

THE PARISH OF ALL SAINTS' MARCHAM WITH ST. LUKE'S GARFORD
(registered charity no. 1140057)

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

Administrative Information

The Parish of Marcham with Garford is part of the Diocese of Oxford within the Church of England. The correspondence address is:

Parochial Church Council (PCC) Secretary
c/o All Saints' Church, Church Street, Marcham, Abingdon, Oxfordshire, OX13 6NP

Church members who have served from 1 January 2020 until the date this report and the financial statements were approved are:

Vicar:	Rev. Canon Richard Zair (retired 31st May 2020)
NSM Associate Minister:	Rev. Rosemary Siebert (license ended August 2020– now has PTO)
Licensed Lay-Reader:	Mrs Elaine Steere (until Oct 2020)
Permission to officiate:	Rev. Kevin Mentzel, Rev. Mark Newman, Rev. Chris Hancock
Authorised to lead and preach:	Professor James Allan, Dr Mary Embleton, Mrs Debbie Flint, Mr. James Gilbert, Dr Tim Jack, Mr Martin Poon, Mrs Jill Rowe
Children and Families Minister:	Jill Rowe
Youth Worker:	Rob Finch
Parish Administrator:	Tamsin Gilbert
Chaplain to the Parish:	Rev Mark Newman (from June 2020 for duration of interregnum)
Safeguarding Officer:	Tim Jack
Electoral Roll Officer:	Chris Nutman (from April 2018)
Churchwarden:	Neil Rowe (from April 2018)
	Tamsin Gilbert (From April 2018)
Deputy Churchwardens:	Debbie Flint (from April 2010)
	Chris Nutman (from 2015)
	Mary Embleton (from 2016 – 2020)
	Malcolm Denton (from 2015 – 2020)
	Tim Jack (from 2017)
	Charles Gaisford (from 2019 – 2021)
Deanery Synod Rep:	Tim Jack
	Caroline Manders (April 2018)
	Rev. Kevin Mentzel (April 2018 – PTO rep)
Elected PCC Members:	Malcolm Denton (until April 2020)
	Ruth Atkins (PCC Secretary)
	Mary Embleton (until April 2020)
	Chris Nutman
	Grace Burfitt (until October 2020)
	Vivienne Cripps (until April 2020)
	Cathie Little (until April 2021)
	Michelle Herbert (Until Oct 2020)
	Alicia Davies
	Charles Gaisford
	Chrystal Poon

Danni Grady
Barney Stevens
Ann Southwell
Pamela Carter Moore

Co-opted Members: Jill Rowe, Carolyn Whiting, Rev Mark Newman

PCC Officers:

Chairman	Rev Canon Richard Zair (until May 2020)
Vice Chairman	Neil Rowe
Secretary	Ruth Atkins
Treasurer	Bryan Eccles
Clerk of Works	Malcolm Denton (until April 2020)

Independent Examiner:

Mike Grieg (2020-)

Structure, Governance & Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC was formally registered with the Charity Commission on 26 January 2011. Lay members of the PCC are appointed in accordance with the provisions of the Church of England. All eligible church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. In October 2020, the Electoral Roll stood at 138 members (2018: 139; 2019: 131).

The PCC met monthly during the year. In addition, regular meetings took place between Revd. Canon Richard Zair and churchwardens, until Richard retired in May 2021. After the covid-19 pandemic took hold, the Standing committee (comprising the Chaplain to the Parish, the Churchwardens, the Treasurer and the Secretary) met over Zoom in place of whole PCC meetings. After the delayed APCM in October 2020, whole PCC meetings over Zoom were resumed.

Health and Safety, Child Protection and other pertinent legislation is adhered to. The PCC also encourages its members to attend training events and money is set aside in the budget to facilitate this. Since the pandemic struck all church activities have been risk assessed as required by the government and all necessary measures to prevent and limit transmission of the Covid-19 virus have been taken.

