

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

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

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 30th April 2023 until the date of this report and the financial statements were approved are:

Vicar:	Rev Nick Weldon (licensed 20 October 2021)
Permission to officiate:	Rev. Kevin Mentzel, Rev. Mark Newman, Rev Rosemary Siebert
Authorised to lead and preach:	Professor James Allan, 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
Safeguarding Officer:	Ruth Atkins
Electoral Roll Officer:	Chris Nutman
Churchwardens (2):	Neil Rowe (from April 2018) Chrystal Poon (From May 2022)
Deanery Synod Reps (up to 3):	Tim Jack Caroline Manders James Gilbert
Elected PCC Members (up to 12):	Danni Grady (PCC Secretary) Chris Nutman Ruth Atkins Barney Stevens Alison Lyndon David Lunn Jonathan Boardman Carolyn Whiting Sue Lawton Tony Carter (from April 2023) Catherine Mentzel (from April 2023) John Scoble (from April 2023)
Co-opted Members:	Tamsin Gilbert (as administrator) Bryan Eccles (for finance)

PCC Officers:

Chairman	Rev Nick Weldon
Vice Chairman	Neil Rowe
Secretary	Danni Grady
Treasurer	John Scoble

Independent Examiner:

Mike Greig (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 April 2024, the Electoral Roll stood at 149 members (2023:144).

The PCC met monthly during the year and the churchwardens and staff team met with the vicar regularly.

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.

Safeguarding

Safeguarding of children and vulnerable adults is a vital part of the PCC role. The PCC ensures that safeguarding training and DBS checks are in place for all necessary activities and personnel. They comply fully with the diocesan safeguarding requirements and report any issues or concerns to the Diocesan Safeguarding team. The PCC uses 31:8 as their umbrella body for doing DBS checks.

Objectives

The PCC has the primary responsibility of promoting with the Vicar the whole mission of the church in the parish of Marcham and Garford. This includes pastoral, evangelistic, social and ecumenical ministries to all in the parish by 'Serving Christ Together.'

The PCC seeks to be renewed and empowered by God's Spirit. Whilst recognising the responsibility to be prudent stewards of our resources, seeking and responding to God's will as revealed in the Bible and in line with the traditions of the Church of England is a key component in how the PCC manages its affairs.

Reserves

The PCC aims to operate within a budget determined by its annual income and reserves and approved by the PCC. The agreed reserves policy is to hold 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 invited annually to review their regular giving and special appeals are launched for special projects as 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 2023 to 31 December 2023)

Services:

During the year we ran morning and evening services most Sundays in All Saints' with numbers of people attending between 70-100 most Sundays. We also ran some all-age services at the Marcham community centre. Over Christmas we were able to provide a whole programme of activities that catered to lots of different groups, from the youngest to the oldest. Most of our normal Sunday morning services were live-streamed for anyone unable to make church.

St Lukes Church, Garford: During 2023 the members of St. Lukes in Garford have continued to engage with their community with great effect. On Easter Day there was another sunrise service in the churchyard which was well attended. On Remembrance Sunday an Act of Remembrance was attended by many of the village at the War Memorial. An Advent Carol Service was attended by Archdeacon David Tyler and at Christmas there were Carol

services in the church and Carols on the green. There have been monthly services from September 2023 including a Harvest festival. The church is open weekly on Sunday mornings to provide a quiet space for parishioners to reflect and pray. The choir continued to support worship services at St Lukes.

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; Monday night Youth activity session on the MUGA at Marcham Community Centre; Children's and Young people's groups on Sundays (during services and in the afternoon/evening);

Older Persons support: Care for the older people within our parish has continued through volunteers. The fortnightly Games morning remains popular amongst older generations. The vicar also makes a point of visiting some of our older congregation.

Spiritual study and prayer: Home groups; Weekly prayer meetings; the Prayer Chain; Prayer for the persecuted church. The Midweek Holy Communion meets in the lounge at Duffield Place. A women's Bible Study has met monthly.

Community activities: The parish has continued to run a variety of activities open to the whole community including Men's Beers & breakfasts, Women's evenings, Tiddlypeeps (baby and toddler group) and Remembrance and Christmas Events and Services.

Other Church activities: a website (www.marcham-with-garford.org.uk); a Facebook page managed by Ruth Atkins. Funerals, weddings and baptisms were conducted as needed.

Charitable Fundraising: The church has continued to be involved in charitable fundraising, in particular for the Marcham Moldova Lifeline, and Ripple Effect (formerly Send a Cow).

