Devizes with a noticeable increase in referrals from the villages, going as far afield as Baydon and Ham. Reasons for referral were varied but mostly low income (many clients on minimum wages and furloughed going into debt), break up of families and delayed benefits.

Since the start of “Kids Meals” in September we have been able to refer families to them for extra help which has been much appreciated. The Foodbank has also donated some basic food stuffs to the project.

It is anticipated that working as a delivery service will continue for some months and it may be the Autumn before we can return to being a drop- in centre. We have missed the more personal contact with our clients but continue to offer advice and referral onto other agencies such as Citizens Advice who have been particularly helpful.

Ann Yates

Co-ordinator for the Marlborough Foodbank

Home Groups

Home Groups play a significant part in the life of our church providing an important forum for teaching, fellowship and pastoral care. Over the past year eight Home Groups of approximately 80 people have met regularly. The groups draw members from any of the churches in Marlborough. They are all different and each group determines what it studies and how it functions. The past year has been particularly difficult with the restrictions placed on group meetings due to the Coronavirus pandemic. Most of the groups rose to the occasion and were able to continue meeting on-line with Zoom. Some have stopped zoom meetings but still keep in touch regularly by phone or email.

David Maurice

Love Marlborough Kids Meals

Overview of 2020

Our objective for LMKM is to reach out and bring the love of our Lord Jesus Christ to the wider Marlborough community and a conduit into St Mary’s church family. By providing hot meals and support to families in need, we are involving the local community in extending the Love Marlborough mission of St Mary’s Church.

Marlborough people are amazing and very community-minded, and people have come forward to volunteer in numbers I really was not expecting. Everyone understands the need, in spite of Marlborough’s prosperous image, we have communities struggling with the same deprivation as other towns, just not as visible until you begin to look for it. It is important that we make no judgement of those who come for help. We don’t use any criteria to decide who gets fed because we don’t want anyone to feel they can’t come forward. We won’t tell anyone else about their situation and we won’t ask them to prove they need help. We want to reach all the families in this area who need help. A hot family meal is delivered twice a week on Tuesdays and Fridays to 40 families.

No Fuss – No Forms – No Referrals ... just meals, for families who need them

Cook Teams

The preparation of meals for families began in August 2020 with just three volunteers.

The project began in a commercial kitchen but then relocated to a kitchen within the Church Hall. This meant learning how to use different equipment and creating a workplace which was Covid compliant. As numbers of families requiring help increased so too did the demand for more volunteers. We purchased new equipment, such as knives and chopping boards, and were loaned two commercial catering ovens. A second kitchen also became available at Christchurch, the Wesley Hall kitchen. This offer was enthusiastically given and gratefully received. We have had to adapt how we prepare, cook and serve the meals in adherence with Covid guidelines, as directed by government policies, latterly ensuring only two chefs in the kitchen with one volunteer to act as a conduit between the kitchen and the delivery teams. We have recently been able to use just one larger catering kitchen whilst in lockdown.

Our volunteers have been amazing and adapted quickly to the training and guidance of our team leaders, giving up their valuable time. Some have gained qualifications in food safety and hygiene whilst others have built new friendships. Feedback received from the teams delivering the Friday roast chicken dinners has been fantastic!

Lisa Eyre – Friday Cook Team Lead

Delivery Teams

Since the project started formally in August 2020, the delivery team has seen 17 volunteers deliver up to 40 meals, twice a week. We deliver on two routes in Marlborough town and three routes out of town, as far as Bedwyn, Baydon and Avebury.

As Team Coordinator, I organise delivery rotas and ensure the cooking team have the correct numbers and dietary requirements each week.

Deliveries are made using large insulated hot boxes for hot meals, with additional items such as bread and eggs to supplement other family meals. Each meal (often several items balanced on a tray) is delivered to the door, and we have developed practical COVID secure processes to ensure volunteers and families do not have unnecessary physical contact.

When new team members join, we operate an initial buddy system, to introduce them to families and also to locate some addresses- the dark winter evenings were a challenge at times!

Delivery team members also provide a friendly face (behind a mask!) and our regular team of 10 have established relationships with families, without being intrusive or encouraging dependence.

Many members of the delivery team would not have otherwise met each other or worked together; the project has brought together people from different backgrounds and a team with a common sense of purpose and service to their neighbours in need.

Catherine Williams – Delivery Team Co-ordinator

Family Liaison

When I first joined the team, our aim was to help families struggling with food poverty, particularly highlighted by the pandemic. Whilst this is still a focus, we are now engaging with and talking to our families about how we can help them to become more self-sufficient -by helping them to learn to cook, store cupboard ingredients etc. Our main aim is to stand alongside the families in these unprecedented times. Whilst these times are hugely challenging, it has been a privilege to see how communities have grown and come together.

Workshops

The plan to deliver workshops and support families into independence took a backseat as lockdown after lockdown put paid to meeting however distantly. The space allowed us to further refine the transition phase and bring on board a nutritionist and a dietician to assist with the programme. The Rotary Club of Marlborough have helped fund the store-cupboard boxes vital to this phase; they included pantry basics like herbs, spices, flour, rice, tins etc, as well as a stockpot, scales, measuring jugs and more.

Family liaison will also be involved in supporting the families through a 6 to 8 week programme designed to offer the tools and skills they need to feel confident about the future.

Volunteers

It has been very encouraging to see the amazing response from church and community to offer to volunteer for the project.

Many different people with a variety of different skills and talents have volunteered during the time the project has been running; for 7 months since the very beginning of August 2020.

At the start we needed leaflet and publicity people and then cooks and drivers.

A total of 66 people so far have volunteered to help - some held in reserve to support where needed.

There are three main cook teams- Tuesday team, Friday team, pudding club team (new since January) and the delivery team.

Many people have worked tirelessly often in difficult situations when we had to move kitchens, or deal with power cuts, inadequate space, or oven power, and sometimes have to find houses in the dark.

Behind the scenes there have also been fundraisers and admin co-ordinators.

The volunteers remain cheerful and faithful in all their work. We are so incredibly grateful for all the work that has been done. Thank you all.

Caroline Philips – Volunteer Co-ordinator

Fundraising

1.Currently applying for £1000 grant from Wiltshire Area Board towards the purchase of a commercial grade Combi Oven

2. Raising awareness through our website, local social media, local radio interviews and publicity to generate donations from local individuals and businesses, including Christmas poster distribution.
3. Generous support of food donations from many local businesses and schools.
4. Next round of public funding applications will start in April.

On start-up we successfully received initial funding from Wiltshire Community Foundation and Marlborough Town Council. We will apply for second round funding in April.

Martin & Christine Barnett – Fundraising Team

The Future

2021 will be all about the transition phase. Our families do not want to exist on handouts, and we want to see them thrive even in these times. All of the families spoken to are positive about the workshops and supporting videos and phone support. The workshops will be offered to specific geographical neighbourhoods in order to foster communities who help and support one another. As always, our amazing volunteers are committed to their futures.

Kymee Cleasby

Mission Giving Committee

Review of charities

Here is a short resume of how their Charity had performed in the previous year.

Ann; **Alabare**. Hard to fundraise this year. There had been many extra requests for help from clients. Focus has been on homeless and getting people off the streets and finding accommodation for people coming out of care.

Margaret; **Open Doors**. operating in 66 countries worldwide to help persecuted Christians. During last year the number of persecuted Christians has risen, often used as scapegoats, eg last in line for medical attention and vaccines. Money spent on practical things this year.

Jenny; **St Michaels, Uganda**. This year money has been diverted to provide food for vulnerable girls who have been kept in school during the pandemic. Also to provide hand washing stations and medical supplies to help prevent spread of COVID. Some monies have been used to carry out emergency building repairs.

Debbie; **Gloucester House**. Funding has gone towards the 'buy a bed' scheme. The rigorous assessment programme has been harder during the pandemic, clients can't go out, volunteers can't go in. Funding from St Mary's much appreciated.

Willows. A difficult year. Much fundraising normally takes place through events, which have been cancelled this year. Also clients less able to afford to contribute due to lack of work etc. Training for counsellors has been severely restricted due to COVID. During a funding crisis last summer, there was an emergency prayer appeal for funding and three weeks later a donation was made which has helped keep the charity afloat.

Mike; **Sudan Medical Link**. Flooding and COVID have done much damage in Sudan. In spite of the civil war, the medical link continues. Fundraising exercise about to start. Mike is stepping down from the medical link but it is being taken on by others in the Diocese.

Sheila; **Church Mission Society (CMS)**. Currently supporting Andrew and Lisa Peart in Bolivia. They have had to adapt how they serve their community during the pandemic and with the very strict lockdown rules imposed in Santa Cruz. Some ways they have been able to reach out into their community is by running online Anglican services, including a daily biblical bedtime story. Making and sharing bread with local neighbours, Andrew is helping with micro finance advice and Lisa is offering healthy meal planning for the orphanage next door to their home.

Simon; **The Shonda Project**. Continued financial support of teachers, paying ~25% of salaries during school closure due to pandemic. Unusual in that most private schools have not paid teachers at all and many private schools have closed. Children returned to school 3-4 weeks ago and things are running smoothly. Money donated by St Marys is a significant part of annual income.