Objectives

The PCC has the primary responsibility of helping to promote the whole mission of the church, pastoral, evangelistic, social and ecumenical, by 'Serving Christ Together'.

The PCC seeks to be renewed and empowered by God's Spirit. Whilst recognising the responsibility to be prudent stewards (as viewed through secular eyes), seeking and responding to God's will is a key component in how the PCC manages its affairs.

Reserves

The PCC operates within a budget determined by its annual income and reserves and approved by the PCC. The agreed reserves policy is to hold a minimum of three months basic operating costs in the general fund. This is to allow the church to continue to meet its financial obligations in the event of a disruption to its income stream. The church family are periodically invited to review their regular giving and appeals are launched for special projects where appropriate.

Public Benefit

The PCC is aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for

the Public Benefit and have regard to it in their administration of the Parish. The PCC believes that, by fulfilling its responsibility to work together with the incumbent in the Parish and cooperate in all matters of concern and importance for the promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, it provides a benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers;
- promoting Christian values, and service by members of the Churches in the Parish to their communities, to the benefit of individuals and society as a whole.

Review of the Year – Activities and Achievements (1 January 2020 to 31 December 2020)

2020 was a remarkable year since at the end of March the whole of the UK was put into 'lock down' and all in-person church activities had to stop; for the first time in history all churches were closed. This however, did not stop our churches from adapting and putting services online and finding ways of adapting activities to fit in with the imposed restrictions.

Services:

During the Covid-19 pandemic the provision of church services had to change and become virtual. Tremendous work took place behind the scenes to make this successful. We were able to provide an online service from the Sunday after the first lock-down was imposed and have continued weekly since then. The attendance for the virtual services ranged from 35-120. Although there have been subsequent lock-downs in between them, some church services could be attended in person, within the boundaries of the Church of England guidance. We are now providing in-person services but are also live-streaming them for those unable to attend church.

St Lukes Church, Garford: Over the course of 2020, the members of St. Lukes in Garford have sought to engage more with their community with great effect. On Remembrance Sunday a covid-safe Act of Remembrance was attended by many of the village who stood outside their front doors to show respects. At Christmas there was a Crib and Carol service in the church and Carols on the green. Since Christmas, the church has been opened weekly on Sunday mornings to provide a quiet space for villagers to reflect and pray.

Other regular activities: The church supported and promoted activities which included:

Children & Youth Work: Marcham School (governors, classroom, R.E., assemblies and services); Friday Club for 5s-11s and termly Family Friday events; Mid-week Youth drop-in ; Children's and Young people's groups on Sundays (during services and in the afternoon/evening); After March 2020 a number of these activities continued, albeit in modified forms. Friday Club members received weekly packs delivered to their doors!

Older Persons support: Care for the older people within our parish has continued to some extent through volunteers. The Village Café which had run for 20 years came to an end around the same time as the pandemic owing to the simultaneous closure of the Baptist Hall. It is hoped that this will be restarted in a new format once restrictions allow.

Spiritual study and prayer: Due to Covid-19 these groups became on-line: Fellowship groups; Weekly prayer meetings; the Prayer Chain; Prayer for the persecuted church; Prayer Triplets; Sunday morning Prayer Ministry, Midweek Holy Communion and the provision of New Daylight (daily bible readings).

Community activities: Due to the pandemic the provision of community activities has had to change but the parish has continued to seek to help. In collaboration with others in the village, the church helped to

deliver food parcels to those in need of them and church members were encouraged to join the Marcham volunteer network to provide support during lock down. The church also has been administering a Covid Hardship fund for anyone in need as a result of the pandemic. Although pastoral visiting has been limited for much of the year due to covid restrictions, pastoral care has remained a high priority with many phone and doorstep conversations taking place. Zoom provided a platform for many groups to continue to meet including a Men's beer night and Toddler group (renamed Tiddlypeeps). For Remembrance Sunday the church provided a virtual service of Remembrance for the whole village. Over Christmas the church provided a range of both online and in-person (Covid safe) activities, including (in collaboration with the new Thirsty Café) a Christmas wreath making morning and an outdoor Nativity service.