Church Maintenance: The PCC has undertaken routine maintenance and improvement works to the church buildings during the year. By their nature, the costs of these does vary from year to year. The significant increase in spending on All Saints Churchyard (£14,258 in 2023 – £1 in 2022) was mainly as a result of the resurfacing of the path to the main door, and the replacement of the marquee.

Financial Review of 2023

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 2023	£164,862	(2022 £161,521)
General Funds	£151,798	(2022 £144,732)
Restricted Funds	£13,064	(2022 £16,789) Ripple Effect, MML, Pastoral Funds
Total expenditure for 2023	£182,193	(2022 £156,240)
General Funds	£165,934	(2022 £145,231)
Restricted Funds	£16,259	(2022 £11,009)
Deficit 2023	£17,331	(2022 £5,281)
Unrestricted	£14,136	(2022 £(499))
Restricted	£3,195	(2022 £5,780) Ripple Effect, Send a Cow

Cash at the bank at 31st December 2023 was £160,473 (2022 £180,161)

This is split between the general fund: £151,462 (2022 £172,265 and the restricted funds £11,007 (2022 £7396) (Ripple Effect, Marcham Moldova Lifeline, Building Fund, Genesis Grant (Churchyard), Covid/Pastoral Fund) £86,288 (2022 £83,608 of the general fund is held in a deposit account

Overall planned giving eligible for gift aid increased by a modest £3,300 during 2023 (2022 £2,244 decrease). Generally, changes are as a result of donors moving out of the parish and some passing away, replaced by new donors moving

in, and changes in donations amounts from existing donors.

Total Gift Aid was virtually static at approx. £24,000.

No legacies were received during 2023 or 2022.

The following grants were received:

- £1,000 from Anson Trust for the Covid/Pastoral Fund
- £483 from Anson Trust for Tiddlypeeps books
- £320 from Anson Trust for the Pantomime visit
- £250 from Marcham Parish Council for the Pantomime Visit

(In 2022, grants totalling £5818 were received, including £5,000 from Marcham Parish Council for ecological work in the churchyard, of which £2,000 remained to be spent at the end of 2023.)

40% of the expenditure in 2023 related to the Parish Share £66180 (2022 44% £68,799). The vicar was appointed as Assistant Area Dean part-way through the year, with a corresponding small reduction in Parish Share being allocated by the Deanery.

23% of the Unrestricted General expenditure in 2023 related to staff wages £39,437 (2022 23% £35,949)

This increase was partly caused by the payment of a modest salary to the Parish Administrator for a full year, (2022 a part year), together with an annual rise for all staff.

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) unexpected damage to the church buildings occurs

The PCC takes a prayerful approach to managing these risks and holds reserves and appropriate insurance policies.

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

Approved by the Trustees on and signed on their behalf by:

.....

**The Parochial Church Council of
The Ecclesiastical Parish of Marcham with Garford**

Registered Charity No 1140057

FINANCIAL STATEMENTS
of the
Parochial Church Council
for the year ended
31 December 2023

INCUMBENT

The Revd. Nick Weldon
41 North Street
Marcham
Abingdon
OX13 6NQ

INDEPENDENT EXAMINER

Mike Greig
1 Dairy Meadow
Abingdon
OX13 5PH

Parochial Church Council of All Saints' Marcham with St Luke's Garford

Statement of Financial Activities For the Year Ending 31 December 2023

			2023	2022
	Notes	Unrestricted	Restricted	Total
		funds	funds	funds
	£	£	£	£
Incoming resources				
Incoming resources from generated funds				
Voluntary income	2a	130,493	12,064	142,557
Investment income	2b	3,887	--	3,887
Incoming resources from Church activities	2c	15,297	--	15,297
Other incoming resources	2d	2,121	1,000	3,121
Total income		151,798	13,064	164,862
Resources used				
Church activities	3a	165,934	16,259	182,193
Total expenditure		165,934	16,259	182,193
Net income / (expenditure) resources before transfer		(14,136)	(3,195)	(17,331)
Other recognised gains / (losses)				
Gains/losses on investment assets	6	160	--	160
Net movement in funds		(13,976)	(3,195)	(17,171)
Total funds brought forward		166,998	14,202	181,200
Total funds carried forward		153,022	11,007	164,029