Helping Hands. No local projects undertaken this year due to COVID restrictions but £250 given to Love Marlborough Kids Meals.

Christian Aid. Brian has not stepped down as the leading rep for this but he is elderly and looking for someone else to take over. Chris pointed out that door to door collections are no longer in vogue but that St Mary's would continue to support by having a special collection on the Sunday of Christian Aid week.

Raising the profile of the Mission Committee within St Mary's.

Grapevine articles, prayers and display boards for each charity of the month continuing but not very effective because of COVID restrictions. There hasn't been the integration within the services either as Chris would like, made difficult with restrictions on church services. Debbie talked last year about inviting representatives from the charities to come and speak in a church service and this idea was discussed again. Chris was keen to raise awareness about mission either at the beginning of the service, during the notices or after the service during coffee time.

Other ideas included more specific prayers as and when they arise rather than always keeping to prayers for the charity of the month, a Mission 'bring and share' lunch for the wider congregation, and including prayers for the charity of the month in the weekly newsletter.

Tithe

Tithe for 2020 (from church income in 2019) is £1,085 which is lower than it has been in previous years. The Mission Committee recommended, and the PCC endorsed, the following distribution:

Balance 31 December 2019	845
Main Fund "Tithe"	11,142
Ascension day collection transferred in	104
Helping Hands expenses	0
LMKM	250
Alabare	1,085
Church Mission Society	1,085
Gloucester House	1,085
Salisbury-Sudan Medical Link	1,085
SOMA UK	1,085
St Michael's School, Busembatia, Uganda	1,085
The Shonda Project Charity	1,085
Opendoors	1,085
Willows Counselling Service	1,085
The Friends of Salisbury Cathedral	120
Wiltshire Historic Churches Trust	115
Balance 31 December 2020	1,841

Charity Rota

The rota for 2021 is as follows:

- Feb: CMS (Sheila)
- March: SOMA (David)
- April: Willows (Debbie)
- May: Christian Aid (Bryan?)
- June: Shonda Project (Simon)
- July: Salvation Army Gloucester Road Refuge (Debbie)
- Aug: Break
- Sept: Alabare (Ann Yates)
- Oct: St Michaels. (Jenny)

- Nov: Open Doors (Margaret)
- Dec: Christmas – no display etc
- Jan 22: South Sudan Link (Mike)

Simon Mills

Mission Committee Chair

Music at St Mary's

Musical activity in 2020 was, unfortunately, greatly curtailed because of the pandemic.

Our normal musical activities - adult choir at Parish Communion services, music group at All Age services, and individual musicians and small groups for 5.30 services - continued up to 15th March, after which everything changed.

At different times during the year thereafter it was possible for there to be live services at St Mary's. However, congregational singing was not allowed. So the general practice was for there to be a solo hymn or song sung during the service. Singers would be accompanied by guitar or organ. In the second half of the year there were occasions when a quartet of singers (permissible within the Covid regulations) would provide the sung music, sometimes including an anthem. Small singing groups also sang at the All Soul's service, at the three Carol services and on Christmas Day.

Our grateful thanks go to the following:

Organists: Keith Galpin, David Ripley and Jane Rose

Keyboard/Piano: Graham Davis, Keith Galpin

Soloists: Rod Cleasby, Martyn Johnson, Dorothy MacLachlan, Jill Moss, Leonie Seddon

Guitarists: Rod Cleasby, James Seddon, Martin Selby

Michael Reynolds,

Volunteer Organist and Choir Master

Mustard Seed

Obviously 2020 has been an unusual one! We have had to be closed for virtually 6 months. With all the Easter stock displayed and ready to go we closed up on March 17th. Having done a lot of safety planning we opened mid-July with outside seating and take away for 4 hours a day Monday-Friday; during September and October we were able to offer reduced seating inside plus outside and opened 6 hours a day Monday-Friday. This was made possible by a wonderful team of volunteers which has meant we have only had one paid member of staff on at a time. November was again in lockdown but in December we opened 6 hours a day and 4 hours on each Saturday with a focus on bookshop buyers. One of the main reflections from our volunteers who were welcomers was how significant a place Mustard Seed is to so many; people come to share their story with someone; that it was the only place they'd been out to; they felt safe. The Trustees and all involved are praying about God's way forward; what might we do differently?

Re bookshop side: during the first lock-down we contacted all the primary schools for whom we normally provide Bibles as gifts for school leavers and so were able to still deliver these orders. In November we offered an email order and collect service which was used by a number of customers and that is what is on offer in this post-Christmas lock-down.

Rachel Maurice

Mustard Seed

Open the Book

Open the Book is all about 'story telling' using drama as a means of engaging the attention of children of primary school age in Bible stories from both the Old and New Testaments. The stories are taken from a Bible Society publication "The Lion Storyteller Bible". Judging by the comments we have from teachers that the children are excited when they know we are going to be 'performing', and indeed from the evidence of our own eyes, we can see that they are engaged in our presentations. Both Infant and Junior children enjoy taking part in the dramas and we involve them whenever possible. Typically, we might have around six children being 'extras'

Marlborough St Mary's Primary school now has both Infants and Juniors on one site, and so for the last two years we have provided one story to the whole school assembly - six stories a year, one each term. Even though we rehearse and plan well, contingencies can arise! Flexibility and quick thinking are essential qualities in the team. The presentation has a top and tail of introduction and conclusion, when the children are invited to reflect on the implications of the story for today's world, and if they want to make the closing prayer their own, to join the 'Amen'.

What we never know, of course, is what the children make of the message of the story. We are obliged to stick strictly to the script, so that the story can stand alone as just that, a story. This protects the Bible Society from any accusation of proselytising. This probably wouldn't be a problem in our locality, where the primary schools are mainly Church of England foundations, but might elsewhere. We are always pleased if the member of staff in charge of the assembly picks up on the message in their closing remarks and maybe relates it to other aspects of the current curriculum.

In the school year 2019/20 we told "Stories Jesus told" to loosely link up with the school values for each term and went into the assemblies until March 2020. Then Covid shut us down.

We explored options on ways of talking the message electronically and were very grateful for Mark Philips help in producing a video of the Annunciation story for November 2020 but it was not felt to be of suitable quality to be used. We also looked at what other teams in the Diocese are producing but felt that the technology was beyond us so we are waiting for the opportunity to go back into school physically. We feel that involving the children in the performances is an important part of the presentation.

We are pleased that the team is Ecumenical, with Janet Buck and Carol Rensch from Christchurch and Anna Harrison, Dorothy Maclachlan, Jenny Noble, Pauline Berryman, Sue Tulloh and Alison Selby from St Mary's. We value your prayers for the team as we prepare our stories and then go into the school. There is always space for more volunteers and we would appreciate some ideas from the younger and tech-savvy - it is fun - and you don't have to audition!

Alison Selby

On behalf of the Open the Book Team

Organ Restoration Appeal

In 2020 the PCC decided to proceed with the restoration of the organ by Stephen Cooke in line with the estimate he had provided the previous year. Generous gift-aided donations by individuals, as well as grants from the PCC reserves, the Church Buildings Council, and Marlborough Town Council, meant that we were halfway towards our target total of £41,500 before the start of the appeal.

The committee established to manage the appeal met early in the year, little knowing that a pandemic was going to scupper half of their fund-raising plans via a series of public events to engage with the local community. The onus of generating monies therefore fell on the Pledge-A-Pipe campaign which was launched with a magnificent organ recital at the end of October. Since then money has been coming in on a regular basis, and at the time of writing over half of the 1098 pipes had been pledged to the tune of £10 per pipe. With gift aid and a number of promises of money from local organisations this puts us within touching distance of our total.

As those who were able to attend the launch concert in October will know, very sadly Stephen Cooke was tragically killed in a motorbike accident in September. His son, Ed, who had worked alongside his father is carrying on the work of the firm, but inevitably this, along with the impact of many lockdowns, has led to a delay in the start of this work. It will also mean that the work will take the best part of six instead of four months. In order to be sure to have a functioning (albeit unrepaired) organ for Christmas 2021, the PCC has decided to postpone the restoration work until January 2022, by which time our appeal will have achieved its target.

David Du Croz

Pastoral Care

Like so many of us, since March 2020, our work as LPAs has had to adapt to telephone support only. It has been so appreciated however, especially by the housebound, in these challenging times.

The LPAs have met twice in 2020, once in July to share a communion service and bid farewell to Janneke Blokland. We were in Anne Norman's garden and were blessed by a beautiful afternoon and able to have a delicious afternoon tea to complete our time together.

The second meeting was with Chris Smith in church for a Christmas communion service. It was good to be able to share this time together and it gave us an opportunity to thank Sue Jackson as she retired after 20 years as a LPA. Sue has given so much in this role, we will miss her greatly. (There is a fuller tribute to Sue in the February 2021 Grapevine) Geoff Jones has also had to step down as an LPA due to ill-health. We will especially miss him as our only male LPA and for the assistance he gave me when giving Communion in care homes.