Other Church activities: a website (www.marcham-with-garford.org.uk); a Facebook page managed by Ruth Atkins; Fairtrade Church; Choir

Charitable Fundraising: The church has continued to be involved in charitable fundraising, in particular for Agape and Send-a-Cow and the Mary Wood Trust.

Church Maintenance: The PCC has undertaken routine maintenance and improvement works to the church buildings during the year. Further information can be found in the fabric report.

Financial Review of 2020

The PCC seeks to be good stewards of the financial resources placed in its care through the generous giving of church members and other income it receives in the form of grants and fees.

Total income for 2020	£169,414	(2019 £179,881)
General Funds	£158,323	(2019 £163,672)
Restricted Funds	£11,091	(2019 £16,208) Send-a-Cow, MML.
Total expenditure for 2020	£155,642	(2019 £142,908)
General Funds	£144,512	(2019 £126,751)
Restricted Funds	£11,130	(2019 £16,157)
Surplus for 2020	£13,771	(2019 £36,972)
Unrestricted	£13,811	(2019 £36,921)
Restricted	£ (39)	(2019 £ 51) (MML, Send a Cow, Building Fund)

Cash in hand and at the bank at 31st December 2020 was £187,759 (2019 £170,617)

This is split between the general fund: £173,990 (2019 £156,850) and the restricted funds £13,769 (2019 £13,767) (Send-a-Cow, Marcham Moldova Lifeline, Building Fund)

£22,495 (2019 £22,440) of the general fund is held as reserves in a deposit account (see Reserves on pg 2)

Overall, planned giving eligible for gift aid fell by around £2,600 during 2020

Planned giving not eligible for gift aid increased by £150 during 2020

A one-off gift of £9,000 was received in 2020

A time-bound donation of £16,000 pa came to an end in 2020

We received no legacy during 2020

We received 3 grants, one each from Marcham Parish Council, Abingdon Deanery, and VWHDC totalling £1,400

35% of the expenditure in 2020 relates to the Parish Share £54,836 (2019 £50,029)

25% of the expenditure in 2020 related to staff wages £44,690 (2019 £42,269)

During 2020:

- £13,447 was spent on essential work on the tower
- £4,555 was spent on sound and projection equipment
- £2,398 was spent on church security
- £1,738 was spent on church lighting
- £3,526 VAT was recovered through a Listed Places of Worship Grant

Risks and Uncertainties

The main financial risks to the church are perceived to be where:

- a) Giving to the church reduces or stops
- b) One or more significant donors stop giving
- c) Parish Share increases over and above the anticipated increase that comes with the appointment of a full time Vicar in 2021.
- d) Unexpected damage to the church buildings occurs

Coronavirus COVID19 during 2020

Covid 19 had little impact on regular donations to the church but did affect visitor cash gifts and hall hire. Heating costs were reduced as the church remained closed during lockdown.

The PCC looks to manage these risks by holding reserves and appropriate insurance policies.

The PCC also budgets for the year ahead and further ahead for some items of expenditure

Lord Jesus, as you fed 5,000 from the gifts of a young boy, we pray that you will transform our gifts to spiritually feed many spiritually hungry people through the ministry and mission of this church. Amen

Approved by the Trustees by at PCC meeting on 28th April and signed on their behalf by:



.....
Mr. Neil Rowe – Churchwarden

Parochial Church Council of Marcham with Garford

Accounting Policies for the year ending 31st December 2020

Funds:

- a) *Unrestricted funds* are general funds (including Café and Men's Breakfast balances) available for the general objectives of the church
- b) Restricted funds can only be used for the purpose for which they have been given, within the general objectives of the church. Restricted funds for 2020 include:
 - a. **Marcham Moldova Lifeline (MML)** fund to support Agape's charitable work in Moldova
 - b. **Send a Cow**, supporting their work in Kenya
 - c. **Building Fund**

Income and Endowments:

All incoming resources are included in the Statement of Financial Activities (SOFA) when the church becomes legally entitled to the income and when the amount can be quantified with reasonable certainty.