Parochial Church Council of All Saints' Marcham with St Luke's Garford

Balance Sheet As At 31 December 2023

	Notes	2023 £	2022 £
Fixed assets			
Investments	6	1,854	1,694
		1,854	1,694
Current assets			
Debtors	7	3,002	1,795
Cash At Bank And In Hand	8	160,473	180,161
		163,475	181,956
Liabilities	9		
Creditors: Amounts Falling Due In One Year		--	1,481
Provision For Liabilities Due Within One Year		1,300	969
		1,300	2,450
Net current assets less current liabilities		162,175	179,506
Total assets less current liabilities		164,029	181,200
Represented by Funds	10		
General (Unrestricted)		151,462	166,998
Designated		1,560	--
Restricted		11,007	14,202
Total		164,029	181,200

Approved by the Parochial Church Council on 21 Apr 2024

(Signed N Weldon)

(Signed J Scoble)

Rev'd. Nick Weldon (PCC Chairman)

John Scoble (Acting Treasurer)

The Notes on pages 3 to 4 form part of these accounts

Parochial Church Council of All Saints' Marcham with St Luke's Garford

Notes to the Financial Statements for the year ended 31 December 2023

1 These accounts are prepared on an Accrual Basis

2	INCOMING RESOURCES	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
2 (a)	Voluntary Income					
	Regular Gift Aid Donations	85,323	6,720	--	92,043	88,681
	Income tax recoverable on Gift Aid	24,319	1,419	--	25,738	24,147
	Other Regular Donations	8,147	--	--	8,147	8,852
	Collections (Open Plate)	1,943	340	--	2,283	3,706
	Other donations	5,218	3,585	--	8,803	9,523
	Donations at Events	5,543	--	--	5,543	3,728
		130,493	12,064	--	142,557	138,637
2(b)	Investment Income					
	Bank etc Interest	3,836	--	--	3,836	1,086
	Dividends	51	--	--	51	50
		3,887	--	--	3,887	1,136
2(c)	Income from Church Activities					
	Holiday Club/Youth Event Fees	5,606	--	--	5,606	3,816
	Other Event Fees	8,676	--	--	8,676	6,445
	Wedding etc Fees	1,015	--	--	1,015	2,124
		15,297	--	--	15,297	12,385
2(d)	Other Incoming Resources					
	Grants	1,053	1,000	--	2,053	5,818
	Rent from Land or Buildings	256	--	--	256	416
	Miscellaneous Receipts	812	--	--	812	3,129
		2,121	1,000	--	3,121	9,363
	Total Income	151,798	13,064	--	164,862	161,521
3	EXPENDITURE					
3(a)	Church Activities					
	Missionary & Charitable Giving					
	Church Overseas: Relief & Development Agencies	--	13,420	--	13,420	10,925
	Home Missions & Other Church Societies	--	--	--	--	128
	Secular Charities	521	--	--	521	865
	Missionary & Charitable Giving Total	521	13,420	--	13,941	11,918
	Ministry: Diocesan Parish Share	66,180	--	--	66,180	68,784
	Youth & Children Events	38,818	--	--	38,818	35,180
	Youth & Children Other	5,236	--	--	5,236	4,112
	Other Events	12,182	--	--	12,182	9,114
	Church Admin	9,696	--	--	9,696	7,171
	Music, AV expenses	4,331	--	--	4,331	1,519
	Flowers	434	--	--	434	347
	Upkeep of services	1,199	--	--	1,199	1,046
	Parish Training & Mission Expenses	25	--	--	25	595
	All Saints Running Costs & Maintenance	8,959	--	--	8,959	6,080
	St Luke's Running Costs & Maintenance	1,487	--	--	1,487	3,071
	All Saints Major Repairs/Decorating	900	--	--	900	2,157
	St Luke's Major Repairs/Decorating	--	--	--	--	3,733
	All Saints Upkeep of churchyard	12,258	2,000	--	14,258	1
	Banking & IT Costs	702	129	--	831	700
	Miscellaneous	3,006	710	--	3,716	712
	Other Church Activities Total	165,413	2,839	--	168,252	144,322
	Total Resources Expended	165,934	16,259	--	182,193	156,240

Parochial Church Council of All Saints' Marcham with St Luke's Garford
Notes to the Financial Statements for the year ended 31 December

4 STAFF COSTS

The PCC employed one Children and Families Minister, one Youth Worker and one Parish Administrator. Details of payments are as follows:

	2023	2022
Salaries	38,475	35,027
* Social Security Costs (National Insurance)	–	–
Pension Contribution	962	922
	<u>39,437</u>	<u>35,949</u>
* No National Insurance was paid, because the amount payable is less than the allowance under the Government's Small Business Employment Allowance Scheme		

5 PAYMENTS TO PCC MEMBERS

The expenses paid to Clergy and others may include a small immaterial proportion, which relates to their function as PCC members. No other payments or expenses were paid to any other PCC members, persons closely connected to them or related parties.