Since October 2020 Chris has held a monthly Zoom pastoral meeting with Pete Sainsbury, Sarah Musgrave and myself. This gives an opportunity to share particular pastoral concerns and give each other support.

We trust that sometime in 2021 we'll be able to return to having face-to-face contact and a fuller role as LPAs.

If any of you should feel that God may be calling you to be involved in pastoral work do talk it over with Chris or perhaps have an initial discussion with an LPA. There is also a lot of information on the Salisbury Diocese website about training for this role.

Lastly heartfelt thanks to all on the LPA team who have given such support to so many, especially in these difficult times.

Ann Yates
Pastoral Co-ordinator

Safeguarding

I took over as Parish Safeguarding Officer in February 2019. As Safeguarding Officer I, together with the Rector and Church Wardens, am here to ensure that there is good safeguarding practice within the parish and to listen to any concerns relating to children or vulnerable adults. During the year Heather Bland, the Diocesan Safeguarding Adviser, resigned and there are now two Advisers who work together on a job-share basis to provide safeguarding cover throughout the week. These are Suzy Fitcher and Jeremy (Jem) Carter. Due to the Covid-19 outbreak the Salisbury Diocesan staff have transitioned to remote working but they remain available to offer advice and support. There have been no face-to-face training courses this year but on-line training continues.

Since the last APCM, the emergence of the Covid-19 virus and the resulting changes to the life of St Mary's have meant that much of the children's work has had to cease and may not start again for some time. Thus the need for DBS checks has been reduced and only the Marlborough Kids' Meals project has required any DBS checking of new volunteers. The renewal of existing certificates has also continued as necessary.

Applications are done online through the Diocesan micro-site. This has streamlined the DBS process and means that all relevant information is now stored on this database. When an application is made I contact the applicant

and arrange for them to bring me the documents which need to be verified (passport, driving licence, national insurance number and utility bill containing name and address of applicant) or to send me scanned copies of the documents. The use of scanned documents is a new development, necessitated by the lockdown regulations. The verified application is submitted and, if successful, the certificate is posted to the applicant.

All those in voluntary or paid positions which involve them having contact with children and/or vulnerable adults are expected to go through the Disclosure and Barring Service (DBS) procedure. It is the responsibility of leaders to ensure that this is carried out by contacting me. The Church is no different in this respect from other organisations that are trying to create a safe, caring environment for everyone. It is not a legal requirement to check volunteers, but it is good practice. For example, from April 2021, all PCC members will need to be DBS vetted to enhanced level. It is of course important to remember that this check only highlights recorded convictions and is not a guarantee of safety.

Everyone with a DBS certificate is now required to do a C0 course (on computer) and attend a C1 course as soon as possible after receiving their certificate. People who have attended C1 and C2 courses should also go on a refresher course every 3 years. It is up to the leaders of each group to make sure that this happens. Local courses can be found and booked through the Diocesan website.

A comprehensive leaflet on Safeguarding policy for protecting children and vulnerable adults, is displayed in the Vestry, including a flow chart showing what to do/who to go to. Copies of key publications are kept in the vestry and can also be found on the internet.

Tricia Hayllar
Safeguarding Officer

St Mary's Marlborough

APCM Draft Minutes:

Draft Minutes of the Annual Vestry Meeting held on Tuesday 28th July 2020 at 7.30pm

Annual Vestry Meeting

1. Opening Prayers

Rev. Chris Smith opened with prayers.

2. Apologies

David, Rachel and Edward Maurice, Laura Willis, Ian and Kathy Perryman, Louise and James Seddon, Margaret and Peter Hoyland, Sarah Garrett, Paul Cooper, Michael Reynolds

3. Approval of the Minutes of the meeting held 29th April 2019

The minutes were approved by the meeting. Proposed by Pam Tulloch, seconded by Mark Whitehead. Approved unanimously by those present.

4. Election of Churchwardens

Mike Maclachlan stepped down as Churchwarden. He summarised his term of office: In Sept 2018 Andrew Studdert-Kennedy preached his final sermon. In October 2019 Chris Smith was licensed. Lockdown then hit us mid March 2020, alleviated by Zoom. This resulted in a delayed APCM. Pete Sainsbury is now appointed to St Georges. Mike thanked all those who supported the Churchwardens through the interregnum. Thanks to Sue Pells for her support. Now we look to the future.

Chris Smith expressed thanks to Mike Maclachlan for all his work, especially during interregnum. Sue Pells then expressed thanks to Mike for all his support during the past 2 years and for his strength, good sense and advice. All will miss Mike.

Gifts were presented to Mike and Dorothy Maclachlan.

- Simon Mills was elected as churchwarden. Proposed by Caroline Philps, seconded by Margaret Hoyland
- Sue Pells was elected as churchwarden. Proposed by Jan Whitehead, seconded by Mark Whitehead.

Carried unanimously by those present.

St Mary's Marlborough

Draft Minutes of the Annual Parochial Church Meeting held on Tuesday 28th July 2020 immediately following the Annual Vestry Meeting

1. Approval of the Minutes of the meeting held 29th April 2019

These were approved as an accurate record of the meeting. Proposed by Hugh de Saram and seconded by Anna Harrison.

Carried unanimously by those present.

2. The Electoral Roll - Hugh de Saram

We lost 3 members from the Electoral Roll in the past year- Sylvia Lawrence, Dorothy Osborne and Margaret Smith; 181 remain on the roll.

Hugh offered to stand again. Proposed by Ann Yates, seconded by Jill Moss.

Hugh was duly elected.

3. Treasurer's report

- Chris Smith read a report from Michael Reynolds. Michael apologised for not being at the meeting in person. The accounts are almost identical in format to the last few years. The commentary provides a comprehensive overview of the finances in 2019. Any queries to Michael Reynolds.
- Normal expenditure exceeded normal income by £2993 - see AR26. Current giving does not cover normal expenditure.
- Total resources available increased to £14885 - AR27. Increase included £11750 for organ restoration and increased value of investments. Slightly higher in July 2020 than at end of 2019. We still have substantial reserves.
- £16500 was spent on refurbishment of Rectory - all covered by the Diocese and additional donations.
- Level of giving in interregnum was good but we may have to draw on reserves to cover maintenance of church. Further substantial expenditure is expected in the longer term.
- New Team Vicar and Worship Director to be jointly funded by PCCs of St George's and St Mary's - £10000 pa each. Individual donations will be sought to cover this appointment, but costs may have to be covered by the PCC.

- Lack of donations in church during lockdown - Parish Giving Scheme or Standing Orders are being encouraged. Online giving is now available via website for one-off donations. Cash collections and envelope schemes are to be reviewed.
- Standing order income has held up well.
- The church still has substantial reserves adequate for needs in the short term, but will need to consider longer term
- Last APCM as Treasurer after 5 years and involvement back to 2012. MR has enjoyed this work. MR thanked Roger Wheeler for his advice and assistance and Lyn Blundon and Rupert Travis for their assistance and advice. Also all members of St Mary's who have been supportive and encouraging.
- A gift has been purchased for Michael which will be passed on to him. Chris Smith thanked Michael for his clear work as Treasurer.
- There were no questions on the report.
- The accounts had already been approved by the PCC and signed off by independent examiners Messrs David Owen & Co. Following a proposal from Keith Galpin, seconded by Derek Moss, the accounts were also approved unanimously by the meeting.
- The independent examiners David Owen & Co were recommended to be reappointed as independent examiners. Proposed by Debbie Ryman and seconded by Sue Pells. Carried unanimously by those present.

4. Elections to the PCC

Thanks were expressed to Bryan Castle (6 terms), Jill Moss and Annie Bodenham as they stepped down from Deanery Synod.

- Three new representatives have been put forward: Elizabeth Cooper - proposed by Mike Maclachlan, seconded by John David Ripley; Derek Moss - proposed by Peter Hoyland, seconded by Margaret Hoyland; Louise Seddon - proposed by Caroline Philps, seconded by Jill Moss. All were duly elected unanimously.

The term of four PCC members has ended. Thanks were expressed to Sarah Garrett and Kathy Perryman who have stepped down from the PCC.

- Four new representatives have been put forward: Rupert Travis - proposed by Anna Harrison, seconded by Angela de Saram; Jenny Noble - proposed by Rachel Maurice, seconded by Ann Yates; Pam Tulloch - proposed by Sue Pells, seconded by Rachel Maurice; Jill Moss - proposed by Peter Hoyland, seconded by Margaret Hoyland. All were duly elected unanimously.
- Treasurer: Michael Reynolds has stepped down. Mark Whitehead was nominated as Treasurer. Proposed by Sheila Mills, seconded by Keith Galpin. Duly elected unanimously. Debbie Ryman has offered to be assistant Treasurer.

5. Report on the life of the Church

Chris Smith expressed his thanks to all those who have contributed to the life of the church in Marlborough.

Thanks were expressed to Laura Willis for all her work in pulling the report together.

It was proposed that the Annual Report be adopted as an accurate account of the life of the church. Proposed by Caroline Philps, seconded by Hugh de Saram. The Annual Report was unanimously approved by the meeting.