Collections and planned giving are recognised when received by the PCC. Grants and legacies are recognised as soon as the PCC becomes aware of its legal entitlement and the amount due is quantifiable with reasonable certainty.

Income tax recoverable on gift aid donations, and through the government GASDS (Gift Aid Small Donations Scheme), is accounted for when the gift is received.

When incoming resources have related expenditure (as with fundraising income) the incoming resources and the related resources expended are accounted for gross in the SOFA

Expenditure:

Expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for goods and services.

Grants and charitable giving are accounted for when paid over or when awarded, if the award creates a binding obligation on the PCC, provided that there are no conditions to be met relating to the grant which remain in the control of the PCC

Fixed Assets:

Consecrated and benefice property is excluded from the accounts by s.10(2)(a)&(c) of the Charities Act 2011

Investments:

Investments are shown at 31st December market value. Movements in the market value are included within gains/losses on investment assets on revaluation

Land:

Land assets controlled by the PCC are recorded at historic cost

Tangible Fixed Assets:

Furniture, fittings and equipment are normally depreciated in the year of acquisition but, in some cases, an acquisition may be depreciated over a period of up to 5 years.

Moveable church furnishings held by the Vicar and Church Wardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at reasonable time). These assets are not included in these financial statements.

Parochial Church Council of Marcham with Garford

Accounting Policies for the year ending 31st December 2020

Income:

Through its activities, the church benefits from numerous donations of services and facilities from its members. The PCC are extremely grateful for these gifts of time and resources, which it is impractical to measure reliably for the purpose of the accounts.

Expenditure:

1) Staff Costs:	2020	2019
Gross wages & salaries (including housing assistance & emp'er NI)	£43,194	£41,265
Pensions (defined contribution scheme)	£ 1,496	£ 1,106
Expenses (Travel) (2019 travel & phone)	<u>£ 3</u>	<u>£ 303</u>
	£44,693	£42,674

During 2020, the PCC employed 2 part time employees for 12 months and 1 part time employee for 7 months

£1765.21 remains of the £4,000 HMRC Small Employer NI contributions allowance of for the tax year 2020/2021

2) Payments to PCC members

No PCC member received remuneration, benefit or reimbursement of expenses as part of their role on the PCC

J Rowe was employed as Youth and Children's Minister. Total salary, inc pension costs, employers NI, £20,768.20 (2019: £20,162.31)

Various PCC members have been reimbursed on a receipted basis for costs incurred on church activities and events. There have been no other transactions made in respect of PCC members.

Fixed Assets:

1) Investments:

The investment holding represents 82 shares in CBF Investment Fund which are held in perpetuity.

2) Land:

The PCC owns a portion of a field known as Constable's Ham (normally let for grazing). A historic cost of £nill has been ascribed to this asset, with only nominal rentals being receivable.

Debtors:

Debtors with cleared payments prior to submission of the accounts included in Bank Reconciliation.

Parochial Church Council of Marcham with Garford

Accounting Policies for the year ending 31st December 2020

The charity's trustees are responsible for the preparation of the accounts.

Under section 144(2) of the Charities Act 2011, the charity's trustees consider that an audit is not required for this year and that an Independent Examination is needed.


My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented in those records.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view".

In connection with my examinations, no matter has come to my attentions which give me reasonable cause to believe that, in any material respect, the requirements to:

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

have not been met, or, to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


.....
Mike Greig, FCMA retired
24 May 2021

The financial statements were approved by the Trustees on _____ 2021 and signed on their behalf by:

.....
Bryan Eccles, PCC Treasurer during 2021

The Parochial Church Council of the Ecclesiastical Parish of Marcham with Garford is an Association Charity, number: 1140057

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Mike Greig, FCMA retired
24 May 2021

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Bryan Eccles, PCC Treasurer during 2021

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