6 FIXED ASSETS

(a) Tangible

	£ 2023	£ 2022
(b) Investments (Unrestricted)	£	£
Market Value at 1 January	1,694	1,920
Revaluation Gain/(Loss)	160	(226)
Market Value at 31 December	<u>1,854</u>	<u>1,694</u>

7 OTHER CURRENT ASSETS

Prepayments	1,845	1,795
Accounts Receivable	1,157	–
	<u>3,002</u>	<u>1,795</u>

8 CASH AT BANK AND IN HAND

Nat West General A/c	68,192	89,154
Nat West MML A/c	4,992	6,788
NatWest Ripple Effect Acc	1,001	611
CCLA (CBF) Deposit Acc	86,288	83,608
	<u>160,473</u>	<u>180,161</u>

9 LIABILITIES

Covid Fund	–	1,481
Panto Next Year	1,300	869
Church Weekend Away	–	100
Amounts falling due within one year	<u>1,300</u>	<u>2,450</u>

10 FUNDS

	Notes	Balances Brought Forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Balances Carried Forward
Unrestricted Funds							
General Fund		166,998	149,497	165,192	–	159	151,462
<i>Total Unrestricted Funds</i>		<u>166,998</u>	<u>149,497</u>	<u>165,192</u>	<u>–</u>	<u>159</u>	<u>151,462</u>
Designated Funds							
Moldova Holiday Club		–	2,302	742	–	–	1,560
<i>Total Designated Funds</i>		<u>–</u>	<u>2,302</u>	<u>742</u>	<u>–</u>	<u>–</u>	<u>1,560</u>
Restricted Funds							
Building		1,750	–	–	–	–	1,750
COVID / Pastoral		–	2,481	710	–	–	1,771
Marcham Moldova Link		6,788	8,123	11,479	–	–	3,432
Mission Partners General		53	–	–	–	–	53
Ripple Effect		611	2,460	2,070	–	–	1,001
Sundry	11	5,000	–	2,000	–	–	3,000
<i>Total Restricted Funds</i>		<u>14,202</u>	<u>13,064</u>	<u>16,259</u>	<u>–</u>	<u>–</u>	<u>11,007</u>
Total Funds		<u>181,200</u>	<u>164,863</u>	<u>182,193</u>	<u>–</u>	<u>159</u>	<u>164,029</u>

11 2022 Churchyard Grant brought forward

Independent Examiner’s Certificate for the PCC Accounts

Report to the trustees of the **Parochial Church Council of All Saints with St Luke’s Garford**

On accounts for the year ended: 31 December 2023 Charity Number (if applicable): 1140057

Set out on pages 1 - 4

Respective responsibilities of trustees and examiner

The charity's trustees 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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.
It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner’s statement

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

Independent examiner’s statement

In connection with my examination, no matter has come to my attention ~~(other than that disclosed below *)~~ which gives me reasonable cause to believe that in, any material respect,

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:	<div>(Signed M Greig)</div>	Date:	<div>6/4/2024</div>
----------------	-----------------------------	--------------	---------------------

Name:	<div>Michael David Greig</div>
--------------	--------------------------------

Relevant professional qualification(s) or body (if any):	<div>F.C.M.A (Retired)</div>
---	------------------------------

Address:	<div>Hales Farm, 1 Dairy Meadow</div>
	<div>Garford</div>
	<div>OX13 5PH</div>

Independent Examiner’s Certificate for the PCC Accounts

Report to the trustees of the **Parochial Church Council of All Saints with St Luke’s Garford**

On accounts for the year ended: 31 December 2023 Charity Number (if applicable): 1140057

Set out on pages 1 - 4

Respective responsibilities of trustees and examiner

The charity's trustees 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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.
It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner’s statement

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

Independent examiner’s statement

In connection with my examination, no matter has come to my attention ~~(other than that disclosed below *)~~ which gives me reasonable cause to believe that in, any material respect,

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:	<div>(Signed M Greig)</div>	Date:	<div>6/4/2024</div>
----------------	-----------------------------	--------------	---------------------

Name:	<div>Michael David Greig</div>
--------------	--------------------------------

Relevant professional qualification(s) or body (if any):	<div>F.C.M.A (Retired)</div>
---	------------------------------

Address:	<div>Hales Farm, 1 Dairy Meadow</div>
	<div>Garford</div>
	<div>OX13 5PH</div>