6. Rectors Report - Revd Chris Smith

Chris Smith started by paying tribute to Andrew Studdert-Kennedy who led the team here for 16 years and provided support as Chris arrived.

Chris had witnessed many wonderful acts of support for Marlborough and the church since arrival - great to inherit something so alive. Also grateful for all the work on the Rectory prior to arrival. Interregnums are difficult - again thanked Mike Maclachlan and Sue Pells for all their hard work, and thanked Laura Willis for her welcome and support. Thanks were expressed to all clergy colleagues for all their support. CS looked back with thanks and gratitude to God.

Looking to the future - there were 18 Sundays prior to lockdown. All thoughts are therefore provisional. Jesus has given us a mission - the great commission to make disciples. The mission continues at St Mary's - Making Jesus Known. To help us:

1. Freshened Faith. Love Jesus more and more day by day, love each other as a community - from this we will reach to others in our community. Pray for miracles and healings and new members. We need to encourage each other - healthy churches grow.
2. Stronger Team. Harvest is plentiful, but the workers are few. The work of the church will be greatly helped by a larger team. We have 3 churches to manage. Pete Sainsbury is coming, but we need to continue to pray for a stronger team of lay and ordained people. We also need leaders of various activities in the church.
3. Improved Governance. This needs a review and improvements to ensure a healthy future.
4. Quicker Pace. We are all getting older. We have a window of opportunity to encourage and welcome new families and children into our church and we need to think about the things which will help this aim. We need to tilt our church towards what will welcome and bring in new people.

Chris thanked everyone for their welcome and support to him and his family.

7. Churchwardens' remarks and question time

- It has been a strange 15 months since last APCM. Chris Smith duly appointed as Rector and work began on the Rectory. Volunteers stepped forward to help - physically and with prayers and cake. Thanks for all care and commitment shown at this time.
- Interregnum went smoothly and well - thanks to all retired and other clergy. No services were cancelled. Laura Willis also helped to guide through this time - grateful thanks to her.

- Thanks were also expressed to the following - Choir, Organist and Music Group, volunteers on all rotas, Martin Selby for all his hard work on maintenance and getting work done and providing a new boiler and running the Church Hall.
- 4 months ago lockdown hit us. It also enabled us to look afresh at how we do church - online audio services, Zoom Eucharist - and a refreshed website. Something for everyone. New Love Marlborough initiative - huge thanks to Simon Mills. Ann Yates who looked after congregation during lockdown and arranged help. We are now open again for worship.
- Catherine Smith's weekly quiz was also enjoyed.
- Time, effort and commitment has been shown - Chris Smith worked tirelessly during lockdown and in making sure we keep up with new guidelines. Many new tasks are now being undertaken to keep the church open and safe.
- Delighted that Pete Sainsbury has been appointed. Licensing will be on 23rd September.
- Simon Mills introduced himself as new Churchwarden. Glad to take up position - loves the church community and senses the spirit is moving in St Mary's. It is an exciting journey - looking forward to building a loving community and working with Chris Smith and Sue Pells. Sue welcomed Simon to the role.

Questions

Bryan Castle. Christian Aid committee was thriving here when he arrived. Christian Aid committee is getting older. Bryan is Chairman and Ian Perryman is Treasurer. However, they need new Christian Aid committee to take the work forward. Appealed for new committee members. Chris Smith has this on his agenda.

Pam Tulloch. Mid morning worship services are back. Is there a date for resumption of 8am services? Chris Smith is aware there are a number of services which have not resumed yet. We are constrained by cleaning and Covid regulations. Current rota runs to end of September in the hope that things may change after this. We need to restart the services safely. There is no intention to stop the 8am service.

7. Closing Prayers – Revd Chris Smith closed with a prayer and the Grace.

Legal, Administrative and Financial Matters

Charity registration

The charity became registered on: 10 March 2010.
Charity registration number: 1134792
Working name of the charity: PCC St Mary's Church, Marlborough
The full name of the charity: The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, with St Peter & St Paul, Marlborough.

Contact addresses

Main Address:

The Team Office, Church Cottage, Silverless Street, Marlborough, Wiltshire SN8 1JQ.
Tel: 01672 512357 E: marlb.anglicanteam@tiscali.co.uk
Website: www.marlboroughanglicanteam.org.uk

Legal and Financial:

Rector: Reverend Christopher Smith

Churchwardens: Simon Mills
Sue Pells

PCC Secretary: Janice Whitehead

PCC Treasurer: Mark Whitehead, Southview, Ogbourne St Andrew, SN8 1SB.
Tel: 01672 841300

Governing document

Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules.

Charitable objects

The promotion and advancement in the ecclesiastical parish of the whole mission of the Christian Church.
Please see page AR1: Aims and Objectives – Making Jesus Known.

Trustees

The following were trustees on 1 January 2020 and continued to 22 April 2021 the date the Annual Report and Accounts are due to be adopted at the Annual Parochial Church Meeting:

Chris Smith	Sue Pells	Janice Whitehead
Margaret Hoyland	Louise Seddon	Rachel Maurice
Jill Moss	David du Croz	Derek Moss

The following were trustees appointed during the year on the dates shown:

Simon Mills	28 July 2020	Rupert Travis	28 July 2020
Jenny Noble	28 July 2020	Elizabeth Cooper	28 July 2020
Pam Tulloch	28 July 2020	Mark Whitehead	28 July 2020

The following were trustees on 1 January 2020, but ceased to be on the dates shown:

Annie Bodenham	28 July 2020	Mike Maclachlan	28 July 2020
Bryan Castle	28 July 2020	David Maurice	28 July 2020
Sarah Garrett	28 July 2020	Kathy Perryman	28 July 2020
Michael Reynolds	28 July 2020		

Trustees' responsibilities

The trustees have a duty to always act in the interest of the charity, to attend and participate in trustee meetings, and to bring their individual expertise and skills to the Trustee Board for the benefit of the charity and in the performance of its aims and objectives.

The trustees have a duty

- to safeguard the assets of the charity and take reasonable steps for the prevention of fraud and other irregularities
- to keep proper accounting records
- to prepare financial statements which show a true and fair view.
- and in preparing financial statements:
 - to select suitable accounting policies and apply them on a consistent basis,
 - to make judgements and estimates that are prudent and reasonable.
 - to apply the going concern basis unless it is not appropriate to do so.

Risk management

The trustees place a high priority on risk management for the protection of individuals and for the protection of the assets and the operations and activities of St Mary's Church.

For individuals this includes procedures for child protection and care for the vulnerable with training for all those involved in this work. Please refer to the section on Safeguarding above. We also have training and support systems for those involved with lay pastoral work and prayer ministry. Our health and safety procedures for volunteers and for employed staff are periodically reviewed and checked. We hold employers' insurance, and our volunteers are under our insurance umbrella.

We do keep the Church open, unmanned, in daylight hours, as we wish to remain open for prayer as long as we can as this is part of our calling. However, we do lock the Church at dusk unless there is a planned event. The moveable physical assets of the Church are locked away when they are not in use. However, some artefacts are, by their nature, fixtures on display. All items are covered by insurance, but with a £1,000 excess any antiques would be replaced by new replicas.

The church building is the subject of a Quinquennial Report, building status review and a fire risk assessment; recommendations are followed up.

Monetary assets are held in well-established national institutions and all payments of funds require two authorisations for a transfer of funds to take place. There is proportionately less cash handling than in previous generations; cash is stored in a safe and banked in due course.

The trustees periodically review the risks to which the PCC is exposed and are satisfied that procedures are in place to mitigate these risks.

Public benefit

In seeking to fulfil the objectives of the charity we offer public benefits in social, cultural, educational, and spiritual respects. Most obviously, we are engaged in the “advancement of religion” through our regular worship and the teaching on Christian faith and practice given therein, as well as in the so-called “occasional offices” – baptisms, weddings, and funerals – conducted at the request of the public.

Beyond this, our ordained staff provide emotional and spiritual support and comfort to members of the wider community (of any faith or none) in distress or facing crisis situations. They are supported by a team of Lay Pastoral Assistants and other members of the congregation who regularly visit the housebound and people in residential care homes. As well as this, many members of the congregation, motivated and encouraged through the life of the church community and the teaching given within it, are active in the wider community in various areas of social need and in assisting our local schools by acting as governors, by taking assemblies and in other less formal ways.

Our principal material assets are our buildings. As well as being used for public worship, the church itself is open daily from 08.00 to 16.00, offering a quiet space for private prayer and reflection. There is a welcome seating area together with a library of Christian books, copies of the Bible, hymn books and prayer material. The building is also made available from time to time for concerts, exhibitions, and other events. The adjacent hall is also used by other community groups, such as Alcoholics Anonymous.

We offer further public benefit through our policy of donating 10% of regular donations, 10% of monies passed to the PCC from the Church Hall, and 10% of Anglican Fee income to other charities, locally, nationally, and internationally, as recorded elsewhere in this Report.

Other specific examples of activities offering a public benefit may be found in the earlier pages of this Report. The Trustees are aware of and have taken note of the Charity Commission’s Guidance on Public Benefit and confirm they try to always ensure that the Charity’s aims and activities are carried out for the public benefit.

Policy on reserves

The amounts of reserves held in the separate funds used to manage the affairs of St Mary’s church are shown in the Annual Financial Accounts on page AA13.

The policy is to maintain reserves as follows:

General Reserves: balance at year end to be at least 25% of annual normal expenditure (i.e., main fund expenditure)

Fabric Fund: balance at year end to be at £35,000.

The reserves do not include Cadley Churchyard funds, funds already allocated (e.g., to the Mission Fund or for the Youth and Family Worker Fund) or committed future expenditure.

*

This Annual Report, The Treasurer’s Report, and the Annual Financial Accounts on pages AA1 to AA13 were approved by the PCC on 25 April 2021 and signed on its behalf by

Rev Christopher Smith

Rector

Mark Whitehead

Treasurer

PARISH OF ST MARY THE VIRGIN WITH ST PETER & ST PAUL, MARLBOROUGH
Charity Registration Number 1134792
Accounts for year ended 31 December 2020

TREASURER'S REPORT

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Church hall accounts.

Final comments and acknowledgements.

Introduction to the annual financial accounts

This report should be read in conjunction with the Annual Financial Accounts (Pages AA1 to AA13) which have been prepared in accordance with the requirements of the Charities Act 2011. In the remainder of this document the Annual Financial Accounts will be referred to as "the Accounts".

The Accounts cover all areas which are the responsibility of the Parochial Church Council (PCC) of St Mary's Church, namely:

- the day to day running of the Church
- the day to day running of the Church Hall
- the maintenance of the Church buildings and the Church Hall
- Charitable Giving
- the maintenance of Cadley Churchyard

SUMMARY OF 2020

Normal expenditure (£118,683) exceeded normal income (£96,706) by £21,977 (2019: deficit of £2,993). The main items of expenditure are:

- Parish Share - £73,163
- Other church ministry and services - £7,707
- Insurance - £3,192
- Church management including Utilities, Staff pay and office costs - £23,478
- Tithe - £11,142

Income was sharply down as a result of members of the congregation dying or moving away. As a result of Coronavirus, there was also a reduction in regular giving, loose collections, and envelopes, together with a corresponding reduction in the amount of Gift aid claimed. The main sources of income were:

- Planned giving including gift aid reclaimed - £85,955
- Other ad hoc giving - £3,195
- Other income including fees and contributions from St John and St George - £6,882

Total net funds of the PCC increased by £18,596 to £236,605. The totals of these funds are:

- General fund amounts to £29,967
- General reserves amount to £61,589
- Restricted funds amount to £61,975
- Cadley Churchyard Endowment funds and restricted funds amount to £33,891
- The Fabric fund amounts to £35,000
- The mission fund amounts to £1,842
- The church hall amounts to £11,156
- The Bellringers fund amounts to £1,183

An amount of £45,000 was transferred from general reserves to general fund, to bring the general fund back into balance.

The PCC has discretion over £91,556. With a projected main fund shortfall for 2021 amounting to £19,569, this could reduce to £71,987 by the end of 2021. Our current reserves policy requires us to maintain an amount equivalent to three months of estimated expenditure, which is approx. £10,000 per month, so £30,000 in total.

There was little expense to the church fabric, and investments increased in value by £11,328.

Donations to the restricted funds were:

- Organ Restoration Fund - £8,923(including gift aid). A further £5,000 was transferred from the PCC's General Reserves
- Worship Director fund - £13,497 (including gift aid) with expenses totalling £5,121.
- Love Marlborough Kids Meals - £16,326(including gift aid) with expenses of £7,503.
- Youth and Family worker fund - £742 with no expenditure

The Church Hall showed a deficit for the year of £725, a result again of the Coronavirus, which severely curtailed lettings.

Question 1 – Does normal income cover the cost of running the church?

All normal income is shown in brown figures on Page AA8 of the Accounts, and all normal expenditure is shown, also in brown figures, on Page AA9.

	2020	2019	2018
Normal income	£96,706	141,900	124,942
Normal expenditure	£118,683*	144,893	124,818
Surplus / (Deficit)	(21,977)	(2,993)	123

*Normal expenditure also includes the figure of £11,142 being the tithe transferred from the main fund to the mission fund.

Thus, regular giving, collections, and other regular sources of income (e.g., fees) in 2020 amounted to **£21,977** less than the costs in 2020 of running the church.

2020 saw a significant reduction in both regular and ad hoc giving, together with a corresponding reduction in the amount of Gift aid claimed. Whilst there was a small reduction in expenditure, this did not match the reduction in income, mainly due to many of the expenditure items being relatively fixed, e.g., Parish Share, Insurance, running the parish office etc.

Whilst we do have reserves that can be used to offset this deficit, it cannot be sustained in the long term, and we either need an increase in the donations that we receive, or we will have to start looking at ways to reduce our expenditure, albeit that this is difficult for the reasons mentioned above.

Question 2 – What are the financial resources of St Mary's

The resources held by St Mary's as at 31 December 2020 were **£236,605**; these were held in the following funds and are set out on Page AA13 of the Accounts).

	31-Dec-19	Incoming	Outgoing	Transfers	31-Dec-20
Main Fund Accounts for all normal income and expenditure.	6,944	96,706	107,541	33,858	29,967
General Reserves	100,078	12,362	245	(50,606)	61,589
Fabric Fund (incorporating Chairs Fund) Accounts for all expenditure on the Church Building; holds reserves for future work.	35,000	345	951	606	35,000
Mission Fund Allocated for distribution by mission committee.	845	104	10,250	11,142	1,841
Church Hall bank accounts	11,881	8,404	9,129	0	11,156
Bellringers' Fund	1,129	101	48	0	1,182
Youth and Family Worker Fund	18,361	742	0	0	19,104
Organ Restoration Fund	11,750	8,923	0	5,000	25,673
Worship Director	0	13,497	5,121	0	8,375
Love Marlborough Kids Meals	0	16,326	7,503	0	8,822
Cadley Churchyard Endowment	25,877	1,786	0	0	27,664
Cadley Churchyard Deposit account	6,142	806	722	0	6,227
Total funds restricted for the maintenance of Cadley Churchyard	32,019	2,592	722	0	33,891
Totals	218,010				236,605

Question 3 – How are the financial resources of St Mary’s held?

The financial resources of the church comprise the following net assets; these are set out on Page AA13 of the Accounts):

	2020	2019
Fixed Assets	401	646
Investments	103,411	92,083
Debtors	6121	9,206
Short term deposits	12,798	11,970
Cash at bank and in hand	128,339	119,378
Creditors	(14,463)	(15,273)
Totals	236,605	218,010

All **investments** are managed in accordance with guidance from the Church of England’s Ethical Investment Advisory Group.

The Finance Committee is responsible for advising the PCC on the distribution of St Mary’s resources between cash, short term deposits and investments.

Question 4 – What are our expectations for 2021 and the future?

The PCC’s financial situation, at present, is satisfactory and reserves are adequate for anticipated expenditure in 2021.

However, it is expected that the main fund (covering normal income and expenditure) will again be in deficit next year, although the position is very much dependent on the level of personal giving that is achieved, and the ongoing restrictions that the COVID-19 Virus creates.

The table on the next page summarises main fund income and expenditure in 2019 and 2020 and provides estimates for 2021 – which gives rise to a projected deficit on normal income and expenditure of about £19,569.

It is also anticipated that a proposal to improve the sound system within the church will be put to the PCC for approval. This could incur costs of around £40,000.

Other items of expenditure include signs for the outside of the Church.

Normal income and expenditure – projection for 2021

Normal income	2021 estimate	2020	2019
Envelope giving	2,500	1,828	4,554
Other planned giving	70,000	67,965	77,221
Gift Aid and Small Donation Scheme	17,500	16,939	21,245
Collections	1,500	1,008	5,566
Other donations	1,000	1,406	672
Donations for Local Outreach	1,000	0	984
Specified income	2,050	0	19,320
Contributions to interregnum expenses	0	0	2,200
PCC Fees	2,200	2,142	2,173
Donations for use of church	1,000	213	1,957
Copying income	1,000	673	1,365
St George and St John the Baptist churches' contributions to Team Office expenses	4,000	3,984	3,793
Social Events income	1,000	543	852
Total – income	104,750	96,701	141,900
Normal expenditure	2021 estimate	2020	2019
Diocesan Parish Share and Marlborough Deanery	74,282	73,163	76,712
Clergy Expenses (including recruitment)	2,500	2,326	5,027
Upkeep of services	1,500	2,477	1,649
Junior Church (staff cost and expenses)	500	279	878
Local outreach and Lay Pastoral Assistants	500	148	1,524
Team Office staff and office expenses	20,000	18,202	19,090
Social Events expenses	1,000	463	1,067
Volunteer expenses and gifts	250	231	187
Distribution of specified income	2,050	0	19,320
Tithe to Mission Fund	9,129	11,142	11,266
Insurance	3,100	3,192	3,110
Gas and Electricity (2)	4,000	2,647	2,500
Routine maintenance	1,000	267	659
Caretaker	3,000	2,629	1,903
Sundry Expenses	1,508	1,508	
Total – expenses	124,319	118,683	144,893
Surplus / (Deficit)	(19,569)	(21,977)	(2,993)

Notes:

- (1) Due to a decision by the PCC to increase the ambient temperature within the church, gas consumption in December 2020 and Jan 2021, is significantly higher than previously. We anticipate this will continue during the year.

Legacies and Gifts

Legacies and Gifts in Memory

Gift in memory of Margaret Hurd	500
Donation in memory	300
Legacy	1,000
	1,800

We acknowledge gratefully legacies left in earlier years by other former members of St Mary's, providing funds which continue to support the church's work in Marlborough.

Mission fund in 2020

By decision of the PCC in 2020, the church this year has allocated a sum of £11,142, being 10% of the following incomes in 2019:

- all regular donations, including collections and associated Gift Aid
- all fees received by the PCC for Weddings and Funerals
- all Church Hall surplus monies transferred to the PCC

The sum of £11,142 was added to the £846 remaining unspent at the end of 2019.

The table below shows all Mission Fund income and expenditure in 2020.

Balance 31 December 2019	846
Helping hands expenses	0
Ascension Day collection transferred	104
Main fund tithe	11,142
Love Marlborough kids' meals	(250)
Alabare	(1,085)
Church Mission Society	(1,085)
Gloucester House	(1,085)
Salisbury-Sudan Medical Link	(1,085)
SOMA UK	(1,085)
St Michael's School, Busembatia, Uganda	(1,085)
The Shonda Project Charity	(1,085)
Open Doors	(1,085)
Willows Counselling Service	(1,085)
The Friends of Salisbury Cathedral	(120)
Wiltshire Historic Churches Trust	(115)
Balance 31 December 2020	1,841

Collections and donations for specific purposes

Due to the lockdowns and restrictions on large gatherings there were no Collections and donations for specific purposes

We estimate the following for 2021 - this depends on the church being able to open normally for these services and activities.

Estimate for 2021

Half of all collections at Baptisms for GWH Baby Care Unit	50
Palm Sunday Music & Readings, for Devizes Foodbank	250
Ascension Day collection, to be donated in 2020	100
Civic Service collection, 28-Jul-19, for Mayor's Fund	250
Harvest Festival collection (part), for Jubilee Centre	50
Remembrance Sunday collection, for British Legion	500
Donations at "Beer and Carols", for Devizes Foodbank	400
Carol Service collection, for Prospect Hospice	350
Crib Service collection, for Save the Children Fund	100

2,050

Youth and family worker fund in 2020

There was no expenditure in 2020 as no-one was employed by the PCC in the Youth and Family Worker role.

The net increase in 2020 (£743) arises because a small number of donors have continued to donate to the fund.

Worship director fund in 2020

The PCC's of St Mary's and St George's Preshute agreed to offer Rev Pete Sainsbury the role of part time Worship Director, alongside his part time stipendiary role at St Georges. An appeal was made to cover the cost of this role. Details are shown below.

Love Marlborough kids' meals fund in 2020

A new initiative was established in 2020 to support family's struggling to feed their children.

Church chairs

There were no donations in 2020 for church chairs.

Since the chairs were purchased donations have covered the cost of all but 20 of them. Therefore, individuals may still donate (suggested amount £100) to cover the cost of the remaining 20 chairs.

Diocesan parish share

This is the amount we give to Salisbury Diocese. It is calculated by reference to the numbers of committed church members who can be expected to contribute financially to the church. The Share pays for the employment costs of the Rector (stipend, housing, and pension), for Diocesan Ministry including Curates and training, and provides a contribution to help less well-off parishes.

The amount paid in 2020 (**£73,164**) may be seen recorded on Page AA10 of the Accounts. We received a 2% discount for paying in full.

Cadley churchyard maintenance fund

The former Parish Church at Cadley in Savernake Forest, Christchurch, was de-consecrated in 1975, and became a private residence. The churchyard (Cadley Churchyard) remains open, and it must be maintained by the Church of England until it can be closed (when responsibility for maintenance can be transferred to a Local Authority). Some funds were set aside for the maintenance of the churchyard, which was initially managed by the Diocese. However, responsibility for the maintenance was passed to St Mary's PCC in the 1990s, and the funds were put under the management of St Mary's PCC (Cadley now lies within the Parish of St Mary's Church).

A churchyard can normally be closed only when it is full, so the expectation is that St Mary's PCC will have the responsibility for the maintenance of this churchyard for many years to come.

The total funds available increased by £1,872 in 2020 – mainly due to the value of the investment fund and deposit account increasing. If in the future significant maintenance or repairs were to be needed (for example to the churchyard walls), then there is a risk of depletion of the funds. This is a potential liability for the PCC and St Mary's Church.

Funds held on behalf of others

A few organisations generously made donations to support the Get There Club in Summer 2017. Some of these funds were carried over and used for Get There 2018 and 2019. The amount remaining for use of a future Get There event is £115.

Endowment and restricted funds

A separate endowment is held by the Diocese of Salisbury on behalf of the PCC to fund maintenance work at Cadley Churchyard. The value of the fund on 31 December 2020 was £27,664. Dividends from this fund are allocated to a separate fund restricted for Cadley Churchyard maintenance.

There are also several Restricted funds, details are shown in the table below.

	Dec-20	Change	Dec-19
Cadley churchyard investment fund	27,664	1,787	25,877
Cadley churchyard deposit fund	6,227	85	6,142
Youth and family worker fund	19,104	742	18,361
Organ restoration fund	25,673	13,923	11,750
Worship director	8,376	8,376	0
Love Marlborough kids' meals	8,822	8,822	0
Total	95,866	33,736	62,130

Church hall accounts

The Church Hall Accounts are shown below. The Church Hall Treasurer's report appears in the main Annual Report.

INCOME	2021 est	2020	2019
The Avenue Nursery (Church Cottage)	£0	£2,380	£7,140
Other regular Hirers	£10,000	£6,003	£9,623
One Off bookings	£1,500	£17	£1,768
Bank Interest	£0	£4	£4
TOTAL	£11,500	£8,404	£18,535
EXPENDITURE (Normal)			
Gas, Electricity, Water, Refuse	£2,200	£2,123	£2,948
Maintenance, Cleaning, Repairs	£2,500	£2,291	£6,178
Management, bookings, and admin	£900	£878	£1,217
Donation to PCC for hall management	£0	£0	£0
Insurance	£700	£724	£702
Caretaking staff costs	£3,700	£2,770	£5,303
TOTAL	£10,000	£8,786	£11,045
EXPENDITURE (Improvements)			
Main Hall	£1,000	£40	£50
Church Cottage	£0	£303	£142
TOTAL	£1,000	£343	£192
INCOME less EXPENDITURE	£500	(£725)	£7,298
Balance brought forward from previous year		£11,881	£4,583
Funds transferred from/to PCC			£0
TOTAL ASSETS 31 DECEMBER		£11,156	£11,881
COMPRISING		31-Dec-20	31-Dec-19
Deposit a/c		£10,000	£11,000
Current a/c		£1,156	£881
TOTAL ASSETS		£11,156	£11,881
Estimate of Value of Hall to PCC from PCC-sponsored usage		2020	2019
Team Office - Local office rental value £16/sq. ft	£2,400	£2,400	£2,400
Church water (25% of site total billing)	£150	£100	£200
Sunday School 20 weeks		£300	£0
The Ark Monday mornings	£200	£100	£400
Love Marlborough Kids Meals	£750	£500	
TOTAL	£3,500	£3,400	£3,000

Final comments and acknowledgements

Members of the St Mary's congregation are most welcome to ask for further explanation or information regarding any aspect of this year's Accounts – please contact Mark Whitehead at treasurermarlborough@hotmail.com or tel: 01672 841300.

My thanks to various members of the congregation who have advised on the preparation of the Accounts and this Treasurer's Report and provided general advice and assistance. My special thanks to Roger Wheeler who continues in the role of Gift Aid and Stewardship Secretary and has been an amazing sounding board and provided invaluable insights and background knowledge.

Special thanks to Martin Selby who managed the Church Hall Accounts to the end of 2020 and has now stepped down from that role. The church hall accounts have now been fully integrated into the main church accounts.

And thanks to Colin Carter who manages the Bellringers' Accounts.

Finally, my thanks to my co treasurer, Debbie Ryman, who has kept the day-to-day operations going.

Mark Whitehead
Treasurer, March 2021

Parish of St Mary the Virgin with St Peter and St Paul Marlborough

Charity registration number 1134792

End of Year Financial Statements

Year ending 31 December 2020

PARISH OF ST MARY THE VIRGIN WITH ST PETER AND ST PAUL MARLBOROUGH

Charity Registration Number 1134792

INDEPENDENT EXAMINERS REPORT TO THE PAROCHIAL CHURCH COUNCIL (PCC)

I report on the financial statements of the PCC for the year ended 31 December 2020, which are set out on pages AA3 to AA13.

Respective responsibilities of trustees and examiner

The charity's trustees (PCC Members) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (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;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and
- to 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 PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts and seeking explanations from you as trustees 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 view given by 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 requirements:
 - to keep accounting records in accordance with section 130 of the 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,
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....
Mr Andrew Coombes FCCA
David Owen & Co
Chartered Accountants
126 High Street
Marlborough
Wiltshire
SN8 1LZ

Date: 2021

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	2020	Total 2019
Income and endowments from:						
Income from Donors - Planned Giving	85,955	—	—	—	85,955	101,558
Income from Donors - Other Donations	3,195	—	1,872	—	5,067	7,697
Income for Specified Projects	—	1,901	37,617	—	39,519	35,536
Other ordinary incoming resources	6,882	449	—	—	7,331	10,031
Income from ancillary trading	673	8,400	—	—	9,074	19,899
Income from investments	—	1,027	806	—	1,833	1,890
Total income	96,706	11,775	40,296	—	148,781	176,615
Expenditure on:						
Church ministry and services	84,036	—	—	—	84,063	90,814
Expenditure on specified projects	—	—	12,625	—	12,625	—
Church management and administration	23,478	—	—	—	23,478	22,342
Church Hall Expenditure	—	9,129	—	—	9,129	11,236
Grants & specified receipts and collections	—	10,250	—	—	10,250	19,392
Mission Giving	—	—	—	—	—	11,266
Non-recurring expenditure	—	1,244	722	—	1,966	23,092
Total expenditure	107,541	20,624	13,347	—	141,513	178,143
Unrealised gains / losses on investment assets	—	9,540	—	1,786	11,327	16,384
Net income / (expenditure) resources before transfer	(10,834)	694	26,949	1,786	18,595	14,855
Transfers						
Gross transfers between funds - in	45,000	11,748	5,000	—	61,748	918
Gross transfers between funds - out	(11,142)	(50,606)	—	—	(61,748)	(918)
Net movement in funds	23,023	(38,164)	31,949	1,786	18,595	14,855
Total funds brought forward	6,944	148,933	36,254	25,877	218,009	203,155
Total funds carried forward	29,967	110,770	68,203	27,664	236,605	218,009

Balance sheet

	Total funds	Prior year funds
Fixed assets		
Tangible assets	401	646
Investments	103,411	92,083
	103,812	92,730
Current assets		
Debtors	6,121	9,206
Cash at bank and in hand	141,136	131,347
	147,257	140,553
Liabilities		
Creditors: Amounts falling due in one year	14,463	15,273
	14,463	15,273
Net current assets less current liabilities	132,793	125,279
Total assets less current liabilities	236,605	218,009
Total net assets less liabilities	236,605	218,009
Represented by		
Unrestricted		
General fund	29,967	6,944
General Reserves	61,589	100,077
Designated		
Fabric fund	35,000	35,000
Mission fund	1,841	845
Church Hall	11,156	11,881
Bellringers	1,182	1,129
Restricted		
Love Marlborough Kids Meals	8,822	—
Worship Director	8,375	—
Youth and Family Worker fund	19,104	18,361
Organ restoration	25,673	11,750
Cadley cash	6,227	6,142
Endowment		
Cadley endowment	27,664	25,877
Funds of the church	236,605	218,009

The Annual Financial Accounts on pages AA1 to AA13 were approved by the PCC on 22 April 2021 and signed on its behalf by

Rev Christopher Smith

Rector

Mark Whitehead

Treasurer

PARISH OF ST MARY THE VIRGIN WITH ST PETER & ST PAUL, MARLBOROUGH

Charity Registration Number 1134792

notes to the accounts

Year ended 31 December 2020

1 ACCOUNTING POLICIES

The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, with St Peter & St Paul, Marlborough, is a charity registered with the Charity Commission for England and Wales.

a) Basis of preparation

The accounts have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK & Republic of Ireland (FRS102) issued on 16th July 2014.

The accounts have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. The accounts 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 or small cash balances held by individuals.

Rounding – the Accounts are prepared to the exact penny but for presentation purposes, and for ease of reading and understanding, are shown in rounded pounds. This can mean that some of the totals and/or sub totals do not appear as if they add correctly.

b) Funds

Funds have been classified as Unrestricted, Designated, Restricted or Endowment.

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated by the PCC for a particular purpose are also classified as unrestricted since the PCC can redesignate these funds if they choose to do so.

Restricted funds are funds received, collected by or given to the PCC for a particular purpose which was specified at or before the time of receipt. These funds have been restricted by the donor for a particular purpose and they cannot, and must not, be used by the PCC for any other purpose except by agreement with the donor or as determined by the courts or the Charity Commission.

Endowment funds are funds given to the PCC with the specific instruction that only the income gained from the funds can be spent. Endowment funds also include an asset donated to be retained by the PCC for continuing use by the Church. The original endowment funds cannot normally be spent and must remain in the form of equivalent assets or investments. Endowment funds can either be permanent, i.e., the PCC have no power to convert it into income, or expendable, where the PCC may, in certain circumstances, spend the funds endowed.

c) **Incoming resources**

Voluntary income

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised only when received.

Tax recoverable on Gift Aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by any fete or social event are accounted for gross, where practicable.

Income from ancillary trading

Rental income from the letting of church premises is recognised when the rental is due.

Income from investment

Dividends and interest are accounted for when receivable.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

d) **Resources used**

Church ministry and services

The diocesan share/quota is accounted for when payable. Any diocesan share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Grants made

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

e) **Fixed assets**

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property is excluded from the accounts by S10(2) of the Charities Act 2011.

Movable church furnishings held by the rectors and churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as inalienable property and not valued in the accounts.

All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is treated as an expense and written off. Maintenance charges of £100 or less are expensed through the General Fund and above £100 are expensed through the Fabric Fund.

f) **Fixed assets - Office equipment**

Office equipment is capitalised and depreciated on a straight-line basis as follows:

Computer equipment	25% of cost per annum
Photocopier & other equipment	20% of cost per annum

Individual items of equipment with a purchase price of £100 or less are written off when the asset is acquired.

g) **Investments**

Investments are valued at bid price at 31 December.

h) **Current Assets**

Cash held in a savings account with a bank is classified as cash at bank. Cash held on deposit with the CBF Church of England Deposit Fund or held in a term deposit account with a bank is classified as a short-term deposit.

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	2020	2019
INCOME AND ENDOWMENTS						
Income from Donors - Planned Giving						
Weekly envelopes	1,049	—	—	—	1,049	3,093
Planned Giving - one-off	3,741	—	—	—	3,741	6,797
Standing Orders & PGS	63,284	—	—	—	63,284	69,483
CAF vouchers etc.	940	—	—	—	940	940
Gift Aid	16,447	—	—	—	16,447	19,686
Gift Aid Small Donation Scheme	492	—	—	—	492	1,558
Total	85,955	—	—	—	85,955	101,558
Income from Donors - Other Donations						
Gift Aid envelopes	779	—	—	—	779	1,460
Loose Collection	1,008	—	—	—	1,008	5,523
Online giving via sumup	50	—	1,872	—	1,922	—
Other donations	1,356	—	—	—	1,356	671
Collections at Baptisms (net of donations))	—	—	—	—	—	43
Total	3,195	—	1,872	—	5,067	7,697
Income for Specified Projects						
Donation for Family Worker fund	—	—	600	—	600	—
Gift Aid Family Worker	—	—	142	—	142	—
Gift Aid Organ restoration fund	—	—	1,302	—	1,302	—
GA for Worship Director	—	—	2,047	—	2,047	—
GA for Free Meals	—	—	896	—	896	—
Donations for Interregnum/Induction	—	—	—	—	—	2,199
Bellringer fund income	—	101	—	—	101	24
Donations for Worship Director	—	—	11,450	—	11,450	—
Donations for Free Meals	—	—	13,557	—	13,557	—
Contributions to Rectory refurbishment	—	—	—	—	—	16,500
Specified income	—	—	—	—	—	2,819
Bequests, Legacies, Gifts in memory	—	1,800	—	—	1,800	79
Donations for church chairs	—	—	—	—	—	420
Donations to Organ restoration fund	—	—	7,621	—	7,621	11,750
Donations to Family Worker fund	—	—	—	—	—	1,743
Total	—	1,901	37,617	—	39,519	35,536
Other ordinary incoming resources						
Fees PCC	2,142	—	—	—	2,142	2,172
Other PCC fees,	213	—	—	—	213	1,957
Team Administration contributions	3,984	—	—	—	3,984	3,792
Contributions to cost of Social Events	543	—	—	—	543	851
Other income	—	104	—	—	104	1
Wiltshire Hist Churches Ride & Stride	—	345	—	—	345	272
Donations for local outreach	—	—	—	—	—	983
Total	6,882	449	—	—	7,331	10,031
Income from ancillary trading						
Photocopying income	673	—	—	—	673	1,364
Church Hall lettings	—	8,400	—	—	8,400	18,534
Total	673	8,400	—	—	9,074	19,899
Income from investments						
Interest income, net of bank charges	—	11	30	—	41	132
Dividend income	—	1,015	776	—	1,792	1,758
Total	—	1,027	806	—	1,833	1,890
INCOME TOTAL	96,706	11,778	40,296	—	148,781	176,615

EXPENDITURE

Church ministry and services

Parish Share	73,163	—	—	—	73,163	76,712
Clergy expenses	2,257	—	—	—	2,257	841
Clergy recruitment & interregnum	—	—	—	—	—	3,804
Clergy service fees	69	—	—	—	69	379
Music	388	—	—	—	388	471
Junior Church	279	—	—	—	279	878
Local outreach	148	—	—	—	148	1,454
Churchwarden and volunteer travel	—	—	—	—	—	67
Expenses and fees of visitors	—	—	—	—	—	28
Gifts to volunteers	231	—	—	—	231	91
Upkeep of services	2,089	—	—	—	2,089	792
Flowers for church	—	—	—	—	—	384
Church insurance	3,192	—	—	—	3,192	3,110
Church routine maintenance	267	—	—	—	267	659
Refreshments and Social Events	463	—	—	—	463	1,067
Other sundry expenses	1,509	—	—	—	1,509	—
Giving - Rector's discretion	—	—	—	—	—	70
Total	84,063	—	—	—	84,063	90,814

Expenditure on specified projects

Worship Director expenses	—	—	5,121	—	5,121	—
Free Meals outgoings	—	—	7,503	—	7,503	—
Total	—	—	12,624	—	12,624	—

Church management and administration

Church caretaker	2,563	—	—	—	2,563	1,902
Church gas and electricity	2,647	—	—	—	2,647	2,499
Team Office staff pay	13,961	—	—	—	13,961	14,259
Paper and Team Office supplies	1,091	—	—	—	1,091	859
Independent Examination fee	882	—	—	—	882	900
Office telephone and broadband	992	—	—	—	992	1,068
Printer/Copier charges (excl paper)	1,339	—	—	—	1,339	853
Total	23,478	—	—	—	23,478	22,342

Church Hall Expenditure

Church Hall-Salaries	—	3,648	—	—	3,648	—
Church Hall-heat, light,ins,tel,water	—	2,846	—	—	2,846	3,650
Church Hall-mgt, bookings & admin	—	—	—	—	—	1,216
Church Hall-maint, cleaning & reps	—	2,291	—	—	2,291	6,178
Church Hall-building work	—	343	—	—	343	191
Total	—	9,129	—	—	9,129	11,236

Grants & specified receipts and collections

Rectory refurbishment	—	—	—	—	—	16,500
Pay specified receipts	—	—	—	—	—	2,819
Mission Fund gifts & local outreach	—	10,250	—	—	10,250	72
Tithe from General Fund	—	—	—	—	—	11,266
Total	—	10,250	—	—	10,250	30,658.8

Non-recurring expenditure

Printer copier purchase/depreciation	—	—	—	—	—	1,150
Depreciation of fixed assets	—	245	—	—	245	2,690
Church maintenance (Fabric Fund)	—	951	—	—	951	18,030
Bellringer fund expenditure	—	48	—	—	48	520
Cadley Churchyard maintenance	—	—	722	—	722	700
Total	—	1,244	722	—	1,966	23,092
EXPENDITURE TOTAL	107,541	20,624	13,347	—	141,513	178,143
GRAND TOTAL	(10,834)	(8,846)	26,949	—	7,267	(1,528)

Staff Costs	Year to	Year to
	31 Dec 2020	31 Dec 2019
	£	£
Salaries (including employers NI), pension contributions & honorarium	26,197	21,360

The number of persons employed by the charity during the year was 5

Employed staff roles in 2020 were: Team administrator, Church/church hall caretaker (2 individuals each working in both Church and church hall), Church hall booking secretary, and Worship director.

We received contributions from St Georges, Preshute and St John the Baptist Mildenhall, totaling £3,984.56, towards the cost of Team administration.

We also received contributions from St Georges, Preshute totaling £2,400, towards the cost of the Worship Director.

No trustees received remuneration except for the Rector Christopher Smith who received a priest stipend from the Diocese of Salisbury, the cost of which is financed out of the Diocesan share, as a cost of Church ministry.

The costs of short term employee benefits are recognised as a liability and an expense. The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Trustees are reimbursed for expenses incurred on behalf of the PC	2020	2019
The number of trustees who were reimbursed was	1	7
The total amount reimbursed was:	2,239	1,913

The expenses reimbursed were: mileage, travel, hospitality and catering, telephone, broadband, study courses, prayer materials, stationery, office expenses, and small gifts (not exceeding £50 each).

TANGIBLE FIXED ASSETS

	Office Equipment	Computer Equipment	Total
	£	£	£
COST			
At 1 January 2020	17,762	982	18,744
Additions	-	-	-
Disposals (None)	-	-	-
At 31 December 2020	17,762	982	18,744
DEPRECIATION			
At 1 January 2020	17,762	336	18,098
Charge for the year	-	245	245
Disposals (None)	-	-	-
At 31 December 2020	17,762	581	18,343
NET BOOK VALUE			
At 31 December 2020	0	401	401
At 1 January 2020	0	646	646

INVESTMENTS

	Market <u>Value</u> £	No of <u>Shares</u>	<u>Cost</u> £	<u>Bid price</u>
<u>At 1 January 2020</u>				
CBF Investment Fund (Acc)	34,726	771.44	21,294	£45.0145
CBF Global Equity Fund (Inc)	31,480	14,223.07	22,974	£2.2133
CBF Investment Fund (Inc) at Diocese (Cadley Churchyard)	25,877	1,353.00	3,094	£19.1260
	<u>92,083</u>		<u>47,362</u>	
Changes to 31 December 2020				
CBF Investment Fund (Acc) - revalue 31-Dec (unrealised gain)	3,553			£49.6199
CBF Global Equity Fund (Inc) - revalue 31-Dec (unrealised gain)	5,988			£2.6343
CBF Investment Fund (Inc) (Savernake) - revalue 31-Dec (unrealised gain)	1,787			£20.4467
At 31 December 2020	<u>103,411</u>		<u>47,362</u>	
Comprising:				
CBF Investment Fund (Acc)	38,278	771	21,294	£49.6199
CBF Global Equity Fund (Inc)	37,467	14,223	22,974	£2.6343
CBF Investment Fund (Inc) at Diocese (Cadley Churchyard)	27,664	1,353	3,094	£20.4467
At 31 December 2019	<u>103,411</u>		<u>47,362</u>	

Income Accruals and Debtors	<u>31 Dec 20</u>	<u>31 Dec 19</u>
Amounts falling due within one year:	£	£
Gift aid recoverable - Main Fund	2,912	5,608
Gift aid recoverable – Specified funds	2,174	2,350
Photocopying charges outstanding (St George's and St John the Baptist)	196	375
Anglican fees October to December	380	328
Other debtors incl prepayment	459	546
	6,121	9,206

Expense Accruals and Creditors	<u>31 Dec 20</u>	<u>31 Dec 19</u>
Amounts due within one year:	£	£
Accounts Independent Examination	900	900
Employment costs outstanding	2,618	422
Specific income to be paid out		925
Mission Giving - donations outstanding	10,000	11,164
Funds held on Trust (Get There Club unused donations)	115	115
Others (incl electricity, printer charges, Cadley Churchyard maintenance)	829	1,747
	14,462	15,273

ANALYSIS OF NET ASSETS BY FUND

STATUTORY FORMAT	Unrestricted <u>Funds</u> £	Restricted <u>Funds</u> £	Endowment <u>Funds</u> £	Total <u>2020</u> £	Total <u>2019</u> £
The Main Fund	29,967			29,967	6,944
Fabric Fund	35,000			35,000	35,000
Youth and Family Worker		19,104		19,104	18,362
Mission Fund	1,842			1,842	846
Worship Director		8,375		8,375	-
Love Marlborough Kids Meals		8,822		8,822	-
Organ restoration fund		25,674		25,674	11,750
General Reserves	61,589			61,589	100,078
Church Hall funds held at Church Hall	11,156			11,156	11,881
Bellringers' Fund (Bank + Cash in Hand)	1,183			1,183	1,129
Cadley Churchyard Investment Fund			27,664	27,664	25,877
Cadley Churchyard Deposit Fund		6,227		6,227	6,143
	140,737	68,202	27,664	236,605	218,010
Comprising:					
Fixed Assets	401			401	647
Investments	75,747		27,664	103,411	92,083
Current Assets - Debtors	4,151	1,969		6,121	9,206
Current Assets - Short term deposits	5,148	6,227		11,375	11,970
Current Assets - Cash at bank and in hand	67,639	62,120		129,759	119,377
Current Liabilities - Creditors & Accruals	(12,349)	(2,113)		(14,464)	(15,273)
	140,737	68,202	27,664	236,605	218,010

Transfers

£45,000 was transferred from general reserves to general fund
£5,000 was transferred from unrestricted general reserves to the restricted
Organ restoration fund
£250 was transferred from unrestricted general reserves to the restricted
Love Marlborough Kids Meals fund